



PLACE IN RETURN BOX
to remove this checkout from your record.
TO AVOID FINES return on or before date due.

DATE DUE	DATE DUE	DATE DUE
APR 2 1999		

ABSTRACT

MOVING TO ENTREPRENEURSHIP: AN EXPLORATION OF MIDLIFE EXECUTIVE WOMEN'S PERCEPTIONS OF THEIR TRANSITION INTO NEW WAYS OF WORKING

by

Marina Heidman

While more research has focused on adult life stage and transition experiences, few studies have explored the nature of developmental change in midlife women who have lost senior management roles. The purpose of this qualitative study was to identify key aspects of these women's perceptions of their transition into new ways of self employed work. This is a study about learning, change, and growth. Given the realities of a changed work world due to competitive global pressures and altered organizational structures, there has been an increased focus on entrepreneurial skills and career resiliency. At the same time, in the light of a persistent glass ceiling, we see changes in women's attitudes about what constitutes career success.

Through a qualitative method of constant comparative analysis of a three phase interview process with six women, major themes identified were: the need for change; critical reflection and self directed learning for change management; changing confidence levels; challenges and choices. While acknowledging the difficulties of such a transition, new visions for these women were based on a desire for: autonomy; financial security;

women's values; better balance and an improved quality of life. These women succeeded largely on their resources, redefining themselves and gaining a sense of freedom that accompanied their joyful renewal.

The findings provide a rich narrative account of factors leading to self employment; how they perceived their transition and growth; their learnings and challenges and finally what meaning or understanding they gained from this successful transition, as this affects their current lives. The study examines these issues and provides encouragement for women of all ages, to seek to find new directions with confidence and to make choices for themselves, based on a better understanding of who they are and the possibilities available to them.

©Copyright by
MARINA HEIDMAN
1997
ALL RIGHTS RESERVED

ACKNOWLEDGMENTS

Friends advised me to choose a research subject that I cared about; to savor the fun parts and to do what I had to do, to stay in touch with my energy and enthusiasm. I have maintained my enthusiasm for this research project because of my interest in women's issues and the work I do. However, I have succeeded while working full time during this degree, because I did not travel alone, and because I had the support of many people who believed in me, cared about me, and helped me in so many ways. For those who have shared this journey, my sincere thanks to:

- Dr. Kathryn Moore, my thesis advisor and committee chairperson, for her solid insight, advice and persistence, especially during the proposal and final thesis stages. Her guidance and scholarship will be remembered.
- Dr. Cas Heilman, whose balance of thoughtfulness and humor will stay with me. Cas was intrigued with the subject matter because of his own background in career development. Towards the end due to his critical illness, we missed our final dialogue and critique. I am grateful to Dr. Steven Weiland for his easy willingness to participate in my defense.
- Dr. Howard Hickey, for his enabling wisdom, wit and generosity during the entire program. Howard and Dr. Roy Giroux at Humber College in Toronto, were creative visionaries in developing this collaborative graduate program.
- Dr. Lynn Paine, for her suggestions and support, especially during the design and analysis phase of this qualitative study.
- The strong and talented women, who participated in this study, opened their lives and trusted me. The sharing of their experiences and time helped make this project worthwhile and its' completion a reality.

In earlier times, Leslie Anderson, Dr. Gina Browne, Jack Buckley, Sandra Campbell, Beverley Casswell, Elizabeth Dawson, Barbara Dewar, Dr. Marge Denis, Dr. Robert Gordon, Stan Heidman, Angus King, Marilyn Melville, Allen Michalek, Dr. Lucille Peszat, Dr. Dale Shuttleworth, and Margaret Wood helped me develop a vision, and the confidence to make choices that were important for me. As with the women in this study, some of us have to travel a long way from our center in order to see it.

MSU colleagues, Drs. Cher Evans Harvey and Katherine Mezei, were outstanding in providing advice, encouragement and laughter at so many stages, as were Drs. Winston Isaac, Jane Knight and many other members of my group. I remain very appreciative of those who also read and commented on working drafts of this thesis, especially Dr. Ted Dunlop. Leslie Eto was exemplary in producing the text during multiple revisions. Allison Findlay provided transcription and early drafts. Jo Colby at MSU, has always been responsive to my needs at a distance, and is a true ambassador for this university.

I also wish to acknowledge the tangible support from KPMG during my graduate studies, which have been ongoing since I joined the firm, as well as the encouragement from my colleagues in the Toronto Career Consulting Practice. Jean Andersen, in our John Walker Library has been helpful, and quietly urged me on for some time.

Finally, I have received most patient support and love from my friends and family, particularly during this last year or two. My heartfelt thanks to both Lisas for their understanding, to Max for his company, and to Stan ... simply, for everything.

You have given me roots and been the wind beneath my wings.

Toronto, April 1997

TABLE OF CONTENTS

LIST OF TABLES.....	x
LIST OF FIGURES.....	xi
CHAPTER 1: INTRODUCTION.....	1
BACKGROUND AND FOCUS OF THE STUDY	1
The Changed World of Work	1
Women in the Workforce	4
Entrepreneurial Trends.....	13
Implications for Women's Career Development	18
PROBLEM STATEMENT.....	24
PURPOSE OF THE STUDY	25
ASSUMPTIONS	26
RESEARCH QUESTIONS.....	27
SIGNIFICANCE OF THE STUDY	28
RELATED RESEARCH.....	29
STUDY DESIGN OVERVIEW	31
ORGANIZATION OF THE STUDY REPORT.....	32
SUMMARY	33
CHAPTER 2: LITERATURE REVIEW	34
INTRODUCTION	34
General Business Trends.....	34
Women and Business	35
Adult Development Theories.....	41
Career Development Theories.....	46
Women's Career Development.....	49
Career Change.....	50
Values, Personal Belief Systems and Life Roles	53
Life Event and Transition Theories.....	55
Midlife Passage	60

Informal Self-Directed Learning	63
Critical Reflection and Decision Making	64
Transformative Learning	66
SUMMARY	69
CHAPTER 3: DESIGN AND METHODOLOGY	70
OVERVIEW, NATURE OF INQUIRY	70
STUDY DESIGN.....	72
PARTICIPANT SELECTION.....	74
PARTICIPANT PROFILES	76
INTERVIEW PROCESS.....	78
DATA ANALYSIS.....	80
RELIABILITY AND VALIDITY	84
LIMITATIONS.....	85
SUMMARY	87
CHAPTER 4: ANALYSIS OF THE FINDINGS	88
INTRODUCTION	88
RESEARCH QUESTION 1.....	92
The Need for Change.....	92
<i>Disenchantment</i>	93
Change Events.....	95
<i>Need for Autonomy</i>	97
Summary	100
RESEARCH QUESTION 2.....	101
Changing Reactions to Job Loss.....	101
<i>Financial Issues</i>	104
<i>Personal Identity</i>	107
Change Management	111
<i>Personal Renewal</i>	113
Critical Reflection.....	117
<i>Self Awareness</i>	118
Summary	122
RESEARCH QUESTION 3.....	123
Learning for Change.....	123
<i>Personal Attributes</i>	125
<i>Transferable Skills</i>	127

Business Development.....	129
<i>Informal Learning</i>	130
<i>Recurring Financial Issues</i>	132
Personal Growth	137
<i>Self Insight</i>	137
<i>New Perspectives</i>	142
Summary	145
RESEARCH QUESTION 4.....	146
New Beginnings.....	146
<i>Crossroads</i>	147
<i>Confidence</i>	148
Challenges.....	153
<i>Managing Business Growth</i>	155
<i>Achieving Balance and Wellness</i>	158
Summary	161
RESEARCH QUESTION 5.....	162
New Visions.....	162
<i>Setting the Agenda</i>	163
<i>Sense of Freedom</i>	166
Summary	171
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS	172
SUMMARY	172
REFLECTIONS.....	180
CONCLUSIONS AND RECOMMENDATIONS.....	182
SUGGESTIONS FOR FURTHER RESEARCH.....	185
EPILOGUE.....	187
APPENDICES	
A: Participant Consent.....	189
B: First Individual Interview Questions	191
C: Group Interview Questions	192
D: Second Individual Interview Questions.....	193
E: Thematic Organization of Code Categories.....	194
BIBLIOGRAPHY	197
GENERAL REFERENCES	211

LIST OF TABLES

Table 2.1	Adult Development Theorists	42
Table 2.2	Career Development Theorists	47
Table 2.3	Phases of Transition.....	58
Table 2.4	Model for Midlife Transition.....	62
Table 3.1	Participant Profile Data.....	77

LIST OF FIGURES

Figure 1.1	Conceptual Framework Linking Related Bodies of Literature.....	30
Figure 2.1	A Conceptual Framework for Life Transitions.....	59
Figure 3.1	Overview of Study Design.....	73
Figure 3.2	Overview of Data Analysis Process	82
Figure 4.1	Guide to Study Analysis.....	91

CHAPTER 1

INTRODUCTION

BACKGROUND AND FOCUS OF THE STUDY

The pace of discontinuous change is staggering for most people – they are struggling for context and for understanding of a whole new economic age.

Lindsay Meredith (1993)

The Changed World of Work

Over the last decade, the North American workplace has undergone a dramatic transition. The economy has changed. Jobs have changed. The workforce has changed. The ways in which organizations are reorganizing themselves have radically transformed the world of work and forced individuals to rapidly adapt to a new job market. North American economic conditions, accelerated technological advances in information and communication systems, are fundamentally changing business strategies, organizational structures, individual performance and the very nature of the workplace.

In a frenzied drive to remain competitive in an expanding global marketplace for goods and services, most businesses and industries have significantly downsized and restructured over the last decade. Corporations, both in the public and private sector, have chosen to become flatter and more flexible, eliminating thousands of management positions, as well as employees in literally every area of the organization. Increasingly,

former employees are finding that work is found outside companies, as businesses strive for rapid response capabilities and as the trend to outsourcing and contracting for services grows. Charles Handy (1990), Bridges (1994) and others, suggest that organizations of the not too distant future will consist of a relatively small core of central employees, with a collection of individuals and smaller firms working under 'outsourcing' contracts. Even within the central core, there will be more lateral movement of human resources, and more hiring for specific assignments. A survey of 303 multi-national companies in North America and Europe, found that 85% of these companies contract out one or more functions and that 93% are likely to do so within three years. In this survey, the most commonly outsourced service was legal work, followed by transportation and information management systems (Wells, 1996). A business writer comments that "well-paying jobs in large corporations are permanently disappearing for many managers and professionals. Only a quarter of those laid off will be re-employed in big companies. The rest will work for smaller companies, consult, or 'temp' at 20 to 50% less pay" (Nussbaum, 1992, 56).

Workers at all levels are being challenged to rethink work and adapt their careers relative to the new economy, which emphasizes knowledge-based industries and the services sector (Beck, 1992; 1995). In today's restructuring efforts, traditional career ladders have collapsed and there is an intense preoccupation over getting and keeping work, inside or outside of organizations. As companies re-engineer systems and combine operations with acquired companies, or handle expansion by contracting out, there are fewer high level jobs. In these times, "the survivors of restructuring efforts are well aware that while they may still have a job, they no longer have a career - at least not in the traditional sense" (Kanter, 1989, 308). Careers are being redirected on an involuntary and voluntary basis, and new challenges and opportunities are being created for individuals to reassess their skills, learn and develop personally and professionally. Harry Levinson (1996) says, "what we are experiencing is a new age of self-reliance". He adds that, "on a

personal level, we must get feedback, advice and support from family and friends. On a professional level, we each need to develop *fall-back* positions or alternative courses of action if the current job fails" (162).

Not surprisingly, career expectations as well as company loyalties are also shifting as people are re-evaluating their basic beliefs about the quality and balance of work and life. The change in the contract between employer and employee has also been dramatic. In the past, employees looked to the organization for security and collegiality, with the expectation that they could work a lifetime for one company. As an example, the unwritten industrial age employment contract perhaps would have been described like this:

In return for your services, we will pay you and we will care for you and yours. If you become ill, we will ensure that someone treats your illness. If you cannot work, we will see that you have an income. We will help you save for your old age and give you a pension. We will also reward you for loyalty: as you remain with us, we will increase your earnings in recognition of your years of service (Gorman, 1996, 19).

The forces changing the world in which we work and live, have also changed relationships between the employer and the employee. Most companies no longer expect to have long-term relationships with their employees. People with excellent performance track records and who have exceeded objectives, find their job or division eliminated because of changing corporate goals. In today's workplace, employees are having to reassess their skills, capabilities, and contributions rather than relying on a previous lifetime contract of employment (Thompson and Hennigsen, 1995). Kantrowitz (1990) captured how the dream of corporate and financial security has disappeared for many professionals:

They all had a dream, once upon a time. It went something like this: Good grades, the right schools, perhaps even an MBA, then after, a few hard years of 12 hour days and total loyalty to the company they would get the big prize - a hefty salary leading to a comfortable retirement. Now that dream of job security ... has been replaced by job anxiety, a scary new

vision filled with euphemisms like restructuring, downsizing and streamlining. Even respected members of once stable professions ... banking, insurance, the law ... have felt the axe (48).

In the new information age the unwritten employment contract will likely be interpreted as follows:

If you make us money or save us money or otherwise continually prove your economic value to us, we will give you money, and maybe even a full time job with benefits, for some period of time. But if you do not, we will not employ you at all (Gorman, 1996, 20).

Jory Marino, an executive recruiter at a New York firm, also reflects on the radical, irreversible change in the workplace:

I think that we'll all look back on the 1990's as a time when radical change took place, just as it did during the Great Depression and after World War II. There has been a basic change in the way companies relate to employees, and they're not going to change back (Gorman, 1996, 22).

What we have seen is the end of work as long term security, and many more people working on a fee for service basis rather than for salaries. Today's workplace does not bear much of a resemblance to one of the recent past. There are a whole new set of economic conditions, along with the relentless and accelerating pace at which technology is changing work, as well as every other aspect of our lives.

Women in the Workforce

Another significant social and economic trend in North America within the last thirty years has been the increased number of women joining the labour force. The rapid expansion of the clerical, teaching, retail, and service sectors in the post-war economy fueled the demand for new workers. By 1995 almost 60% of all Canadian women are in

the labor force, with the largest increases seen in the number of working wives and mothers. Women have also consistently accounted for 70% of all part-time employment levels (Statistics Canada, 1995).

Not only have women been joining the labour force in greater numbers, they have also increased their range of occupations. While women continue to dominate in clerical, nursing and teaching jobs, they have progressively entered traditionally male-dominated fields including business, engineering, higher education, law, and medicine. This progress has been in part, as a result of women achieving more university education including graduate degrees. The percentages of women earning undergraduate and master's degrees now equals or exceeds those of men, and it is projected that in the near future more than half of those earning Ph.D.'s will be women. In 1992-93, women accounted for 52% of all full-time undergraduate students in Canadian universities, with female enrollment at 46% of masters students and 35% of full-time doctoral students (Bourgeon, 1995). Similarly, in the United States, women are receiving almost half of the law degrees, and more than a third of advanced degrees in business and medicine (Women in American Boardrooms, 1996).

Although they are working outside the home in record numbers, women hold only a small percentage of senior level management positions, and on average, still earn substantially less than their male counterparts. According to a Statistics Canada Report, women working in similar permanent full-time year round jobs earned an average of 73% for every dollar that men made, and women's earnings remained lower, regardless of levels of education (Ghalam, 1995; Statistics Canada, 1996). In a very recent U.S. study, *Women's Figures: The Economic Progress of Women*, authors Furchtgott-Roth and Stolba, show how this raw data may be misleading because it is not corrected for education, experience, part or full time status, demographics and job characteristics. When

data are corrected, these authors contend that the wage gap actually is smaller, and narrowing, especially for younger women (Brimelow, 1996). Another reason for the perceived narrowed gap for all women is partly the result of men losing higher paying jobs due to recessionary cutbacks (Mitchell, 1997). The wage gap may seem to be closing for some women, however when we examine the wage gap at more senior levels, women still earn on average, 40% of their male counterparts (Dowling, 1996). While there has been a slow gain in pay equity, a continuing gender gap still exists, and it has been suggested that it could be another 60 years before women can expect to earn as much as men (Wealth, 1996).

Reports of perceptions of workplace inequity, a highly charged subject, began to surface in the 1980's. For instance, Rogan (1984) reported a survey conducted by the *Wall Street Journal*, indicating that women executives must continually prove their credibility. The sample consisted of 772 female executives in listed companies with annual sales of \$100 million or more. More than half were younger than 45, and had educational backgrounds similar to their male counterparts. Participants were polled about their feelings regarding their lives, their careers, as well as the sacrifices and rewards of the business world. Responses from these women supported the notion that they had been thwarted on their way up the ladder by male attitudes toward women; patronized by men who undervalued their experience; paid less than men of equal responsibility; excluded from social activities and were therefore excluded from the informal link of communication within the organization. At the same time, many of these women also maintained responsibility for household tasks and child care. They believed that they had made personal and family sacrifices for their careers, and had devoted additional time to their jobs because of a need to prove that a woman could do equal or better work than their male counterparts.

It would seem that women who have the highest earning potential pay the heaviest price in that they do not get paid as much as their male peers, and some do not get to have families. In a Merrill Lynch study, nearly half of the women on *Business Weeks'* Top Fifty List of corporate executives were unmarried or divorced, and a third who had married did not have children. "I'm at the top of my profession now, and it took a tremendous amount of concentration and focus in a brief period of time" says Claudia Golden, the first female economics professor to get tenure at Harvard. "If I were married and had kids, I probably wouldn't have had the energy" (Baum, 1987, 72). Carol St. Mark who is the president of the second largest and fastest growing division at Pitney Bowes Inc., has never married. She says "I don't think I would be in the position I am now with children. I wouldn't have been as single-minded as I was between the ages of 30 and 45. The decision I made in view of the alternatives, I'd make again" she adds, "but I was a product of my times. And times have changed" (Barr, 1996, 14).

Dowling (1996) points to perceptions in the business world, suggesting that women do not seek or earn top level positions, because of their attachment to and responsibilities for their families. Arlene Johnson of the American *Family and Work Institute*, observes that studies have shown a hesitancy among women to take advantage of flexible work arrangements, because they fear that will deter their careers and put them on the *mommy track* (Barr, 1996). In a law firm for example, "commitment is what makes you a partner. That means working long hours, as well as spending your evenings and all of your other available time building your career" says lawyer Karin Sukin, who dropped out of practice to care for her three young children (Morris 1997, 75). Presumably senior male executives also have families, however, women still bear the primary and often disproportionate responsibility for child and eldercare (Foot and Stoffman, 1996). While it is not the only hurdle, the decision to have children presents a very real and practical

obstacle to women's advancement in the workplace. Men continue to rise further and faster than women.

Without diminishing the contribution of women who are full-time homemakers, the entry of women into the paid workforce has revitalized the economy and enhanced North America's competitive advantage. The subject of women's career development is receiving more attention in today's society, and as a result of this discussion there is an increased recognition that "the lives of male and female managers remain stubbornly different" (Women in American Boardrooms, 1996, 51). Some working women may choose alternate career paths because they are frustrated with corporate life and want more flexibility in their lives. In addition, they may feel that they have leveled out in the organization and have hit 'the glass ceiling', an invisible barrier that separates women from corporate power. Ronald Burke, a professor at York University in Toronto, who studies women in management, describes the glass ceiling to be "a subtle, almost invisible but strong barrier that prevents women from moving to senior management" (Burke and McKeen, 1993, 6). These barriers to upward mobility in organizations are often difficult to see and involve a complex mix of social, as well as workplace issues. Burke argues that "as a result of this glass ceiling, professional and managerial women have greater difficulty than men advancing into the ranks of corporate management even though they are as talented, educated and committed to careers" (Ritchie, 1992, 62). It follows that the best and brightest women, as they approach midlife and midcareer, are likely to be side-tracked before reaching the top. John Gardner (1988) commenting on the changing nature of leadership writes:

Women have diverse leadership styles, as do men, and in my judgment there are plenty of women capable of filling leadership roles in whatever style the culture requires. There is a problem of not of performance but of opportunity (21).

A 1987 study by Morrison and the Center for Creative Leadership in California, concluded that obstacles related to the 'glass ceiling' will impede women's progress toward top management for the next several decades (Morrison and Van Glinow, 1990). Recognizing a glass ceiling effect, America's Glass Ceiling Commission, a bipartisan federal body, adopted a report documenting widespread limits on career advancement for women and minorities. Its research shows that 95% of senior level managers in 2000 of the largest American companies are white males (Hammonds, 1995; Glass Ceiling, 1995). Similarly, in Canada, a *Financial Post* survey polling *Financial Post* 500 companies found that less than 1% of Canada's top corporations are led by women, and less than 2% of second tier positions, at the Vice President level, are held by women (Damsell, 1993). In 1990, *Fortune* conducted a study to determine the number of women listed among the 4000 highest paid officers and directors in 80% of the largest U.S. industrial and service companies. This study concluded that only 19 of these 4000 executives, not even one half of 1%, were women (Fierman, 1990). These figures were reinforced in a study published in 1995, in the *Academy of Management Journal*. Only 6% of Directors of Fortune 500 Companies were found to be women (Bilimoria and Piderit, 1995, F11). Most recently, Margaret Wente, the Business Editor for the *Globe and Mail*, Canada's national newspaper, discussed this issue in a column, *Glass Ceiling Revisited*. She reported minimal progress in promotions to senior positions, or comparable salary schedules for senior females in Ontario's public or private sector (Wente, 1996a).

Until now, women managers have generally been concentrated in a few areas, especially the public sector, where women from minority groups are particularly likely to make their careers. Women have also been more likely to be managers in fields in which there are lots of women to manage for example, health care rather than steel making (Women in America Boardrooms, 1996). Dr. Deborah Tannen, a professor and sociologist at Georgetown University in Washington, D.C., acknowledges some positive

organizational change in "that women have progressed ... there has been tremendous advancement by women into middle management positions, but the glass ceiling pertains to the absence of women at the highest levels" (Duclaux, 1995). Even though women are slowly edging their way into managerial spots with impressive sounding titles, Barbara Reskin, a U.S. sociologist and professor, concluded however, that these jobs do not bring along with them genuine power. Many of these senior female appointments are in positions in human resources, public relations and legal affairs, which could be called the new 'pink ghetto' of the corporate world. In a study of 224 managers, on power and decision-making in the workplace, 60% of whom were male, Reskin, found that "even though women have managerial titles, they tend to be concentrated in so-called soft units, such as public relations and personnel - staff jobs that don't deal with genuine organizational priorities." They studied 14 areas where organizational decisions are made. These included setting goals, hiring, scheduling, promoting, budget planning and working with other company units. In every instance, male managers were more likely to be involved in making the final decisions (Kleiman, 1992).

Despite the appearance of women's advancement in business, the blunt reality is that women still do not play a meaningful role in senior management in North American corporations. Women are still outside the inner circles in supportive, non operational positions of corporate communications, legal services or human resources. In 1995, *Catalyst* a U.S. non profit women's research and advocacy group published another study, *Women in Corporate Leadership: Progress and Prospects* (Crittenden, 1996; Wentz, 1996b). Questionnaires were sent to 1251 female senior executives at Fortune 1000 companies and to all their CEO's at those firms. In all, 461 female executives and 325 (all male) CEO's responded. In depth interviews were conducted with 20 in each of the groups. These male CEO's believed overwhelmingly (82%) that the lack of general management/line and revenue generating responsibility prevented women from advancing

to corporate leadership. It is not that women have not been in the pipeline long enough; it is what they have done while in the pipeline. The biggest barrier to advancement was lack of experience in sales, marketing or manufacturing operations. However responses to the survey showed that female executives perceive inequities in the workplace. In this study, 10% of corporate officers in America's 500 largest companies were women, and only 2% of the top earners were female (Jackson, 1996). These women, with an average age of 45, and salaries of almost \$250,000 (US) said they were successful because they consistently exceeded performance expectations. They blamed women's lack of progress on a male business culture in which highly competent women are simply ignored. Some women are achieving the top jobs, but significant obstacles remain for others.

In a new Canadian study, Dr. Linda Druxbury, a business professor at Carlton University in Ottawa, headed a survey sponsored by the Royal Bank of Canada. Druxbury interviewed senior line and human resources executives of 48 Canadian companies, employing half a million workers, as well as academics who specialize in diversity or workplace issues. The study demonstrated that male executives seem quite convinced that inequalities in the workplace have disappeared. Of the men surveyed, 75% said that promotions were based on talent not gender and race. More than half of the women surveyed disagreed with this view. The survey also found that women are still underrepresented at the top of organizations and where they have succeeded it's attributed to legislation, not ability. Gender bias exists in pay promotions and hiring (Gibb-Clark, 1996, B2). In 1996, Frances Engoron became the first woman appointed to the national leadership team at Price Waterhouse in the United States, one of the major accounting and consulting firms. Engoron claims that for several years 50% of the new recruits at Price Waterhouse have been women, and she is certain that "just about any woman partner (80 of 950 in all) could do the job of a CFO of a Fortune 500 firm" (Barr, 1996).

Clearly, women have increased their visibility in the workplace over the last three decades by sheer numbers, and have also increased their level of education and performance. Women have made inroads into corporate, professional and entrepreneurial life, partly through legislation and lobbying, but also because it makes good economic sense. Yet there has been little explanation for the continued gap in earnings or lack of corresponding growth in the number of women moving into influential senior positions. According to the latest U.S. Catalyst survey, women held 10.2% of seats on boards of Fortune 500 companies in 1996, breaking through the 10% mark for the first time. Comparing data with another *Catalyst* study, *1996 Census of Corporate Officers and Top Earners*, shows that there was a significant correlation between the number of women board of directors and women corporate officers. However, according to this survey, only 57 women hold positions of the highest rank in these companies (More Women, 1996). In an article for *Working Women*, Tom Dunkel points out that in the United States, "the only two women CEO's in the *Fortune 1000* are there because they own their own companies," and he asks "what will it take for a corporate woman to get to the top spot?" (Dunkel, 1996, 30). Eleanor Sneal has suggested that "at the current rate of increase in executive women, it will take until the year 2466, over 450 years, to reach equality with executive men" (Bilimoria and Piderit, 1995, F11).

This discussion highlights significant issues about the current corporate climate for women. The world of work has changed, but in many organizations the existing corporate structures and cultures have not. According to the *Catalyst* (1996) survey, not surprisingly, the playing field for women in business is still far from level. Another joint study by the *Conference Board of Canada* and *Catalyst* has been funded by 15 major corporations, involving 1,000 women executives, and will try to determine what are the barriers to corporate advancement (Flavelle, 1997 D1). Given the combination of women's experiences of inequality in the organization, and media reports that forecast a bleak future

for meaningful equality in the workplace, it is not surprising that women's attitudes about their career choices are changing. More women are realizing that some corporate environments do not play to their strengths and natural talents. Many are stuck in middle management. Frustrated by the attitudes and realities associated with the 'glass ceiling', many women are weighing career alternatives.

Entrepreneurial Trends

Whereas in the past continuity of employment meant long term job security, the focus in today's workplace has shifted to core competencies, entrepreneurial attitudes and *career resiliency*. "What matters now is having the competitive skills required to find work when we need it, and where we can find it" (Waterman, 1994, 87). Beyond the popular terms of reengineering, delayering, mobility, telecommuting, outsourcing, and a contingency workforce, has been a radical redefinition of labor. The new contract between the employer and the employee dismisses paternalism, fosters self reliance and initiative, and is more transaction oriented. A major focus is on adding value to the bottom line, in both the public and private sectors (Rethinking Work, 1994). According to Bridges (1994) even the idea of what it means to get a job has changed in a 'de-jobbed' career climate, where having work has replaced having a job. As a consequence, mid career changes and work alternatives are becoming a more frequent reality, as individuals try to cope with a very different work place.

In recent years men, and particularly women, have been successfully drawn to the flexibility and professional challenges offered by self employment. "Instead of moving up, those in entrepreneurial careers see progress when the territory grows below them – and when they own a share of the returns of that growth" (Kanter, 1989, 314). Gorman

(1996) also suggests that “the individual in today's work world has leverage due to knowledge and technological access, and could practice individual capitalism, inside or outside the organization while managing a career like a business” (9). The term entrepreneur generally refers to one who undertakes a business enterprise, and stemming from the French verb *entreprendre* means "to undertake" or "do something" (Bird, 1989). Entrepreneurs are defined as opportunists who organize, initiate, manage, and assume the risk of a business enterprise (Collins, 1981 and Webster's, 1990). Kevin Hood, at Self Management Resources, providing independent business advisory services in Toronto, describes an entrepreneur as "someone who sees opportunities everywhere, has the ability to take advantage of them and can apply the necessary effort to do so" (Foord-Kirk, 1994, G1). Marsha Sinetar (1995) adds, “given the reality of corporate, government, financial and technical upheaval in the twenty-first century, our new job security requires healthy entrepreneurial prowess” (3).

We have seen a dramatic increase in the number of self employed Canadians, who numbered 2.1 million in 1995, up from 1.7 million in 1989, or 15.2% of all people working (Livesey, 1996; Onstad, 1996). Small businesses and start ups are the engine of the economy right now, and there are many more new jobs in the small business sector than in the corporate sector (Beck, 1995). About a third of these people own their own companies, while the rest operate independently. According to Bruce Little (1993) an economics reporter, "many of these people were discarded by an employer and began hustling for work on their own, and are using multiple skills to succeed" (A1). Gibb-Clark (1996) another business reporter, suggests that “self-employed workers say the loss of job security and benefits is offset by more freedom - and some tax write-off ... as more Canadians than ever are commuting downstairs rather than downtown” (B1).

Government, education and business sectors are beginning to respond to the need to foster the growth of independent business skills, through training initiatives and small business development centers. For example, in 1992, a government agency, Human Resources Development Canada (HRDC), implemented the *Self-Employment Assistance* (SEA) Program to provide financial support and entrepreneurship training (Onstad, 1996). In the same year, the Federal Business Development Bank, now the Business Development Bank of Canada, started a program, *Step Ahead*, to help female business owners expand. This program is now run by a group of entrepreneurs with support from private sector firms (Church, 1996). Very gradually, we have also seen an increase in federal programs that guarantee loans to small businesses, as well as an increase in the number of these programs that have been targeted to women. In 1996, *The Women and Economic Development Consortium*, sponsored by Canadian business and charitable foundations, will invest \$2.3 million over five years to help low income and minority women start their own businesses (Flavelle and McHutchion; 1996, E1). Simultaneously, there has also been a steady increase in public and private sector training initiatives regarding entrepreneurship. The University of Toronto's Women's Entrepreneurship Program is an example of co-sponsoring annual awards with the private sector, recognizing women-owned business success.

Another major reason for this self employment trend is the rapid growth of service and information based industries. The growth of the service sector of the economy, which is expected to account for about 80% of economic activity by the year 2000 in North America (Naisbitt and Aburdene, 1990), "has created entrepreneurial opportunities for just about anyone who can afford a personal computer, a telephone and a fax machine" (Saltzman, 1991, 149). A case in point is the business services industry, composed of companies that sell more to other companies than they do to the general public. This includes computer service firms, advertising and employment agencies, and the offices of

professionals like lawyers, accountants, architects, engineers, and management consultants. These self directed trends and concepts are becoming valuable as more companies choose to go outside or outsource many operational aspects of their business.

There are other reasons to think that these self employment trends will continue. The economy is in a long term shift from manufacturing to service, and the new knowledge based economy is escalating. At the same time as competitive employers desire a more flexible and leaner workforce, employees also are realizing significant time and cost efficiencies through increased flexibility in work arrangements. Innovative communication technologies are accommodating self employed contract workers and turning homes and cars into offices. This mobile contingent workforce is creating what has been literally called a *virtual* workplace, and in turn virtual enterprises are being formed, consisting of self employed individuals developing loosely defined flexible alliances as the need arises (Ministry of Economic Trade and Development, 1994). Furthermore, the labor market for managerial and professional workers has expanded globally, providing additional career opportunities.

Recent changes in the nature and extent of women's labor force participation, have resulted in growing numbers of female entrepreneurs. According to Statistics Canada, the number of self employed women between 1976 and 1994 has grown by 200%. In the service sector, jobs for women have grown faster than jobs for men. In fact, the fastest job growth in the business services industry came from self employed, full time working women. Women's progress in this sector and in others, such as manufacturing and construction reflects the growing number of females graduating from professional business schools (Sciadas, 1995). Women owned businesses are among the fastest growing sectors of the North American economy. Growing at roughly three times the rate of men's, they are becoming an economic force in themselves (Laver, 1995). "Women have reached a

critical mass in virtually all white collar professions, and especially in business, are increasingly successful in entrepreneurial roles" says John Naisbitt (1990, 223). He has suggested that "women have already established themselves in the industries of the future, and will take two thirds of the new jobs created in the 1990's, and that they will be a key force in the booming service and information sectors" (230). In America, according to the latest detailed study by the U.S. Census Bureau, the number of women owned businesses increased by 40% between 1987 and 1992, virtually double the rate for national business growth (Wealth, 1996). Evidently many women are taking the work experience and reputations they gained as a result of working within an organization, and are successfully using these skills to venture out and work for themselves.

Women now account for about 30% of self employed Canadians. By the year 2000, women owned businesses in North America are expected to grow by 50%, according to the Canadian Advisory Council on the Status of Women (Eng, 1994). Diane Francis (1996) contends "while breaking the glass ceiling has proven elusive, women are creating jobs for themselves and others" (15). In the United States, 1993 figures indicate that women owned companies employed 11 million people nationwide, more people than all the *Fortune 500* companies combined (Eng, 1994). Recently, these figures have increased to 18.5 million jobs, with women employing one out of four American workers (Wealth, 1996). Similarly, in Canada, a Bank of Montreal Report (1996), *Myths and Realities: The Economic Power of Women-Led Firms in Canada*, estimates that there are 700,000 businesses run by women in Canada, nearly one third of the Canadian total. These companies have created 1.7 million new jobs, at four times the national average, or more than the country's 100 largest corporations. This study conducted by Dun and Bradstreet also indicated that female entrepreneurs are moving to less traditional fields, such as transportation, manufacturing, construction, agriculture, and mining. The results

also showed that 46% of these women owned businesses are in the retail sector with a concentration in service industries.

Nonetheless, women business owners relate stories about the unwillingness of financial institutions to provide initial and bridge financing. This reveals a major obstacle for women establishing and growing their own business. In light of recent media reports about women's overall contribution to the economy through independent business success, one wonders if banks and other financial institutions, will provide more tangible support for women entrepreneurs. Marci Lipman, a successful Toronto clothing manufacturer and retailer, who recently went into involuntary bankruptcy, is an example of bank financing being problematic for women. Lipman said that "she isn't feeling too kindly about Toronto Dominion Bank who refused in the end, to provide a line of credit without a collateral mortgage". That was despite the fact that she owed nothing to the bank, and had operated in the black until last year, when her 23 year old company lost \$150,000, on sales of \$5 million (Straus, 1997, B16).

Implications for Women's Career Development

As the workplace continues to evolve, and more women assume leadership roles, there has been a growing interest in women's career behaviour. At the same time, prevailing models of career development tend to be inconsistent with the contemporary issues facing these women. Career choices made by women are influenced by socialization, values, orientation to work, and achievement motivation (Gutek and Larwood, 1986). As well, women's career choices are influenced by multiple role demands. Ackerman (1990), Ewen (1993) and others, also suggest that aspects of women's career decisions include personal development, and also the desire for a better fit

between values, interests and work. "We're making it less likely for people to have families" says Rosalind C. Barnett, a research psychologist and author of *She Works/He Works*. "It is just too punitive. There is no formal child care. There is no institutional support. It is hugely expensive" (Morris 1997, 72). Balancing personal and work lives is a constant theme in career planning and popular literature, and may be important motivators for career changes in women. Morris continues: "the demands of this new economy wreak havoc on family routines ... the long, unpredictable hours lead to kaleidoscope child care arrangements" (72). Greater numbers of men in responsible positions have working wives with equally demanding career challenges. In dual working families renegotiating home life and workplace responsibilities with spouses and partners, has gained and requires even more attention. There are some examples of men who have not pursued powerful positions so they could spend more time with their families (Barr, 1996). In some cases, we are even seeing a role reversal, with 'stay-at-home husbands' becoming the primary household manager and child care giver, while for others a 'stay-at-home wife' has become a status symbol. Creating new workplace realities such as flexible schedules; child care sharing systems; and mobile offices is a part of the transformative challenge to which many women are committed (Godfrey, 1992).

In the mid 1980's, Ackerman explored job transition behaviors of women who had changed work in the middle years of their professional careers. She concluded that women as individuals are different in the way they make these changes. Ackerman observed that "work outside the home is an important aspect of contemporary women, and complex relationships exist among job change strategies, economic conditions, individual response styles and sources of stress, health and well being" (528). Since women's lives are characterized by interconnected relationships, women may need to manage their career changes differently than men. Despite some similarities, women's career development appears more complex than that of men, and because of this, new definitions of career

opportunities as well as alternate models of advancement for working women are needed.

Astin and Leland (1991) comment:

While the success of the women's movement is amply demonstrated by women's entry and inclusion in the labour force, the workplace still is organized according to the male model, hierarchical and competitive. Women have had to adapt to that model and have not accomplished the restructure of work to make it easier and less stressful for themselves and, perhaps, for men as well. We need to recognize the fact that women will continue to opt for marriage and children when pursuing careers. Thus, as long as our conception of careers is based on the male linear model of progression and success, women will continue to experience stress as they battle to maintain both a family and a career and to establish a personal sense of autonomy (150).

Popular opinion holds that women 'bail out' of major corporations for personal, social and economic reasons, or leave their jobs rather than wait out the frustrations of delayed promotions. Judith Rosener, at the University of California finds that female executives leave because they feel that they are undervalued, or that they do not fit in. They often move to smaller firms with less hierarchy, or start their own businesses (Women in American Boardrooms, 1996). These notions were supported by Jacobson (1993) in a qualitative study which explored the values and characteristics of women managers who voluntarily left corporate positions to establish independent businesses. In Jacobson's study, career changes were motivated by value conflict that participants experienced in the corporate setting, as well as an attempt to create a better balance in their lives, between work and play. The word values is derived from a Latin root, 'to be worth, to be strong' and has come to mean that which is intrinsically valuable or desirable. Values are beliefs that have cognitive, affective, and behavioral components (Rokeach, 1973). Carlsen describes values as "those qualities or goals which are important to us and in which we believe" (Carlsen, 1988, 191). Micheline Charest (1995), Chair and CEO of a leading Canadian film company, focused on these issues while addressing the *Second Women and Work Symposium* at Concordia University in Montreal:

Quality of life means status and recognition along with increased responsibility. It means taking pleasure in maintaining a healthy balance between an enriching career and family. It means having time for children, friends and for oneself. It means being in control of one's life. ... Working women should re-evaluate whether corporate power is what they really want under any terms or conditions. If indeed there is no real possibility of getting a fair share of the power, or equitable pay, what is the point of devoting all your working hours, giving your life and soul along with your health and your children's health, just to be rebuffed at the door? (1).

It has also been proposed that title, power, and money may not fulfill some women who may be more interested in personal rewards such as recognition, growth, and challenge. However, there is little empirical data to address this issue. Burke and McKeen (1993) cite Rosin and Korabik, who conducted extensive and varied research about women's corporate attrition, to confirm whether or not women were actually bailing out of corporations and, if so to determine why. In their survey of MBA graduates, they found scant evidence of gender differences among managers, in regard to their propensity to leave the organization. According to Burke "these results contradict what they describe as prevailing stereotypes concerning managerial women's attrition" (15).

Whether executive women leave the corporation voluntarily, or suddenly lose their positions due to cutbacks and reorganization, many more are carefully considering their career options. Sudden job loss is a dramatic career event which actually provides opportunities to explore and consider an alternate work and lifestyle. While there is a choice about working as an executive for another company, if these women have experienced 'the glass ceiling', many see little hope of changing this corporate culture. In the process of career evaluation, more women are also reevaluating what success means to them. Many seek to do business in a smaller business environment. Others abandon the corporate ladder to start their own business, take a sabbatical and return to school, and a much smaller number than people think retreat to hearth and home (Morris, 1995).

In fact, trends indicate that women are seeking entrepreneurship in record numbers, citing their reasons in professional, economic, social, and personal terms. Entrepreneurship as a career alternative is a way for some women to compete in the job market, reassess, and balance personal and professional interests, and also choose to structure a more satisfying work situation. Business ownership suggests one career path that offers the possibility of restoring autonomy, fulfilling potential, and offering financial reward. The entrepreneurial experience is a self directed opportunity to demonstrate capabilities and achievements, and this in itself provides avenues for learning, self validation, and further self actualization.

Based on a review of current literature, it is apparent that women's midlife career decisions, particularly in light of a significantly changed work place, are not well documented. The scarcity of information regarding the transition from senior corporate roles to self employed roles, underscores the need for further research regarding career alternatives for these women. The following are relevant questions that begin to shape the direction of this study:

- What are the perceptions of women who have achieved and left senior corporate management status, regarding career opportunities in the current business and economic environment?
- What influences play major roles in women's career decision making?
- How have these influences affected women's career decision making?
- How do women determine and manage career change?
- What are the personal and professional learnings during and after career change?
- What coping mechanisms do women use during a major change?
- How do women describe their growth as a result of this process?
- How do women define success?

- Why do women seek self employment options?
- What particular traits allow women to be successful in self employment situations?
- What meaning do women make and what understandings did they come to, as a result of their transition experience?
- How does women's understanding and growth during this change process affect their current lives and work?

PROBLEM STATEMENT

The problem that this study examined is how women in midlife, who have held and lost senior management roles, perceive this experience and learn to make career changes. The focus of this study has been the transition these women made to becoming self employed business owners.

For the purpose of this study, midlife is defined as the age period between 39-54 years. Transition refers to the continuous adaptation and changing reactions over time to a particular event (Bridges, 1980; Schlossberg, 1984). The career change process is defined as a continuous process, possibly cyclical in nature, which refers to the phases or movement through a period. This occurs from the time of termination or disengagement from what one has been doing, to the time when one starts to engage in new activities, and making a commitment towards a new career direction (Caple, 1983). It is also a conflict resolution and decision making process according to Janis and Mann (1977).

Although more information is available about women's lives, and their career development, a review of the literature shows that very little has been written about women's career decisions in relation to making successful transitions to business ownership. Further study is also needed about women and their adaptation to a continuously changing work environment.

PURPOSE OF THE STUDY

The purpose of this qualitative study was to focus on the transition experience of midlife executive women who underwent career change following involuntary job loss. The objective was to develop accounts of career transition, examine each person's career transition as a whole, and search for common themes and patterns of experience. The intent was to explore women's perceptions of this experience and key aspects of their learning during a career transition into new ways of self employed work. This study did not intend to examine overall aptitude for entrepreneurship, assess the status of the participants' business ventures, or attempt to generalize their experiences to a broader population.

ASSUMPTIONS

This study may have been influenced by the following assumptions of the researcher:

1. Learning and managing change are essential in the career transition process. This learning is about self, the potential changing nature of work and finding balance between the work you need and aspire to, and what others want you to do. Adapting to continuous change within the workplace, can provide important elements of personal growth.
2. While the adult life span is characterized by psychological and social growth and fostered by significant events, a developmental stage or transition is defined by an underlying impulse toward change in the inner realm (Bridges 1980, Erikson 1959). This inner realm is where we register the meaning of our participation in the external world (Sheehy, 1995). In order for change to happen, transition is necessary (Bridges, 1991).
3. Due to more global competition and the resulting changing workplace in the new economy, there has been increased emphasis on an individual's resilience, employability and entrepreneurial skills (Campbell, 1994; Handy, 1990; Kanter, 1987). This may predispose individuals to consider independent business activities.
4. The demands of the new economy provide different career opportunities for self employed business women. Women make these changes thoughtfully and deliberately, and can discuss them cogently.

RESEARCH QUESTIONS

The main research questions addressed in this study are:

- 1. What were the personal, professional and organizational factors which influenced a career transition to entrepreneurship for these women?**
- 2. How do these women describe their transition and change process?**
- 3. What were the most significant professional and personal learnings during this transition?**
- 4. What key choices and decisions confronted these women in becoming self employed?**
- 5. What meaning do these women make of their transitional journey and how would they describe their growth?**

SIGNIFICANCE OF THE STUDY

The ability to describe and analyze women's midlife, lifestyle options, and career decisions can have important implications for counselors, educators, policy makers, and corporate leaders. The results of the study will provide information to individuals, groups, and organizations about valuable models of career change for women in the new economy, such as:

- women in all life stages, but particularly in midlife, who are undergoing disruptive transitions, and seeking to make meaning from and validate their own experience
- career counselors and psychologists counseling women in career and life transitions
- women who are thinking about leaving a corporate organization, or whose positions have been eliminated due to downsizing or restructuring
- women who are thinking about starting a business
- young women who are developing a life and career plan
- post secondary institutions and private sector training organizations, developing career planning program initiatives and continuing education for women
- corporate leaders seeking to develop and foster a more positive climate, and career opportunities for women employees within their organizations

If we can begin to increase our knowledge and understanding about the transition process for women and their potential career options, then we may understand how to help others make more effective and satisfying career changes. From a practical standpoint, the shared narrative journey of these women can provide a template or model for individuals going through a career transition, and also for those who counsel them. As important, this study could also serve as a guide for younger women, by providing encouragement to explore directions and to help better realize their options based on a greater understanding of the possibilities and various opportunities that might be available to them.

RELATED RESEARCH

A selected review of research literature relevant to this study is divided into five main conceptual areas.

1. **General business trends** to examine the external environment, societal context, organizational and individual responses to the changed world of work in the new economy and to provide the contextual background and setting for this study.
2. **Adult life span development; female growth and development and women's studies literature**, to provide a supporting basis from which to interpret the perceptions and responses of the participants.
3. **Career development theories and issues**, to provide a core theoretical framework and insight into how women manage their careers.
4. **General psychological literature regarding relevant life event transition and adult learning theories**, to provide a core basis for understanding the process, experience and significance of life changes.
5. **Qualitative research methodology**, grounded theory and interview techniques, to provide the operational basis for an exploratory research design methodology.

Figure 1.1 presents a representation of the points of intersection of the various bodies of literature relevant to this study. The purpose of this literature review is to ground this study in a theoretical base and to examine research by others in the areas of career development and life transitions.

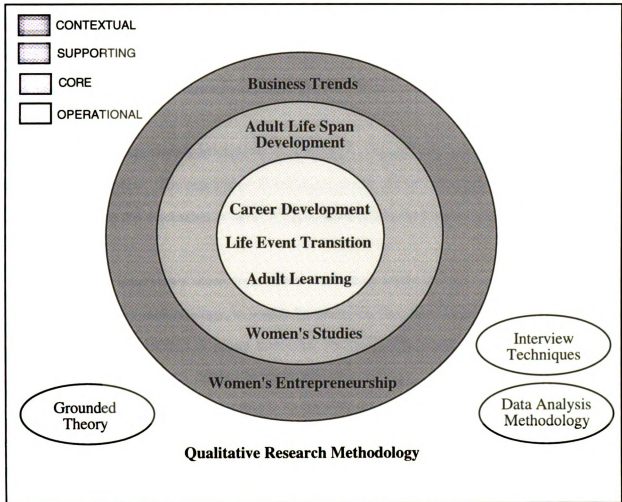


Figure 1.1: Conceptual Framework Linking Related Bodies of Literature

STUDY DESIGN OVERVIEW

The study was conducted in Toronto, Canada during 1995 and 1996. Participants were women, in midlife between the ages of 39-49, who had held senior management roles in either private or public sector organizations, and whose positions had been eliminated due to downsizing and restructuring. An exploratory qualitative research methodology was adopted, using a grounded theory emergent approach (Lincoln and Guba, 1985). Case study interview methodology was used to explore the life events and experiences that influenced these women to choose entrepreneurship as a career alternative.

The interviews were held in three phases, which included two individual interviews and a group interview. The researcher developed a series of semi-structured, open-ended questions to guide the discussion related to the research questions posed in this study.

The first interviews were transcribed verbatim, analyzed and coded, using a constant comparative methodology, to search for emerging themes and patterns of response (Glaser and Strauss, 1967). A group interview with all participants was held with the researcher posing questions related to the research questions, as a result of emerging themes and patterns arising from the first individual interview. Following the transcription and analysis process, the third phase of the data collection concluded with a second individual interview with all participants. This final discussion provided individuals with an opportunity to review their transcript copies and to add additional perspectives to the dialogue related to this study. Again, these interviews were transcribed for further analysis. Data were reported as a narrative description.

ORGANIZATION OF THE STUDY REPORT

This study is divided into five chapters:

Chapter 1 begins with an introduction to the background and focus of the study; a statement of the problem and the purpose of the study; a listing of the major research questions; the significance of the study and an overview of the study design. The chapter concludes with a brief summary.

Chapter 2 presents a review of literature related to the study which is divided into five main conceptual areas, relevant to understanding how midlife women perceive a major career transition. This includes an exploration of business trends, adult career development, transition themes and issues. The purpose is to examine current research by others, so as to ground this study in a theoretical framework.

Chapter 3 provides the research design and methodology, including a description of the participants' information gathering procedures and data analysis. It also provides reference to selected readings in qualitative research methods and interviewing techniques.

Chapter 4 includes a presentation and analysis of the findings, incorporating selected verbatim responses of the study participants to the research questions.

Chapter 5 presents a summary of these findings and provides a discussion of the conclusions and implications to be drawn from this study. Suggestions for further research and reflection conclude this chapter.

SUMMARY

In this chapter, aspects and implications of a changed work world have been outlined and entrepreneurship discussed as a career alternative for women. The journey towards self employment includes key elements of self awareness, new learning, as well as personal and professional growth. Exploring how midlife women determine and manage career choices, and how this relates to overall lifetime decision making, may help to further develop effective career planning models. These in turn can help women make decisions earlier, move through their life transitions more thoughtfully, and perhaps choose new directions with greater confidence.

CHAPTER 2

LITERATURE REVIEW

INTRODUCTION

A review of the literature relevant to this study includes five main conceptual areas:

- 1) general business trends
- 2) adult life span development and women's studies
- 3) career development theories and issues
- 4) life event transition and adult learning theories
- 5) qualitative research methodology, which is discussed in chapter 3.

General Business Trends

Current business literature reveals numerous publications about the rapidly changed nature of the workplace, the new world of work, and where the jobs are to be found in the new economy. In North America, the impact of restructuring, downsizing, and reengineering has been devastating for hundreds of thousands of people. Organizational specialists, notably Kanter (1989) and Handy (1990, 1993), as well as economists such as Beck (1992, 1995) and Rifkin (1995), describe approaches to rethinking how work is done in a more knowledge based economy. This includes an increased focus on employability and entrepreneurial skills, as well as individual abilities to develop a flexible resilient attitude and cope with what seems like constant change. Many large bureaucratic organizations have been restructured and consist of a smaller core of central employees,

and groups of individuals or smaller firms, that are subcontracted on a contingency or outsourcing basis.

When change and innovation are the issue, organizational development specialists suggest that both the ability to learn and to be flexible are paramount (Peters, 1987; Kanter, 1989; Senge, 1990). In *Megatrends 2000*, Naisbitt and Aburdene (1990) conclude that "the primary challenge of leadership in the 1990's, is to encourage a self-directed, and self-managed lifelong learner who can develop entrepreneurial skills" (220). Warren Bennis adds that "leaders today are challenged by globalization and galloping technology and with the challenge of employee involvement, employee participation and empowerment" (Hodgetts, 1996, 72). Increasingly, North American business strategies are changing, creating significant opportunities for work in smaller and medium sized companies, the service sector, and for a growing population of self employed people.

Women and Business

Colin Campbell (1994) suggests that predictions for the Canadian workforce by the year 2000 indicate a 500% growth in small to medium sized businesses, with 80% of new job opportunities created in the *new economy*. According to Campbell, most of these are women owned businesses, and he estimates that there has been a 265% increase in women's self employment from 1971-1991. In the United States, women now own more than eight million or one third of American companies; in 1996 there are 78% more women owned companies than there were in 1987; and these numbers are growing at double the rate of male owned businesses (Economist, 1996; Barr, 1996).

Not surprisingly, there is a growing interest in women's entrepreneurial success. This success has been attributed to several factors, including an ability to think holistically, to actively listen, to be empathetic, and to work collectively. Additionally, women often begin with a more realistic financial business plan. These are some of the factors identified by Judy Finlayson (1995) when she interviewed 200 Canadian women in 1993 and 1994, to research her book, *Against the Current*, which is a discussion of 50 years in the Canadian workplace. Finlayson and others conclude that in these entrepreneurial business situations, women appear to be less hierarchial, favor a more egalitarian work atmosphere, use an intuitive style of decision making, and respond more comfortably to people around them. Paul Hawken, CEO of Smith and Hawken comments:

Women bring important new values to commerce; they bring this courageous, heartfelt sense of connectedness to their lives and business - in other words, feeling. These are not merely good values, they are what will drive business forward in the century to come (Godfrey, 1993, v).

A qualitative doctoral study by Wells (1994) explored the phenomenon of learning and leadership practices in 18 women, and compared them to a model of successful entrepreneurs. These women described building collaboration and connections in their organizations, which are seen as cornerstones of traditional feminine models of leadership. Similarly, another study by Putnam (1993), also qualitative in design, described women entrepreneurs as having the ability to create their businesses, attract and retain customers, interact with vendors, overcome barriers, supervise employees, and manage their businesses by developing a network of relationships.

Brown (1994) in her doctoral study, which was both quantitative and qualitative, makes an interesting observation about women's cognitive orientation to leadership, in 25 female community college academic managers. She concludes that contrary to the literature regarding the centrality of relationships of women leaders, such as nurturance,

connectedness and consideration, women in this study did not list these as primary motivators. Rather, they identified the achievement of results; the making of a difference; the scope, challenge and variety associated with the job and the perception of being valued for their contribution.

It is noteworthy that there are some early indications that women owned businesses have more staying power on average, and experience failure and bankruptcy at lower rates. For example, some Canadian data indicates that 20% of women business owners fail, compared to 80% of their male counterparts (Atwood, 1990; Federal Business Development Bank, 1992). In the United States, three quarters of women owned businesses that existed in 1991, were still alive three years later, compared to two thirds of all American companies (Economist, 1996). Clearly, both men and women face similar realities in a changed work world, and they may have similar motivations to become self employed. However, in an entrepreneurial setting, there may be differences in women's approaches to leading and managing, that contribute to and explain their success.

Burns' (1978) excellent contribution to the analysis of leadership examines three major themes. First, he brings the literature on leadership and followership closer together. He defines leadership as "inducing followers to act for certain goals that represent the values and the motivations - the wants and the needs, the aspirations and expectations of both leaders and followers. The crucial variable is purpose. Leadership is thus inseparable from followers' needs and goals" (19). Secondly, he describes and contrasts the essence of the leader-follower interaction through two fundamentally different forms: either transactional or transformational leadership. Both leadership types develop cooperative relationships with followers. The transactional leader "meets followers' needs by helping them to achieve their goals for the purpose of an exchange of valued things" (19). Transactional leaders recognize the rewards participants want from work, and try to see that

they get them if warranted, by their performance - exchanging rewards (and promises of rewards) for effort. Transformational leadership involves strong personal identification with the leader (who can have a charismatic style), to join in a shared vision of the future and be motivated to perform beyond expectations. Thirdly, Burns explores the leader's ability to bring about decisions and real change - "that is a transformation to a marked degree in the attitudes, norms, institutions and behaviors that structure our daily lives" (414). Burns suggests that the ultimate test of practical leadership is the realization of intended real change that meets peoples' enduring needs.

The organization *Catalyst* undertook a review of the literature and issued a 1986 report, *Female Management Style - Myth or Reality*, which indicated among other things, that gender differences in management style may be mainly in the eye of the beholder. Specifically, they did not find differences in dominance, confidence, or sense of security nor differences in capacity to lead, influence or motivate, or interpersonal function. In a follow up survey (Catalyst, 1991) Felice Schwartz, then President of *Catalyst*, explained that research studies show no appreciable difference in corporate management or leadership styles between men and women. This has been supported by Burke and McKeen (1993) in a review of Canadian studies. Very recently however, some newer contrary conclusions were published in a survey which examined 915 managers (645 men and 270 women), published by the U.S. non profit, *Foundation for Future Leadership*. This study found that women perform slightly better than men, in 28 of 31 key management categories, including generating ideas and keeping productivity high. This study found that not only do women have better intuitive skills than men, but also out perform men in logic based skills, such as meeting deadlines and problem solving (Irwin, 1996). The results of this study were a departure from traditional, popular assumptions, which credit women with being nurturing team players at work, but not having the skills associated with top management. Indeed, the trend away from hierarchical management and tight boxes

around roles, appears to favour female attributes. Barbara Annis, a Toronto based consultant specializing in gender diversity suggests that:

The following generalizations about the sexes have been found to be true: men view their world as a series of transactions; women see their world as a series of connected events leading toward a purpose. Men measure with win/lose standards; women don't keep score and look at things in a broader context than men (Gay, 1993, 24).

Associated with this, Kouzes and Poszner (1987), in *The Leadership Challenge*, describe the results of their Leadership Practices Inventory, and in doing so provide important and personal descriptions of managers and leaders achieving their personal best. These authors outline five key leadership behaviors. Broadly, these include: challenging the process; inspiring a shared vision; enabling others to act; modeling the way; and encouraging the heart. Students of leadership learn from mentors, who lead by example, who succeed in solving problems, and who make desirable things happen. While the authors acknowledge strong arguments, for the 'leaders are born' position, it would seem, through their collection of examples, that individual managers can become extraordinary organizational leaders. "Leadership," according to them, "is a set of learnable competencies" (211). Burns (1978) supported this view:

Real leaders - leaders who teach and are taught by their followers - acquire many of their skills in everyday experience, in on the job training, in dealing with other leaders and with followers (169).

In *Would Women Lead Differently?*, Virginia Schein (1989), suggests that differences in each sex are often greater than the differences between the sexes. She argues that "organizational structures must change if we are to have climates receptive to and supportive of qualified and committed men and women, who desire to demonstrate their leadership qualities" (159). The constantly growing body of knowledge in text, journal,

and popular literature, all point to the human factors of leadership. Diane Francis (1996) comments on a female style of management that favors consultation over control:

Indeed, the way women are socialized makes them better suited than men to succeed in the new economy when flexibility, service and co-operative efforts are the watchwords ... It's interesting to note how management techniques reflect the influence of the women's movement by encouraging, nurturing and consensus-building rather than traditional male-driven authoritarian structures (15).

Successful organizations are practicing an entrepreneurial, close to the customer approach to business, which fosters a new type of manager - one who is a mix of visionary, teacher, guardian, and inspirational role model. According to Finlayson (1995), a growing number of women fit the classic entrepreneurial profile. They are risk takers who want to develop their companies and make more money. They are also looking for more job satisfaction and a chance to direct business growth.

Rosener (1990) surveyed members of the *International Women's Forum*, which includes many corporate executives and business owners. She matched them with men who held comparable executive and entrepreneurial positions. Rosener found that women's business relationships are more likely based on trust, empathy and engagement, while men tend to base their business relationships on power and hierarchical arrangements. She described the leadership style of the women surveyed as "interactive" - that is characterized by four active qualities: 1) encouraging participation 2) sharing power and information 3) enhancing the self worth of others 4) energizing others. These are all elements of relating and connecting. Holger Kluge, a Canadian bank president, describes how women fit with today's leadership style:

I'm looking for team players and good coaches who have excellent interpersonal and communications skills, creativity and a participatory management style. Women's attributes tend to fit this style, often better than men (Gay, 1993, 24).

A team of researchers led by Howard Aldrich, of the University of North Carolina at Chapel Hill, also observed that women business owners demonstrate an aggressive business confidence. Their study compared 217 women and men entrepreneurs in an area of the state with a large number of high technology companies. Results showed that women are seen as equal and talented players. When women entrepreneurs identify a need, they are as aggressive as men, as likely to put themselves on the line, and as determined to obtain help from the best available people (Laver, 1995). Rutgers professor Patricia Green, who studies women entrepreneurs, claims that evidence shows that many women start their own businesses because doing so can provide greater flexibility and more control over their lives. While the risks of business ownership are greater, the rewards can be as well (Barr, 1996). As a result of these and other factors, many women are choosing entrepreneurship and becoming very successful business owners.

Adult Development Theories

Considering these changing business trends and the impact on individual career development, it is useful to give some recognition to the importance of a growing body of knowledge about adult development and transition theories. More recently we have also recognized that adulthood is a period of change. Understanding the theoretical aspects of adult development can provide a background to better understand the adult transitional growth experience, and can also provide a lens to view adults in relationship to their lives and careers (Schlossberg, 1985). Carlsen (1988) says that "the expectations of adulthood are the arrival of maturity; the realities of adulthood are the complex processes of adult development" (35). Midlife, commonly defined as the period of the 40's to mid 50's, has also been acknowledged as a particularly significant period, and there is an increasing realization that this too, is an important developmental period.

Nancy Schlossberg (1984) in *Counseling Adults in Transition*, and Mezei (1994), in her doctoral thesis, have developed a comprehensive framework for these adult developmental theoretical perspectives, which fall into three main categories. The first is grouped under aspects of age and stage; the second category is life events and transition perspectives; and the third are theories related to individual timing and variability. Both authors advise that while these three conceptual perspectives are shown separately, they may overlap, interact and build on each other in a continuing developmental process (see Table 2.1).

Table 2.1: Adult Development Theorists

PERSPECTIVES	BASED ON
Age and Stage (moving from dependence to autonomy)	<ul style="list-style-type: none"> ➤ <i>Age:</i> Sheehy (1976), Levinson (1978) ➤ <i>Precipitating issues and conflicts:</i> Erikson (1950), Vaillant (1977), Gould (1978) ➤ <i>Ethical, moral & cognitive development:</i> Kohlberg (1970), Perry (1970), Gilligan (1982) ➤ <i>Women's development</i> Gilligan (1982, 86), Belenky et al (1986)
Life Events and Transition (life span development)	<ul style="list-style-type: none"> ➤ <i>Critical life events:</i> Lowenthal, et al (1975), Sheehy (1981)
Individual Variability (circumstance)	<ul style="list-style-type: none"> ➤ <i>Individual timing:</i> Vaillant (1977), Neugarten (1979) ➤ <i>Individual variability:</i> Neugarten (1979)

Source: Adapted Schlossberg (1984); Mezei (1994).

Schlossberg (1984) discusses what she refers to as returning themes of adulthood, which are based on Erikson's earlier work in the 1950's. These recurring themes are identity, intimacy and/or attachment, integrity and/or autonomy, generativity and/or renewal, and industry and/or competence. Schlossberg adds a sixth developmental theme, which is belonging versus marginality. She suggests that this latter theme "relates to role changes, and is of special importance in transitions" (21). "Involuntary role transformations in adulthood can involve crisis, conflict and confusion" says Schlossberg (1977, 77). These events may lead to altered changes in long standing personal relationships. As adults move through these transitions common themes emerge, the most consuming of which is stock taking, reassessing themselves, their options and potential (Schlossberg, 1977). In another review article, Schlossberg (1985) uses adult development theories as a way of illuminating the adult experience, providing four perspectives on adulthood. These are cultural, developmental, transitional and life span, incorporating both continuity and change. Gould (1978) sees adult development and particularly the midlife decade as "every bit as turbulent as adolescence" (307). While the changes occurring at midlife deal with family, lifestyle and inner life changes, often times the most dramatic expression is reflected in occupational issues. Considering the meaning of work within an individual's life is another important component of gaining a better understanding of the meaning of a career change. According to Okun (1986) there is some evidence that suggests that women who allow themselves to acknowledge stress and dissonance in this period have the greatest opportunity for making choices and decisions that can offer satisfaction and fulfillment in the second half of their lives.

The most distinguishing feature of the humanistic psychology movement is its optimistic view of people, in which personal identity, self direction, personal growth, individual accountability and free will are dominant considerations. Self concept and self esteem are central to identity, growth, choice and self determination (Bednar et al, 1989).

There has been more focus in the literature about women's individual hopes, goals, desires and fears (Giele 1982; Gilligan 1982(b), 1990; Grossman and Chester 1990). Their work has brought into sharper focus the notion that women's lives may not follow the same developmental patterns as men's lives.

Regarding women's development Schlossberg (1984) comments that "the renegotiation of interdependence over time, is a critical issue in the adult development for women" (5). Josselson (1987) makes the point as well that "women's development is based on an ongoing balance between self-in-world and self-in-relation. A developmental psychology of women must describe autonomy and connectedness and the arc between them" (189). Mezei (1994) also observed that "Sheehy's (1976) work acknowledged that women's life passages may vary significantly from men's and each other's ... and that women sense the inner crossroads leading to midlife somewhat earlier than men do, partially as a result of the choices made earlier in life, and partially in response to the ticking of the biological clock" (34).

Baker Miller, Gilligan and other researchers associated with Wellesley College's Stone Center, have spent the last several years developing a new psychology of women. The ability to grow, feel competent and empowered *within the context of meaningful relationships*, is a fundamental dimension, of women's experience, which the Stone Center scholars illuminate. Godfrey (1993) suggests "it is this very aspect of individual personas that makes a profound and positive impact on the way women start and grow businesses. This strength constitutes a new understanding of business to be shared with men and women alike" (xxiv).

Harvard's Carol Gilligan (1982a) in *A Different Voice* identified three issues that are central to the development of women. They are human issues of attachment, caring,

and interdependence. Her work involved extensive interviews with women at decision points in their lives. She listened to the differences in voice, tones and language used to discuss significant choices. Her findings have important implications for our understanding of women's development. Gilligan's research suggests that as women develop, they spiral through a three level evolution of responsibility to themselves and others. The early orientation is characterized with concern for survival in the face of powerlessness; moving to a concern for responsibility or caring for others; and finally there is a concern for taking equal care of themselves. Gilligan (1982a) writes:

In the different voice of women lies the truth of an ethic of care, the tie between relationship and responsibility and the origins of aggression in the failure of the connection (155).

She has reminded us that growth includes acknowledgment of our own needs to care, nurture and remain connected. Gilligan points to a key disparity between the sexes: men take pride in a hierarchy of power, in a lone, tough minded independence and autonomy and achievement, while women define themselves in a context of intimate human relationships, and see themselves as part of a *web of relationships* or *connectedness*.

Gilligan adds:

Male and female voices typically speak of the importance of different truths, the former of the role of separations as it defines and empowers the self, the latter of the ongoing process of attachment that creates and sustains the human community (155).

Given the differences in the life paths of men and women, Gilligan's sentiments are pertinent:

Among the most pressing items on the agenda for research in adult development are studies that would delineate *in women's own terms* the experience of their adult life ... As we have listened for centuries to the voices of men and the theories of development that their experience informs, so we have begun more recently to notice not only the silence of women but the difficulty in hearing what they say when they speak (Gilligan 1982b, 112).

The importance of Gilligan's work is that she has demonstrated so powerfully the profound importance of a sense of connectedness with, and responsibility for others, as well as oneself. She has affirmed for women, the value and legitimacy of a way of being that has been traditionally undervalued.

Josselson (1987) in her book, *Finding Herself, Pathways to Identity Development in Women*, explains that only recently have women theorists such as Chodorow (1978), Gilligan (1982), Baker Miller (1986), Belenky et al (1986), started to address female needs for attachment and connection to others. In doing so they are pointing the way toward a new set of concepts with which to make sense out of the course of development in women. Women's feelings of self worth and self esteem come from an ability to relate to others. Jean Baker Miller (1986) describes this central feature in women's development when she says, "Indeed, women's sense of self becomes very much organized around being able to make and then maintain affiliation and relationship" (83). Belenky et al (1986) questioned how women draw conclusions about truth, knowledge and reality, and in their study described women's *quest for self*. Other development psychologists and clinicians have also commented on the inadequacy of development models to illuminate women's lives (Rossi, 1980; Peck, 1986). In addition to calling for a theory that will include the importance of relatedness and attachment in women's lives, there is a need for a theory flexible enough to encompass the multiplicity of roles and circumstances in women's lives (Josselson, 1987).

Career Development Theories

Established career development theories have generally attempted to explain the factors that influence people to pursue various lines of work. These can be divided into the

following areas: 1) early career development models 2) women's career development 3) career change and 4) midlife career change. A useful framework for understanding these career theories and issues is provided by Carole Minor (1986) in *Adult Career Development, Concepts, Issues and Practice*, in which she describes the chronological development of these theories. Minor groups these under the following categories: vocational guidance; developmental and occupational choice; career choice content; learning theory and career choice content; choice and adjustment; and finally work adjustment and job satisfaction (see Table 2.2).

Table 2.2: Career Development Theorists

PERSPECTIVE	BASED ON
Vocational Guidance	<ul style="list-style-type: none"> ➤ Parsons (1909) ➤ Williamson (1939)
Developmental and Occupational Choice	<ul style="list-style-type: none"> ➤ Ginsberg, et al (1951) ➤ Super (1980)
Career Choice Content	<ul style="list-style-type: none"> ➤ Holland (1973), (1985) ➤ Roe (1984)
Learning Theory and Career Choice Content	<ul style="list-style-type: none"> ➤ Krumboltz (1979) ➤ Mitchell, Krumboltz (1996)
Choice and Adjustment	<ul style="list-style-type: none"> ➤ Tiedeman, O'Hara (1963)
Work Adjustment and Job Satisfaction	<ul style="list-style-type: none"> ➤ England, Lofguist (1964)

Source: Adapted Minor (1986).

In the last decade however, downsizing and restructuring, as well as the changed social contract between companies and employees, have made some of these career development theories somewhat irrelevant. More people are better able to understand the

current employment picture, and more are starting to define their career paths and to define success differently. The career contract and development plan have become increasingly self-directed and self-managed, as more individuals are "making the mental shift to independence" (Edwards, 1996, 13).

In *Boom, Bust and Echo*, Foot and Stoffman (1996) discuss demographic trends and the impact of one's birthdate on career development, and they discuss four career paths, or other ways careers evolve. These are described as linear, steady state, spiral and transitory. Linear career paths were based on vertical mobility, and the steady state, when an individual held one occupation for a lifetime. More recently these have given way to both the spiral and transitory career paths. The spiral career path exists more in flatter organizations and these careers involve changing occupations. However these authors contend that transitory career paths are the fastest growing, due to the increase of virtual organizations and outsourcing. Here individuals adopt whatever occupation is necessary to get work, and may be either generalists or specialists. Foot and Stoffman conclude that individuals require flexibility, as well as high motivation, and not necessarily experience and qualifications, to succeed in today's workforce.

Recently, the Royal Bank of Canada, and the Angus Reid Group (1996) conducted a job satisfaction survey, *Workplace 2000: Under Construction*. Some interesting aspects of the findings of this study were related to career development and career satisfaction. In a nationwide telephone survey of 850 working Canadians, the majority of those sampled were satisfied with their work. For example respondents felt that their current job was a way to make money and not a career (35%); the workplace is changing so quickly, it is difficult to keep up (31%); new computer technology and software has significantly changed the way I do my job, (40%); and work today is only about profit and productivity (48%). Some of the happiest surveyed were self employed Canadians and this was

particularly relevant to my own study. Of this group, 55% said that they were very happy with their jobs, and 77% said their satisfaction with work has improved since they became self employed. Overall, 73% would say that they are better off since they started working for themselves. "As more and more jobs disappear along with the companies that once provided them, the idea of being employed by a large organization seems risky if not obsolete", according to Peter Newman, who adds that "the alternative - working *for yourself* - is an attractive choice for those who can master the technologies" (Newman 1996, 56).

Women's Career Development

Duane Brown (1984) in his review of the literature suggests that women's career development has not been studied extensively until about 1975. Esther Diamond (1986) makes a similar observation:

Traditional career development theory was based almost exclusively on studies of male subjects and gave little attention to the fact that for women, the development process over the life span was different from that of men, and far more complex in terms of frequent shifts between home and work and the effects of their socialization on their attitudes, expectations and behaviours (15).

Diamond also evaluates how conventional theories of career development regard women, and concludes that there is a need for a separate theory of women's career development. She goes on to discuss Astin's (1984) model which proposes four major constructs of women's career development. These are motivation and work expectation; sex role; socialization; and the structure of opportunity. According to Diamond, Astin "places a great deal of emphasis on the *changing structure of opportunity* - the way in which social

forces shape and reshape occupational decisions and its impact on contemporary women and their occupational behaviour" (20).

Mary Catherine Bateson (1989) in her book, *Composing a Life*, encourages women to compose their careers. Her thesis is that women's lives offer valuable models because of the very pressures that make them seem more difficult. She believes that women have not been permitted to focus on single goals, and cope with ambiguity and multiplicity in their lives. This theme is also discussed in Cyr and Reich's book, *Scaling the Ivory Tower* (1996), which presents the detailed lives of nine female academics in university business faculties throughout North America. Three are in their early careers, three are facing tenure, and three are recognized leaders in their field. Each of these women presents her story as a set of choices and alternatives, given the diversity of responsibilities and opportunities that this profession entails. Many of these choices are tradeoffs between different roles, teacher versus researcher, wife/mother versus professional, and researcher versus administrator. The editors conclude that "by virtue of being female the path is generally strewn with more branches and boulders, than is usually the case for male counterparts. Expectations are different. Achieving life balance poses unique difficulties" (xi).

Career Change

The literature on career change emphasizes viewing change as a cyclical process, in which uncertainty and change are the only constant in an adult's career development (Shapiro, 1994). Donald Super's (1980) life-span/life-space approach to career development views career as including the work role and all of the life roles in which one is involved at any given time. Career and life are viewed as being interdependent and

affecting each other. This theory addresses multiple roles and their demands, and concentrates on their determinants and interactions. According to Super, the life-space component provides the contextual dimension in the model denoting the variety of individual's social positions and roles. As well, the life-span component concentrates on the process of choosing and adjusting to roles in the life-space. Super describes a cyclical life stage process in this career development model including growth; exploration; establishment; maintenance; decline or disengagement. During middle adulthood the developmental tasks involve accepting limitations; identifying new problems to solve; developing new skills; competing successfully; and focusing on essential activities (Super, 1996). Gallos comments that although useful for understanding and intervening in men's lives, the concept of life-space and role, may be even more relevant to women because of the "wider variety of life patterns that women actually experience today" (Gallos 1989, 115).

Caple (1983) supports Super's model of a career development and explains the advantage of circular, over linear models. Along the same theme, the concept of cycling through different stages during one's career has also been discussed by Jaffe and Scott (1991). They present a complementary five stage life process of career planning, including assessment; exploring possibilities; planning; acting and ongoing evaluation. These career development specialists describe the process as continuing throughout life. Eli Ginsberg (1984) described "occupational choice as a lifelong process of decision making for those who see major satisfaction from their work. This leads them to reassess how they can improve the fit between their changing career goals and the realities of the world of work" (180).

Characteristics of successful career builders in today's workplace, according to Lundin and Lancaster (1990) include: 1) personal integrity that requires loyalty and the

willingness to act according to their beliefs 2) owning the territory, or the unique combinations of knowledge and commitment to understand the organization and acknowledge their own contribution 3) versatile skills and flexibility to changing environments 4) possessing a self employed attitude, taking responsibility for their own careers, their own actions and their own development. Related to this theme of self directedness, Mitchell and Krumboltz (1996) also propose that people choosing careers must consider three fundamental trends which include: 1) expanding their capabilities and interests, not basing them on existing characteristics 2) preparing for changing work tasks, not assuming occupations will remain stable 3) being empowered to take action.

Philip Abrego (1985) submits that "to understand the process of midlife career change, one needs to examine the contribution of adult development, career development and transition theorists" (189). He adds that "midlife career change, particularly voluntary, cannot be isolated from the developmental issues of midlife" (194). Golembiewski (1978) also makes an important related observation that "... midlife transition often manifests itself as a mid career crisis. The two are interactive, but often it will be the case that the individual will precipitate a mid career crisis, as a result of a panic reaction to a midlife transition" (215). He goes on to say that the essence of midlife transition is "learning how to accept and deal with being out of control of some inexorable life forces" (218).

Abrego (1985) also provided a helpful framework for understanding midlife career changes in *Adult Career Development*. He selectively draws on important contributors focusing on aspects of the midlife stage or phase development, and the process of coping with life transitions. These include: Erikson (1950); Super (1957); Holland (1973, 1985); Hopson and Adams (1976); Gould (1978); Levinson (1978); Pearlin (1978); and Schlossberg (1980, 1984). In spite of significant awareness of life course changes in

women's lives, little has been done to explain such changes in developmental terms, or incorporate them into theories of the development of women's occupational behaviour.

In another qualitative doctoral thesis, Ladd (1992) focused on the career transition and change of 10 male and female adults, in a multiple case study approach, and evaluated adult counselling models during these changes. His study also supports a three stage model of transition process, and he concluded that the career transition process for these adults was cyclical rather than linear. Ladd suggests that the *meaning* of one's work can change over the course of one's life, and that a career change can also be considered as a change in a person's life path. Ladd's study also emphasized the decision making process in a career transition and rejects the notion of career transition having to be a crisis or traumatic event.

Values, Personal Belief Systems and Life Roles

How do values, value conflict and personal belief systems play a significant role in personal and professional growth and development? Super (1984, 1990) emphasized the importance of values and life roles in his theory of career development. Duane Brown (1996) has also presented a values based model that draws on the work of Super (1970) and Rokeach (1973). Values like other traits, develop as a result of the interaction between inherited characteristics and experience. Brown views "values as being the fundamental building block of personality" (339). According to Brown, "values also provide standards against which people judge their own actions, as well as the behaviour of others. Values also play a central role in the decision-making process because they are the basis of goal setting" (340). Present and future values are of enormous importance in understanding and managing change "because values directly affect the choice of possible images of the future

to be examined, the way the images are evaluated and implemented, and their consequences" (Nanus, 1990,16).

There is also a growing trend in the field of counseling and career development, toward viewing people as self directed active agents in, or shapers of, their own careers. In a real sense "people help construct their own outcomes and their belief systems play a key role in this process" (Lent, 1996, 373). Dr. Mary McGrath (1992), a psychologist, supports this as she describes what she calls the *traditional core*, meaning a woman's cultural conscience. She comments:

One cannot overestimate the power of this core of cultural values that exists deep within every woman and dictates how we must behave and what roles are 'right and wrong' ... feminine, masculine, appropriate, and inappropriate for us as women (51).

Marsha Harling (1996) a psychologist and career consultant at KPMG, explains that over the last several years there has been an attempt by professional counselors to better understand individual beliefs, expectations, preferences, choices, decisions, control, and helplessness. Harling describes another field of therapy, called rational emotive behavior, based on the work of Albert Ellis (1973). This treatment modality has developed more recently, to help people reformulate ways of explaining life events and behavioral patterns. Martin Seligman's (1991) study of learned helplessness and learned optimism also examines how belief systems and one's view of self and life, has major relevance to one's physical and psychological health.

Values can change, especially in the face of powerful learning events. Brown's model (1996) suggests that a values based approach to career counseling requires an understanding of how career impacts on family, leisure, and education. Mood levels such as anxiety and depression can impact the ability to make decisions. Further, emotion can

serve to energize and motivate action because emotion is associated with needs, desires, purposes, and goals (Young, 1996). Therefore, it is useful for individuals to understand their own values, particularly if the values are interpreted in terms of their implications for work.

Life Event and Transition Theories

The conceptual framework for analysing career transition in this study is based on the well known work of William Bridges (1980, 1994), Nancy Schlossberg (1984) as well as the earlier work, some 75 years ago, of the Dutch anthropologist, van Gennep (1908) in a 1960 translation of *Rites of Passage*, about the social process of initiation. Transition theories describe the process of coping with life changes and the phases of transition. Victor Turner is quoted as saying "I prefer to regard transition as a process, a becoming, and in cases of *rites de passage*, even a transformation" (Stein 1989, 288). Levinson (1978) saw transitions as "turning points between stable periods" (49). Bridges (1991) submits that it isn't the change in one's circumstance, but rather it is managing the transition that poses difficulty. He comments, "Change is situational whereas transition is the psychological process people go through to come to terms with the new situation. Change is external, transition is internal" (3). Commonly, transitions are often marked by a triggering event which results in change. Trigger or marker events, may cause an individual to question and reevaluate their assumptions about themselves (Gould, 1978). Further, Gould explains that a new set of facts (i.e., a stage) evokes a change in behavior patterns that can provoke confusion and conflict. Taylor (1989) also advises that trigger events may be life shattering occurrences such as natural disasters, or they may be personal upheavals, which can be troubling contradictions between individual meaning systems, external social events, or cumulative internal changes.

It would seem that transition, is an essential part of the change process, and change often occurs when a person is faced with conflict. Nancy Schlossberg (1984) defines transition as "an event or non-event resulting in change" (43) and she suggests that a transition is "not so much a matter of change as of the individual's own perception of the change" (44). In other words, according to Schlossberg, transition is a process of continuing and changing reactions over time, which are linked to the individuals' continuous assimilation and changing appraisal of themselves in the situation.

George and Seigler (1981) define coping as the "overt and covert behaviours individuals use to prevent, alleviate or respond to stressful situations ... coping can occur before, during or after a stressful or challenging situation" (37). Similarly, Lazarus and Folkman (1984) suggest that coping involves "constantly changing cognitive and behavioral efforts to manage specific external and or internal demands (141). Schlossberg (1984) adds that "the ability to cope is not a trait, but a dynamic process constantly in flux throughout the continuing process of appraisal" (95).

Holmes (1988) in her doctoral study examined coping resources and strategies to effectively manage job loss. The resources mentioned were health, internal locus of control, self efficacy social support, problem solving skills, material resources and organizational support. Earlier at the University of Chicago, Mardi and Kobasa (1984) defined some of the characteristics of what they call *stress hardiness*. Stress resistant people, they believe, have a specific set of attitudes toward life - an openness to change, a feeling of involvement in whatever they are doing and a sense of control over events. They score high on challenge, viewing change as a challenge rather than a threat; and on commitment - the opposite of alienation, and control - the opposite of powerlessness. Their research contrasts the beliefs and personality characteristics of people who are able to be productive and healthy in stressful environments with those people who are debilitated

by the same environments. Coping involves facing conflict realistically, learning how to tolerate the inherent distress, and gradually modify the situational response through personal conflict resolution (Bednar et al, 1989). High levels of self esteem, according to these authors, is the product of a response style that favors coping over avoidance. When this is the case conflicts are faced, understood, and resolved, resulting in self confidence, personal approval and feelings of personal well being.

According to van Gennep (1960) each time a major life event is encountered that requires a transition, the same patterns of separation, liminality and reincorporation are evident. Bridges (1980) also describes three phases of transition: an ending, a neutral zone which is a period of uncertainty and anxiety, followed by a new beginning. In doing so, he provided a useful model for making sense of life change events. Bridges suggests that:

Every transition begins with an ending, and with disengagement the process of change begins. We have to let go of the old before we can pick up the new, not outwardly, but inwardly, where we keep our connections to the people and places that act as definitions of who we are (11).

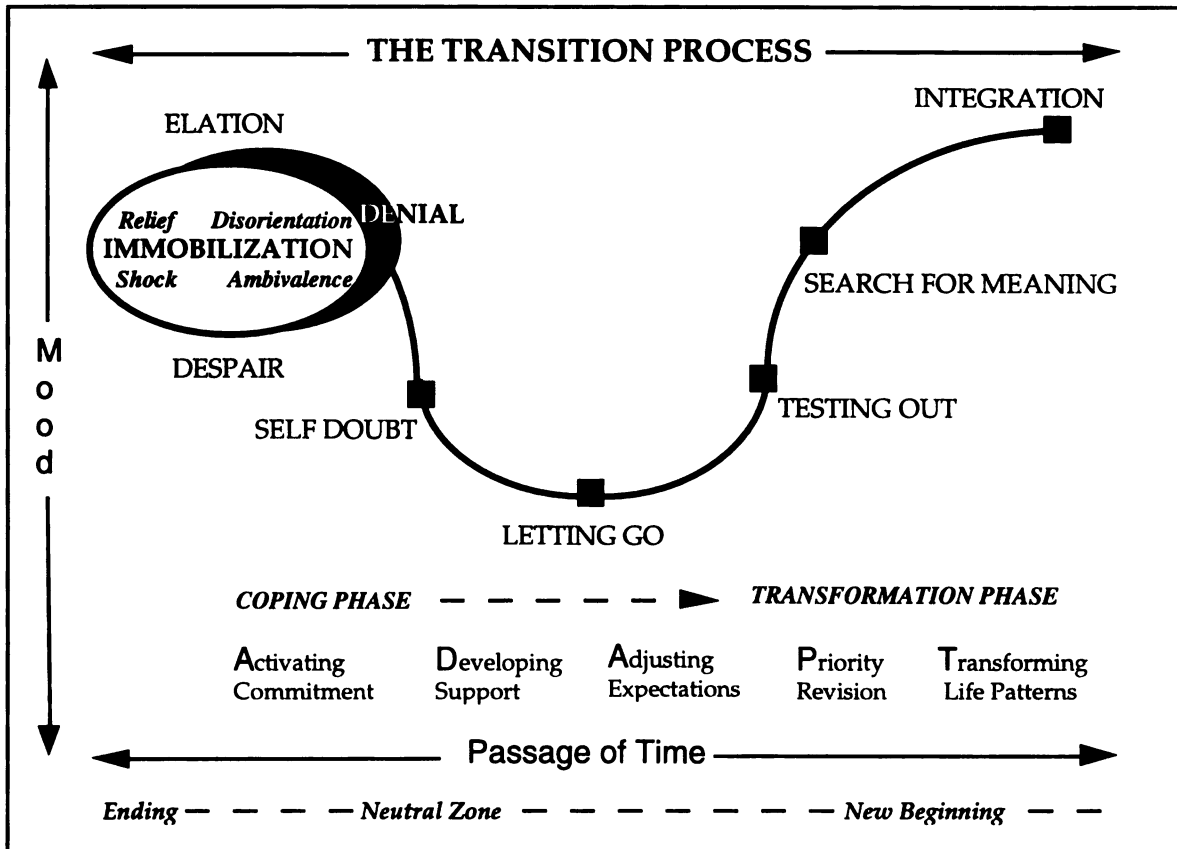
Schlossberg's three phase transition model consists of the introduction, a middle period of disruption, and a period of final integration. These three models of the phases of transition are outlined in Table 2.3.

Table 2.3: Phases of Transition

van GENNEP	BRIDGES	SCHLOSSBERG
Separation	Ending <i>(critical event)</i>	Introduction <i>(pervaded by the transition)</i>
Liminality <i>(in isolation, neutral zone)</i>	Neutral Zone <i>(confusion, uncertainty, fertile emptiness - letting go, old dissolves - new emerges)</i>	Middle <i>(disruption, changing norms and relationships - new ones forming)</i>
Reincorporation	New Beginning	Final Integration

Source: Adapted van Gennep (1908, 1960); Bridges (1980); Schlossberg (1984).

Adams and Hopson (1976) developed a seven phase transitional process, which has also been valuable in understanding change. These stages are: 1) temporary immobilization 2) denial 3) self doubt 4) letting go 5) testing out 6) the search for meaning 7) integration. An important concept of transition according to these authors is that *letting go* is the key to gaining control. Building on this work, Max Raines (1979) in his ADAPT model identified several tasks that help a person adjust and adapt to changing circumstances. These are activating commitment, developing support, adjusting expectations, prioritizing goals, and transforming identity and life patterns. I have integrated the Adams, Raines and Bridges transition models, to add another useful framework for this study (see Figure 2.1).



Source: Adapted Adams (1976); Raines (1979); Bridges (1980).

Figure 2.1: A Conceptual Framework for Life Transitions

During the temporary immobilization stage which may seem like a sort of paralysis, individuals can feel confused and stuck. In fact, this immobilization stage allows for a temporary pause while emotional themes settle down, and this period may inhibit people from making impulsive reactions and decisions. During this early period of heightened and conflicting emotions, feelings of elation and relief versus feelings of shock and despair can occur. Increasing awareness that personal change is necessary may be accompanied by self questioning and self doubt about whether one has the emotional stamina and talent to cope with the situation. In fact, these thoughts and feelings can be the beginning of additional coping mechanisms and may help a person be able to make a commitment to change, and begin to develop the necessary support to do so. *Letting go* is critical in the change process

and this can be the real beginning of being able to adjust expectations and revise priorities. This can enable one to test out options and potential new beginnings. Continuing to develop ongoing support can also help in gaining needed perspective, begin to find new ground, and search for meaning. The transformation process continues according to these models, with the integration and transformation of identity and life patterns. While these frameworks serve as a basis for better understanding the phases of a transition experience, one would suspect that everyone would not follow the temporal flow that these models convey.

Midlife Passage

Midlife is a transitional period within the life span as a whole, and this developmental period has received a great deal of research attention - particularly by Neugarten (1976); Gould (1978); Levinson (1978); and Sheehy (1976, 1995). "We are beginning to realize that in *all* of life we are in a psychological process and therefore subject to internal flux and change" (Stein 1983, 2). The midlife passage can be characterized as a dynamic period of transition and change in the process of adult development. Neugarten (1976) identified a change in time orientation, as one of the significant personality changes occurring in the midlife period, when the individual no longer perceives himself as growing up but as growing older. James Hollis (1993), further describes this period:

The Middle Passage is an occasion for redefining and reorienting the personality, a rite of passage between the extended adolescence of first adulthood and our inevitable appointment with old age and mortality (7).

In Jungian terms, midlife is a turning point from the first to the second half of life. Jung (1964) in an often quoted passage writes:

Wholly unprepared, we embark upon the second half of life. Worse still, we take this step with the false assumption that our truths and ideas will serve us hitherto. But we cannot live the afternoon of life according to the programme of life's morning: for what was great in the morning will be little in the evening, and what in the morning was true will at evening become a lie (398).

According to Gould (1978); Hollis (1993); and Melville (1996a), this is a developmental transition which takes us from one stage to another and can be a period of inner and external upheaval, as turbulent as adolescence. The midlife transition, according to Hollis (1993) is less a chronological event than a psychological experience and begins when one is required to face issues particularly related to identity. He says that "the experience of crisis at midlife is the collapse not of our essential selves, but of our assumptions" (115). Jan and Murray Stein (1989) agree that what was previously thought "to be a relatively stable period, even boring period, is turning out to have a very different appearance in itself, full of major conflict and crisis" (288). In their studies, they have determined that the psychological patterns of midlife transition fall into three phases, corresponding to the social process of initiation as described by van Gennep (1960), in his *Rites of Passage*.

Marilyn Melville (1996a) a midlife transition counselor, describes the midlife transition as a normal process, occurring roughly between 38 and 55 and lasting four to five years on average. It can involve significant psychological and spiritual changes often resulting in new relationships with ourselves and our lives. Melville (1996b) has developed a model for midlife transition which is based on the earlier work of Jung (1964); Bridges (1980); and Stein (1983). In many ways these parallel the transition models of Schlossberg (1984); Raines (1979); and Hopson (1981). In addition to describing typical experiences facing adults during these three phases, Melville also has identified the personal developmental work that is required during these stages (see Table 2.4).

Table 2.4: Model for Midlife Transition

STAGES	TYPICAL EXPERIENCE	WORK REQUIRED
Separation	<ul style="list-style-type: none"> ➤ Trigger event • experience of loss <ul style="list-style-type: none"> – roles – youth – identity • crisis of feelings 	<ul style="list-style-type: none"> • <i>letting go of out moded beliefs, attitudes and identity</i> • <i>grieving losses</i> • <i>acknowledgment and acceptance of feelings</i>
Liminality (in between time)	<ul style="list-style-type: none"> ➤ Dark journey <ul style="list-style-type: none"> – emergence of repressed memories, feelings – emergence of unaccepted parts of self – questioning of life choices – low point • spiritual search 	<ul style="list-style-type: none"> • <i>alert reflection - paying attention to inner images</i> • <i>building relationship with rejected parts of self</i> • <i>reappraising one's life</i> • <i>spending regular time alone</i>
Reincorporation	<ul style="list-style-type: none"> ➤ New and richer relation with self and world <ul style="list-style-type: none"> – greater clarity about oneself and what one wants to do – exploration of new possibilities for the future – planning and setting new goals 	<ul style="list-style-type: none"> • <i>taking action</i> • <i>making changes in outer life to reflect inner changes</i> • <i>reassessing values</i> • <i>future planning and goal setting</i>

Source: Adapted Melville (1996b).

Separation begins with a triggering event and individuals may face dealing with a variety of losses. It is in this second phase called *liminality*, or an in between time, where transformation is effected, as the internal structures of a person's former identity are dissolved and new structures are formed (Stein, 1989). Stein further describes liminality as a 'betwixt and between' state, and suggests that "the mood of midlife liminality is frequently expressed by adjectives like *lost* and *confused* and by images like *wandering*

alone, or lost in a city without a map" (Stein 1983, 294). Sheehy (1995) also comments on this period:

These are classical statements of the inner discontent common to the early midlife passage. Midlife is a metaphysical point where we recognize the end of unlimited promises and the fact that we *cannot control* many of the *bad things* that happen to us. In a *de-illusioning* period we incorporate those truths, which can weight us down and make us feel prematurely old during the period of transition...but we should also recognize that we have increasing control over the *good things* that happen to us. And that is what makes flourishing possible in the forties (82).

As a person begins moving into the final phase of the midlife transition, most people report a gradual and growing sense of who they are and what they want to do. "After the midlife passage", according to Hollis (1993) "we know that we must accept responsibility for ourselves, that the path taken by others is not necessarily for us, and that what we are seeking lies within, not out there" (115). Hollis (1993) concludes that:

The conscious experience of the Middle Passage requires separating who we are from the sum of experiences we have internalized ... our relations with others become less dependent ... we have to reposition ourselves with regard to the outer world - career, relationships, sources of empowerment and satisfaction (116).

Informal Self-Directed Learning

How adults go about learning to make a career change is also significant in the career transition process. Literature on adult learning which is relevant to this study includes a focus on informal, experiential and self-directed learning (Tough, 1971, 1979; Cross, 1981; Knowles, 1984; Kolb, 1984; and Brookfield, 1986). Malcolm Knowles (1975) taught us that "self-directed learning is a process in which individuals take the initiative without the help of others on diagnosing their learning needs, formulating goals, identifying human and material resources, and evaluating learning outcomes" (18). Self-

directed learning can offer a deep level of learning. Learning, has long been seen to be a change in behavior, and Edward Cell (1984) supports this when he says "when we learn we change" (39). Handy (1990) also writes that "change after all, is only another word for growth, another synonym for learning" (5).

In another qualitative study, Michelle Shapiro (1994) at Columbia University Teachers' College, described how professionals learn to make a successful career change following involuntary job loss. The study included 20 men and women who did have outplacement relocation counseling, and focused on the informal learning that occurred during their career transition process. Shapiro's underlying assumptions about learning were first, that "learning results in growth and change," and secondly, "that most learning occurs informally and through experience" (36). Shapiro concluded that central to informal and experiential learning, is the role of critical reflection, which she believes is necessary before meaningful learning can occur.

Critical Reflection and Decision Making

Mezirow (1985) and Brookfield (1986) emphasize the importance of critical reflection in the process of adult learning. Critical reflection can be described as an act that gives us a claim on the process. The phases of critical thinking that Brookfield (1986) describes include: 1) a trigger event, which can be positive or negative, causing inner discomfort 2) self appraisal 3) exploration, in which there is a search for new ways to explain the event 4) developing alternative perspectives, which is marked by old ways of behaving and thinking 5) integration of new ways of thinking and acting. Usher (1985) adds a further dimension to this process when he comments "learning from experience – what we really mean is – learning from reflection on experiences" (6). Shapiro (1994) suggests that:

Through critical reflection a transformation occurs in the meaning structure of the person causing a change in how the person views the world and acts in the world (53) ... As a result of this change or transformation in beliefs, the individual will be able to discover new options in life which fits his/her reality. The individual will be able to direct his/her own life giving him/her autonomy and freedom. Reflection and critical reflection are recognized as an element in the learning process and an important part of informal, experiential, self-directed and transformative learning (52).

Her findings also suggest that the career change process is more complex than has traditionally been viewed by the career counseling and outplacement industry.

Janis and Mann's (1977) decision making model is well recognized, and they suggest that a career transition, is also a decision making and conflict resolution process. During this process of problem solving a person may experience turmoil. Careful decision making involves gathering information about alternatives, weighing these options and deliberating about one's commitment. Perosa and Perosa (1984) combine Janis and Mann's cognitive model of decision making, with the Adams, Hayes and Hopson (1976) model of personal and emotional transitions. The implication is that a career transition involves experiencing loss and integration, as well as choosing options and consequences. However, recently, there seem to be more people somewhat more easily accepting of these change events, and who are welcoming the opportunity to reevaluate and reschedule both career and life plans. For some adults though, the process of assessing internal and external realities, and weighing alternatives to make more informal decisions, may lead to the first significant career choice that they have made themselves.

Transformative Learning

The process of learning can be a powerful variable in affecting attitudes and behavior. Krumboltz's (1979, 1996) learning theory traces its roots to social learning theory (Bandura, 1971, 1986) and assumes that peoples' personalities and behaviors are developed on the basis of unique learning experiences. In this view, learning is not simply a matter of responding to stimuli. Rather, people apply cognitive processes that give meaning to the situation they encounter and in this way construct reality, putting personal labels on situations, evaluating their own performance, and rewarding or punishing themselves (Lucas, 1990). Bandura's self efficacy theory, an extension of social learning, recognizes that peoples' beliefs about their skills, are better predictors of their behavior than the actual skill or the actual outcomes. Bandura sums it up well:

Peoples' beliefs about their abilities have a profound effect on those abilities ... people who have a sense of self-efficacy bounce back from failures; they approach things in terms of how to handle them rather than worrying about what can go wrong (Goleman, 1988 interview).

Transformation theory according to Mezirow (1991) recognizes "the central roles played by an individual's frame of reference, through which meaning is construed and all learning takes place" (4). He adds that "making meaning is central to what learning is all about" (11). Mezirow (1990) discusses the way learning is enhanced through critical reflection, which he defines as the "assessment of the way one has posed problems and of one's own meaning perspective" (xvi). Additionally he writes:

The process of learning through critical self-reflection, which results in the reformation of a meaning perspective to allow a more inclusive, discriminating, and integrative understanding of ones' experience. Learning includes acting on those insights (xvi).

Further, David Hunt (1992) in *The Renewal of Personal Energy*, writes "self-confidence, self-awareness and growth are important for successful learning" (15). According to Brookfield (1986) the transformation of the individual and collective circumstances will occur when irrelevant and inauthentic beliefs are abandoned through critical awareness. Brookfield adds that:

Such a transformation will be manifest in renegotiations of personal relationships, attempts to recreate the conditions of work so as to imbue these with some sense of personal significance, and attempts to alter social forms (91).

Jane Taylor (1989) developed a three phase, six step model of the process of the transformation of learning, and applied it to an analysis of a case study. In phase 1, the 'generation of consciousness', encountering triggering events and confronting reality are steps; phase 2, the 'transformation of consciousness' includes reaching the transition point and a shift or leap of transcendence (or a leap of faith); phase 3 has to do with the 'integration of consciousness' involving personal commitment, grounding and development. Taylor's model, it would seem, adds other dimensions to the transition process, and emphasizes the significance of the power of learning throughout the change process.

In his doctoral dissertation, Keane (1985) described four phases of transformation, in the analysis of his own transition and the transition of five other men who were committed to a religious life style. The transformative learning experience involved disorientation, which started with a doubting process in which old meaning perspectives were perceived as inadequate in the face of heightened awareness. The second phase was a search for meaning and peace. This involved a search for identity, a seeking of personal integration. Keane identified three processes in this phase: 1) developing autonomy 2) trusting the harmony of the total self 3) learning how to learn more effectively. The third

phase was one of self acceptance, the experience of insight that recognizes and accepts a truth about the self that previously has been unacknowledged at the rational level. This turning point was preceded by helplessness, depression, despair and self doubt. The fourth phase in Keane's transformative learning process was integration. This involved the reordering of meaning schemes and the exploration of new definitions of the possible. Not all transformations involve such profound self redefinition, but again there are similarities in Keane's model and other transition theories, which foster movement toward a stronger, more compassionate, and better integrated self.

In his book *Transitions*, Bridges (1980) points out that major changes require "the transformative experience of the neutral zone, a time in which we welcome emptiness and surrender to chaos. Chaos", he reminds us, "is not a mess, but rather it is a primal state of pure energy to which the person returns for every new beginning" (119). Bridges contends that a person's career goes through a series of phases and that, "although there are difficult changes to be made ... the difficulty comes not from these changes but from the larger process of letting go of the person you used to be and then finding the person you have become in the new situation" (75).

Daloz (1986) also suggests that growth means transformation. He says that "growth can be understood as a series of transformations in our ways of making meaning" (137). Daloz continues, "thus we move through progressive transformations as our world grows more complex and as we see more from each standpoint. First our home, then friends, institutions, and humankind ... for each, we need to learn to think in new ways" (137). It is this very learning to think in new ways, or out of the box, so to speak, that can propel an individual in new directions. Taken together, these ideas would suggest that growth can be understood as a series of transformations in our ways of *making meaning*.

SUMMARY

The effects of recent downward economic trends have forced individuals to cope with dramatic change on many levels. This has focused more attention on the practical application of adult development, midlife event transition and career development theories. As well we have been able to gain a better understanding of how adults go about making sense of life's changes. As the rate of change in our society intensifies and as shifts in careers, marriage and family arrangements become commonplace, the number and variety of life transitions multiply.

The preceding discussion has reviewed a range of issues and perspectives related to women's development, as their lives, career patterns and accomplishments are different than men's. Women's success, as well as aptitude for business ownership was examined.

Adults often choose learning experiences as a strategy to handle new demands brought on by these transitions, and there is considerable potential for critical reflection, continuing education and growth, through change at these times. Development and change can also be a result of self-directed and transformative learning.

In chapter 3, the rationale and design using qualitative methodology is outlined. The study participants are profiled and the interview process and data analysis is described.

CHAPTER 3

DESIGN & METHODOLOGY

OVERVIEW, NATURE OF INQUIRY

This qualitative study was intended to be exploratory, descriptive and emergent in nature. Midlife, female, senior corporate managers who had experienced involuntary job loss, were selected for the purpose of identifying critical factors which contributed to their perceptions of their transition into new ways of working. Women's career development, life event and transition theories provided the primary conceptual framework for this study.

A qualitative and descriptive case study design seemed best suited to this study because the focus of this project was understanding the individual woman's perceptions and perspectives, encouraging the participants to *tell* their stories, as well as providing an opportunity to better *hear* these women's experiences. "With a descriptive approach, aspects of process, relationships, settings and situations can be provided," according to Alan Peshkin (1993). In writing a justification for utilizing a qualitative approach to research, he concludes with a plea that qualitative researchers not be unnecessarily apologetic about the methodology, or the non-generalization of qualitative studies. Peshkin discusses and provides several supporting arguments based on an extensive literature review that, "many good results are the fruits of qualitative research" (24). He also draws attention to the too limited conventional focus on a theory driven, hypothesis testing, and generalizing perspective and encourages researchers to respect, rather than defend, the integrity of the qualitative approach. Eisner (1991) comments on the growing interest in

qualitative inquiry in education as representing “the beginning of a new way of thinking about the nature of knowledge and how it can be created” (227). Stephen Brookfield (1987b) adds that qualitative methods provide opportunities for flexibility, adaptability, and different *inductive* approaches that investigate the emergence of some central themes.

Case studies using an open ended, semi-structured interview approach were selected as the primary method of data collection used in this study, because it offered large amounts of rich detailed information. According to Bromley (1986) the case study takes an approach in which intensive study of individual cases produces a detailed description and is "a reconstruction and interpretation of a major episode in a person's life which is based on the best evidence available" (3). The interview methodology allows the researcher flexibility to understand and answer questions about problems and processes (Merriam and Simpson, 1984).

For the researcher, this design approach presented a beginning attempt to answer the larger question: How do midlife women who have climbed the corporate ladder but lose senior positions, determine and manage the transition to new ways of working? These interviews provided information about the experiences, perceptions, attitudes, and opinions of the study participants. As well, this approach provided an opportunity to gain insights about how and what these women learned while making midlife career changes. Through our imagination, a narrative style of thinking or the narrative mode, as Jerome Bruner (1986) describes it in *Actual Minds, Possible Worlds*, allows us to make experience meaningful. Patton (1980) says that interviewing participants provides an opportunity to "explore with individuals how they organize the world and the meanings they attach to what goes on in their world," and to "allow us to *enter into* the other person's perspective" (198). The interviews were intended to be a free flowing, open ended process, in which participants were encouraged to explore issues within the loose structure of guiding

questions (Tesch, 1987; Seidman, 1991; Glesne and Peshkin, 1992). Seidman (1991) thoughtfully suggests that:

Interviewing has provided me with a deeper understanding of the issues, structures, processes and policies, that imbue participants' stories. It has given me a full appreciation of the complexities and difficulties of change. Most important and almost always, interviewing continues to lead me to respect the participants, to relish the understanding I gain from them, and to take pleasure in sharing their stories (103).

STUDY DESIGN

This study followed an ongoing critical review of selected literature to provide a framework for investigation, focusing on five main conceptual areas. These included general business trends; adult life span development and women's studies; women's career development theories and issues; life event and transition theories; as well as qualitative research methodology.

Participant selection criteria was determined and individuals were recruited through a referral network. Self reports were elicited initially through a telephone screening interview, and the review of a written resume. An overview of the study design appears in Figure 3.1, and the description of the participant selection criteria and interview process follows.

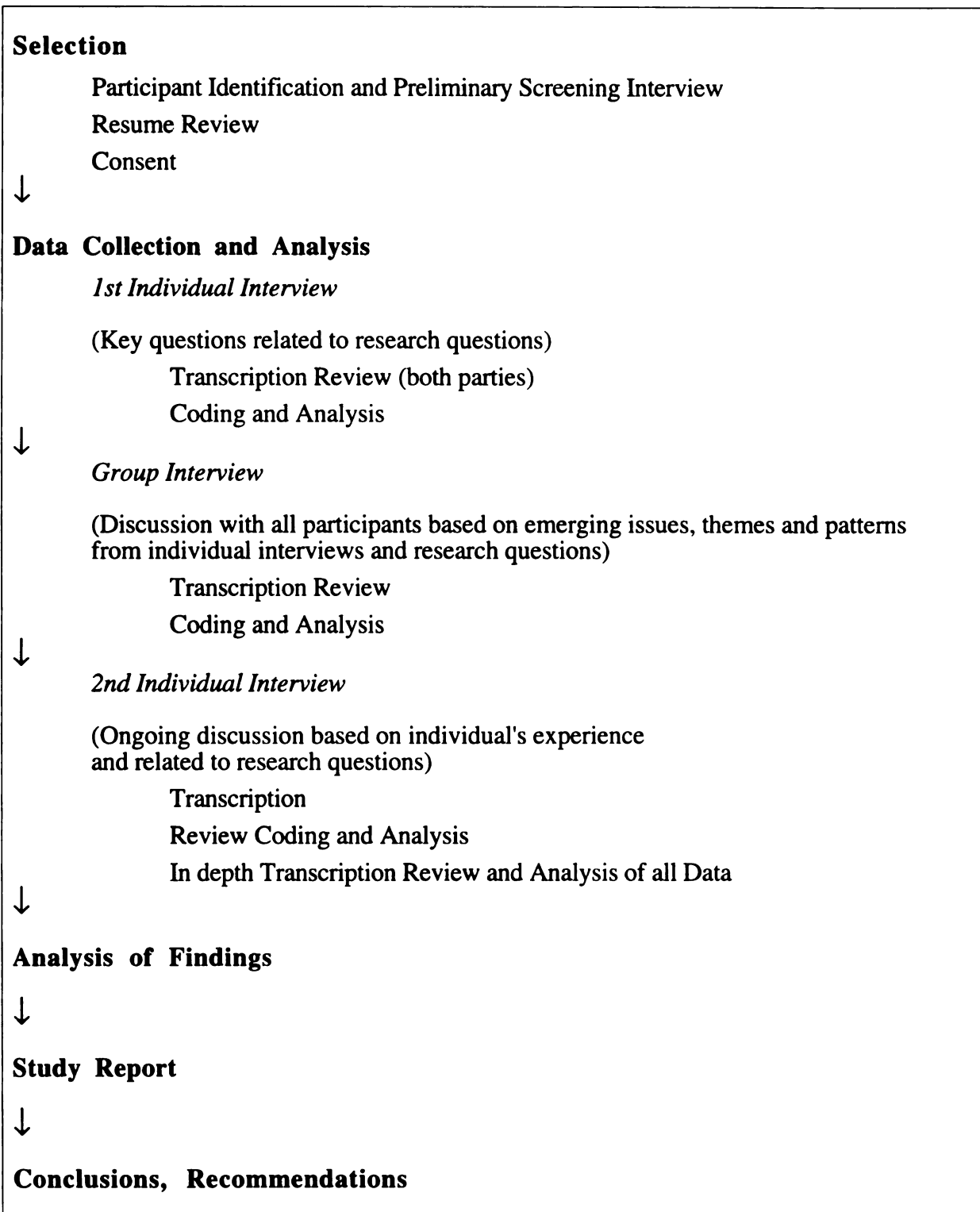


Figure 3.1: Overview of Study Design

PARTICIPANT SELECTION

The study participants were recruited through a professional referral network and an initial telephone screening interview. This Toronto based referral network included personal and professional contacts gained through KPMG's Career Consulting Practice; the International Association of Outplacement Professionals (IAOP); the Women's Entrepreneurship Program at the University of Toronto; and the Canadian Association of Women Executives and Entrepreneurs (CAWEE).

An initial telephone screening interview enabled the identification and selection of women who had experienced the transition that was being investigated. Furthermore, it involved selecting participants, who had achieved the transition into independent business, not so long ago that their recollections were hazy. The following selection criteria identified individuals who:

- were women between the ages of 39-54
- had held a senior public or private sector corporate role, that is, a position within three levels of management of the chief executive office, immediately prior to this career change
- had left their positions involuntarily due to a termination as a result of corporate restructuring or downsizing
- had worked through and achieved a satisfactory career transition in their view, changing the nature of their work from that of employee to being self employed and successfully handling the affairs of a business enterprise in their view, for at least one year
- were English speaking and living in Toronto

Individuals meeting these criteria were excluded however if, at the time of losing their positions, they were experiencing any other major life crisis events, such as health problems or the loss of significant others. Because the study focused on women with this age and career profile, these exclusion variables posed some challenge in identifying participants. Executive women who were involuntary leavers were selected for this study, in order to explore their perceptions and decision making following sudden job loss. It was somewhat surprising to discover that in this broad selection sample, there were more women who had left senior positions *voluntarily*, to make such a career change.

Participants were asked to:

1. provide a current resume, which in addition to the screening interview, provided demographic and personal characteristics such as age, education, career profile, family and health status
2. participate in a personal audio taped interview of approximately 1½ hours to describe the events, learnings and changes they experienced during their career transition
3. participate in a group audio taped discussion of 2 hours with all study participants after the individual interview data had been collected. The purpose of this group meeting was to share collectively, reflections of their transition process and relate these to emerging issues, themes and patterns coming out of the data analysis of the first interview

4. participate in a final audio taped individual interview of 1-1½ hours to clarify responses to the group discussion, adding anything further on reflection about their experience

The first six women identified, who met the inclusion criteria, had the available schedule, and who agreed verbally to participate, were selected. None of the participants was known personally to the researcher at the outset of this study. Each received and signed a consent letter outlining the study and her participation as well as ensuring anonymity, confidentiality and voluntary participation (see Appendix A).

PARTICIPANT PROFILES

The study participants were women aged 39-49 at the time that they left their positions. Family status varied in that four were married, three had children, one was divorced with children, while another had a partner whose children were adults. These women were university educated, two holding graduate degrees. All but one worked in the private sector. The individual from the public sector, was a health care professional in an acute care setting. One other woman's background included work as a health care professional, however, she had moved to the private sector before this transition. The other women each had experience in marketing and/or sales. All six women left senior management roles and experienced job loss due to organizational change. Two of the six received outplacement counselling at the time of losing their positions. Table 3.1 presents participant demographic data with pseudonyms to protect their identity.

Table 3.1: Participant Profile Data

	AGE AT JOB LOSS	EDUCATION	FAMILY STATUS AT TIME OF JOB LOSS
HELEN	43	BA Economics, Politics	Married 2 children, (18, 19 yrs)
KELLY	39	BScN, MHSA (Master Health Services Administration)	Married 1 child, (4 yrs)
MARION	39	BA Sociology, Business	Married no children
SUSAN	49	BScN, MEd	Partner 2 step-children, (22, 26 yrs)
JULIETTE	43	BA Business Administration	Married 3 children, (13, 17, 20 yrs)
RENEE	44	Business Administration Degree Incomplete	Divorced 2 children (22, 26 yrs)

	POSITION AT TIME OF JOB LOSS	OUTPLACEMENT COUNSELLING	NEW BUSINESS OWNER ROLES
HELEN	Director, Marketing Retail Sector	No	International Designer and Manufacturer, Fashion Accessories
KELLY	Director, Patient Programs Urban Health Care Center	Yes	Investment Adviser, Stock Broker
MARION	V.P. Sales Entertainment Sector	No	Conference Sales Manager
SUSAN	Director, Management Development Retail Sector	No	Adult Educator, Organizational Development Facilitator
JULIETTE	V.P. Advertising Agency	Yes	Creative Advertising Consultant
RENEE	V.P. Marketing Communications	No	Media Consultant

INTERVIEW PROCESS

The individual interviews were conducted at the participants' offices, two of which were home office settings. With prior consent, each interview was tape recorded using double recorders.

The group interview was held at the researcher's home, and required commercial audio taping equipment to enable good quality audio pickup of the group conversation around the table. In all situations, each tape was transcribed by a professional transcriber.

In preparation for the first interview, the researcher developed a series of semi-structured and open ended questions relevant to the research questions outlined in this study (see Appendix B). Participants did not receive these questions in advance. Observations were made by the researcher during the interview and transcribing process and were recorded in a field note file.

Each participant selected a pseudonym, and in the transcripts of these interviews, the names of their former employers were blinded. After transcription, each transcript was reviewed for accuracy.

Participants were mailed typed copies of their two individual and the single group interview transcripts and asked to review these for clarity, accuracy or additions. They were assured of corrections to the working transcripts. Final copies were also sent to them for their file.

The second stage of the interview process was a group discussion with all participants. The open ended questions that the interviewer posed during this meeting were

formulated as a result of the emerging themes and patterns arising from the analysis of the first individual interviews, and were related to the research questions posed in this study (see Appendix C). Participants did not receive these questions in advance.

Because the audio tapes were being transcribed by another individual, it seemed wise to have this person attend the group interview meeting as well, for purposes of being able to identify speakers during the group discussion which was being audio taped. Permission was sought and gained from all participants to have this individual join the meeting. Confidentiality was assured.

The transcript and review process was repeated and after initial analysis and coding, a final individual interview was scheduled. At this point, participants were asked to review previous transcripts and to consider the following two questions in advance:

1. What meaning do you make for yourself about your transition?
2. What has been the personal impact for you?

This meeting provided an opportunity for the interviewer to raise questions based on the individual's response in the group meeting vis a vis their experiences, and to review key themes with them. This interview was less structured and equated to an extended conversation or discussion about the participant's experiences. It provided another opportunity to seek and gain an understanding of what the career transition events meant for these individuals (see Appendix D). The usual transcribing and review process was carried out with participants receiving a final copy of their transcript for their file.

In this study, the interview method allowed face to face and verbal interaction with the participants. As the interviews progressed, it became evident that a measure of trust, mutual respect, and openness was achieved, which enabled the participants to respond in ways that were meaningful to all of us. The interview process enabled the researcher to focus on the issues which were of significance for the participants, and to explore these in depth. The phenomenon being studied, midlife career change following involuntary senior job loss, was an experience that dealt with sensitive and personal issues. Because of the nature of this study, the three phase interview approach was a useful methodology, and one I would recommend. I found the opportunity to revisit participants and further discuss and explore points with them, individually, and as a group, enriched the depth of discussion. The group discussion proved to be very powerful, as these women connected immediately and communicated easily during the discussion. In fact, participants requested another opportunity to be together to discuss the study findings, as well as their ongoing business activity. All participants cooperated fully to complete the interview schedule, finalizing the data collection phase of the study by the end of March, 1996. At this point in the process, participants received a copy of the study proposal.

DATA ANALYSIS

Content analysis of the data involved several steps. Following the transcribing process, I began the first stage of an analytical process to systematically develop code words or phrases that designated key ideas expressed in the participants' comments. Narrative analysis is described by Bruner (1986) as a study whose data consists of actions, events, and happenings but whose analysis produces stories or case histories. Irish (1983) recommends a method to analyse and code data which "involves the identification and

coding of comments which appear to be relevant, directly or indirectly, to each individual issue or question being addressed in your study" (89).

I initiated the coding process for the first set of interviews by reading the transcripts and listening a second time to the audio tapes. I continued with the first of several *vertical scans*, through this first set of interviews, in order to establish preliminary categories relevant to the research questions, and help focus and shape the discussion for the group interview.

The constant coding and comparative analysis of the interview data provided me with an inductive opportunity to categorize and synthesize the data, searching for and comparing emerging patterns, themes, and sub themes. (Miles and Huberman, 1984; Lincoln and Guba, 1985; Strauss and Corbin, 1990; Glesne and Peshkin, 1992). I continually examined these categories, patterns and themes against current models of adult life and transition theory, and the research questions posed in this study. I found I was able to organize and make connections from the various words and phrases in the transcripts, as well as from the language and tone that participants used to tell their stories. Because of the descriptive nature of this study, no other statistical techniques were used. I also established a participant quotation file, different from my literature review quote file, that allowed me to capture key phrases or sentences that provided visual evidence or an opportunity to support a category or theme. At the same time, I began a process of writing memos to file, and capturing interpretations or intuitions as they were stimulated by working with the data. I continued what I described as a *first phase vertical process* of analysis for all participants through all of their interviews.

I had intended to use the *Hyperqual 2 Qualitative Data Analysis* software, but I elected not to do so. As I began to analyse the data, I determined that while the software

had the potential to generate and sort lists based on coding tags, and potentially save valuable time, that for me as a visual learner, I might manage the analysis better being able to see the text of all data in full view. Secondly, I found I could not be as portable during the analysis and writing phase of this study, between office and two home sites.

The second phase of data analysis, I described as a *horizontal scan* of all the sets of interviews, in order to reexamine across and between the participants' interviews. This helped to determine how the data reinforced each other, contradicted or provided a clarification to the understanding of a particular issue. Commonalities, patterns, and discrepancies were identified and new categories emerged. Figure 3.2 provides a schematic of the process I used to analyse the study data.

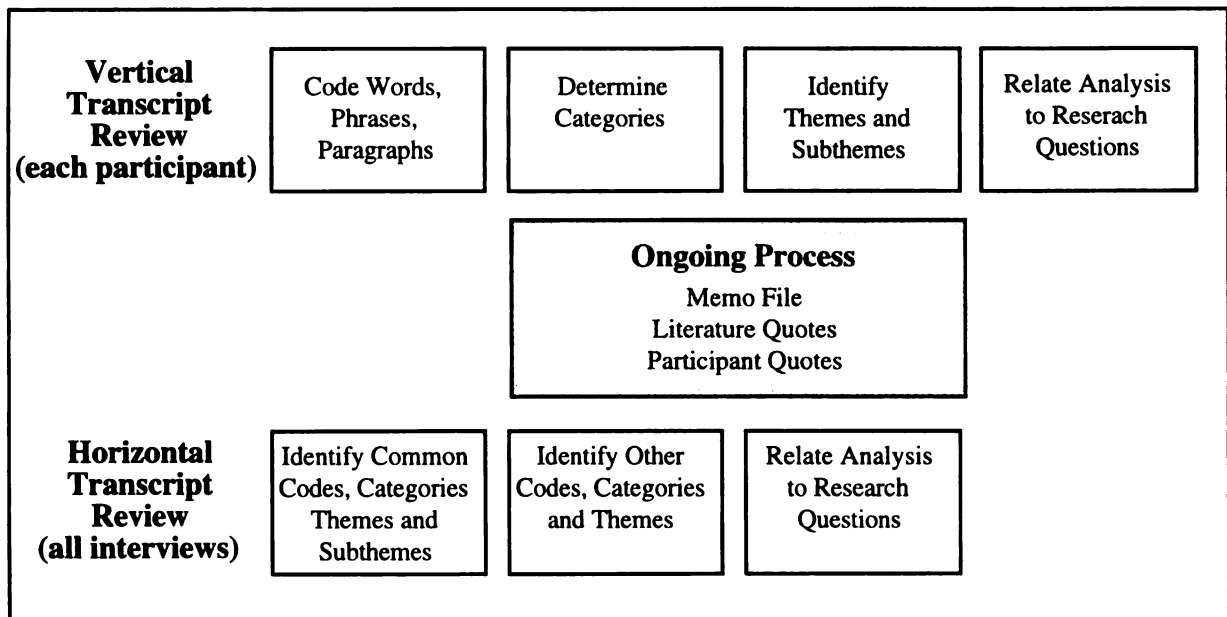


Figure 3.2: Overview of Data Analysis Process

I found using the constant comparative method of data analysis exhaustive at times, and the volume of the "fat data", as Glesne and Peshkin (1992) refer to it, intimidating.

However, what I did enjoy, because it provided a creative challenge, was trying to determine what I could do with the data that would be valid and valuable. In their words, "it is the effort of researchers to manage and make sense of their data, to transform it from its acquired form - at which point it is more accurately called "information" - into a form that communicates the *promise* of a study's findings" (145).

Throughout the analytical process I believed that writing to learn is itself a clarifying experience and I regularly added to my memo file. I also began to develop a framework to write my thesis chapters. Writing helped me analyse and further develop my creative thinking, even as I reflected on my own career experiences. It helped me discover what I knew and how much I needed to know to organize, modify, and critique my emerging process. Glesne and Peshkin (1992) add that "this process of learning about self through understanding others is a gift of qualitative research done well" (155). Similarly, Shweder (1986) writes:

Good ethnography is an intellectual exorcism in which, forced to take the perspective of the other, we are wrenched out of our self. We transcend ourselves, and for a brief moment we wonder who we are ... whether all things are really the same under the sun, whether it would be better if the other were us, or better if we were the other (38).

RELIABILITY AND VALIDITY

Qualitative research uses different approaches to verify or test the validity of claims, assumptions or theories than those used in quantitative methodology. The quantitative researcher relies on beginning with hypotheses and theories to objectively observe and measure scientific or empirical data. The qualitative researcher, however, uses an insider's approach in coming to understand and interpret, and to end with hypotheses and a grounded theory. In this case, the investigator becomes the main research instrument as one observes (Glesne and Peshkin, 1992). The study data and evidence are composed of the narrative description, as revealed during the audiotaped interviews with these women. Stewart (1990) suggests that the researcher, in describing the experience, "brings powers of interpretation to bear on a vast sea of words and then present them in a way which seems to reflect the interpretation as well as the voice of the individual woman" (260).

The emergent methodology over three interview episodes provided me with an opportunity to make sense of personal stories and the ways they intercepted, by checking and rechecking the perceptions of the participants in each subsequent interview. Group participants were able to use their mutual experiences to clarify and illustrate their separate stories. Ongoing constant comparative analysis of the data as the interviews proceeded, enabled the study to evolve in subsequent interviews. Furthermore, the repeated listening to the audio-tapes and reviewing of the transcripts over several months, enabled me to maintain a fresh perspective. In view of this methodology, Coles (1989) thoughtfully reminds us that:

The people who come to us bring their stories. They hope they tell them well enough so that we understand the truth of their lives. They hope we know how to interpret their stories correctly. We have to remember that what we hear is *their story* (7).

LIMITATIONS

The following are some of the potential limitations of this study:

1. **Researcher Bias.** Qualitative research requires direct interaction of the researcher with the participants and the data. The researcher needs to be aware of the need to "suspend his or her own beliefs and predispositions" (Bogdan and Taylor, 1975, 9). Lincoln and Guba (1985) suggest that qualitative researcher bias may occur during the development of questions and during the interview process either verbally or non-verbally. In this study, the investigator also needed to be cognizant of possible biases, due to experience gained in the role of a professional career counselor.
2. **Subjectivity.** Participants are providing subjective information in narrative form and both the participants' responses and the researcher's interpretations are perceptual and interpretive in nature. "To explain and understand human social behavior, we need to know the meaning attached to it by the participants themselves, nevertheless it is important to be aware of the subjective-objective distinction" (Nielsen, 1990, 7).
3. **Sampling Method.** Study participants who were recruited through a referral network of professional contacts, may have been somewhat limited by the availability of such individuals meeting the selection criteria. The researcher exercised care in the selection process by thoroughly explaining the purpose and significance of the study and by making potential participants aware of their involvement and time requirements. In one sense however, it was a random

selection of participants because the first six women, who met the criteria and who were willing to participate, comprised the sample.

4. **Sample Size.** This study reflects the impressions of the six participants. Generalizations to a larger population were not the primary goal, and these therefore, must be approached with caution.
5. **Career Counseling Program Intervention.** Two of the participants were involved in individual, yet different outplacement programs which may have influenced their ability to manage change more effectively than others. On the other hand, each participant was an educated and accomplished woman, used to success and achievement. Their career experience may have enhanced their analytical planning and decision making skills.
6. **Career Experience.** Four of the participants had a background in marketing and sales which may have predisposed them to consider self marketing strategies.
7. **Passage of Time.** The length of time since a specific event occurred could have varied the perceptions of their transition or lessons learned. This could also be as a result of replacing former work experiences with a successful career change experience.

SUMMARY

In the preceding discussion, the descriptive and narrative nature of this emergent qualitative study was outlined along with the study design, selection process, and interview methodology. Data collection and analysis procedures were identified which included the constant coding of data and a comparative analysis process.

In chapter 4, findings from the verbatim transcripts are arranged thematically to address the following research questions related to the women in this study:

- 1. What were the personal, professional and organizational factors which influenced career transition to entrepreneurship for these women?**
- 2. How do these women describe their transition and change process?**
- 3. What were the most significant professional and personal learnings during this transition?**
- 4. What key choices and decisions confronted these women in becoming self employed?**
- 5. What meaning do these women make of their transitional journey and how would they describe their growth?**

CHAPTER 4

ANALYSIS OF THE FINDINGS

INTRODUCTION

Sometimes change is directly visible, but sometimes it is apparent only to peripheral vision, altering the meaning of the foreground.

Mary Catherine Bateson (1994)

This study explored midlife women's perceptions, patterns of experience, and key aspects of their learning, during a successful transition by their own assessment, into new ways of self employed work. From the descriptions provided, the findings of this study reaffirmed that the process of transition and change involves a progression through well defined psychological phases, as an individual comes to terms with a new situation.

Adult development theories hold that transitions are inevitable whether as a result of external events or internal developmental issues, and that change often creates a potential readiness for learning. There was a perceivable learning curve in these women as they described their change events. Candy (1991) observed that "there is a sense in which all of life's experiences are potentially educative; in fact, human existence is marked by its chaotic nature and the consequent need for continued adaptation through informal and incidental learning" (279). For these individuals it was the external trigger event of job loss that created opportunities for learning. Learning to make change became meaningful when the participants critically reflected on their experience, reevaluating their strengths and abilities. In this study, informal learning occurred both professionally and personally. In discussing

their change process, these women shared a positive, and optimistic attitude, as each made new beginnings.

In chapter 3, the interview process and the method of data analysis was described in detail. This chapter presents an analysis of the data gathered in the study. Each research question is restated and the relevant data and results are discussed. In the process of analyzing the interview transcripts, code words were assigned to significant phrases, sentences or paragraphs in each interview from the accumulated data of over 500 pages of interview transcripts. Codes were established which were eventually grouped into categories. While some of the codes overlapped in some categories, each category was sufficiently represented to stand alone as characteristic, in most cases, of the perceptions shared by these individuals. The categories were then arranged thematically to address each of the five research questions (see Appendix E).

Italics were used to report the words of the participants in this study. Bold italics were used to emphasize the views of the participants as they were emphasized to me, and as I chose to highlight. In places where dialogue is reported, the interviewer is designated as the observer, and the respondent is designated as the participant. To further protect confidentiality, in the examples that follow, additions or substitutions to the text were placed within brackets (_____). Pauses and backtracking in the transcript were designated as ... in the text.

Each research question is presented and an initial overview of the assigned categories relating to the data analysis. While I worked with the audio tapes and the transcripts, certain images came to my mind based on my reading and impressions, which led me to group their responses into broad themes and sub-themes. I acknowledge and was aware as other qualitative researchers are, that in the act of selecting meaningful chunks of data and 'labeling' these patterns of response that I was already interpreting their

words through my own filters. Many times I elected to let what these women said to speak for themselves, particularly when there was unison in their voices.

In the design of this study, I saw the research questions, organized in the sequence that they are presented here, as having a natural flow, one to another. Retrospectively, as I consider the unfolding of the narrative description, I continue to see the sequence in the same way.

Figure 4.1 provides an overview and guide to the findings of this study presenting responses to issues of disengagement and managing these change events. Learning during this experience was a major theme and responses to Research Question 3 provide many examples of professional and valuable personal learning for these women. These learnings were further discussed in response to Questions 4 and 5 as they made decisions and searched for and described the personal meaning of this transition experience.

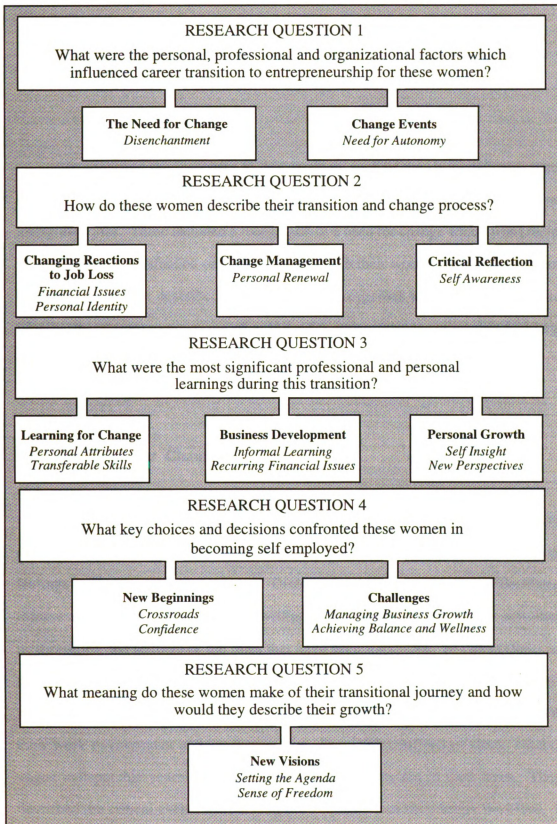


Figure 4.1: Guide To Study Analysis

RESEARCH QUESTION 1

What were the personal, professional and organizational factors which influenced career transition to entrepreneurship for these women?

In analysing the responses to this question, each of the six participants discussed their perceptions and reactions to the circumstances that they were experiencing prior to losing their jobs. These included a recognition of a need for change which was precipitated by a growing dissatisfaction or disenchantment with their work environment. Changes to their situations were described, as well as initial responses to their own circumstances. Finally, there were expressions of a desire for independence, often that had begun to surface within themselves much earlier.

1.1 The Need For Change

The beginning of this career transition was marked by growing frustration and dissatisfaction over aspects of their lives. On reflection, participants acknowledged these feelings well before their jobs ended. Disengagement implies a sense of detachment or release when individuals separate (willingly or unwillingly) from the activities, the relationships, the settings or the roles that have been important. Bridges (1980) advises that "with disengagement, an inexorable process of change begins" (96). Most of these women identified early inner feelings of discouragement, suggesting a need for a change in their work environment and for themselves. Some felt confined or stuck, others felt a vague indisputable yearning for something that was missing in their lives. They also described the critical events surrounding the elimination of their senior positions. It was significant that all but one related earlier thoughts of a desire for self employment.

1.2 Disenchantment

Many transitions begin with feelings of disillusionment. In beginning to “explore, understand and cope with what was happening in their lives” (Schlossberg, 1984, 21), I sensed that there were feelings of uneasiness and disappointment in all of these women, well before the triggering event of job loss occurred. Levinson (1978) provides a useful perspective, in that, while this marker event may only take a few days or weeks, he says that “it is embedded within the process of change that ordinarily extends over a span of several years” (52).

Kelly and Juliette confirmed this:

I was feeling ... a strong sense of restlessness ... that I was fed up with working so hard and not necessarily feeling that I was being acknowledged for it ... and wanting to do something quite different and get away from the politics. It was a very negative environment that I was in ... It became very demoralizing. I realized there was always ... a little gnawing tension that I carried in my gut ... I was looking for more challenges. (Kelly)

I can look back now and two or three years before it happened, and I was in so much denial about it. And yet, I was going out and calling people who were self employed ... for no reason whatsoever, "How is it?". "How do you find it?" I was unconsciously ... there was almost a bit of me had escaped who was trying to explore it, but the center of me didn't dare do anything. (Juliette)

Renee also shared her personal conflict within a negative political work atmosphere:

I felt a little sick at the prospect of having to deal with the guys again ... and it became a bureaucratic place and I was literally going to suffocate because I could never have been able to play by those rules. I almost would feel sick to my stomach when I reentered the place because it was so ugly. It had become a terrible place ... such a toxic environment ... People actually become very ill when they are in the wrong place. I suffered all the way through it. It got worse and worse for me internally ... I got caught in that war. Not that I did anything, but just in terms of who was in charge ... It was a very politicized thing and not a happy experience for me.

Marion described a male dominated work environment as she spoke about her boss:

*I was working with someone who was completely incompetent. He had been put in the position because of his alliance with these particular principals ... He couldn't deal with women in a certain position and we were at loggerheads all the time ... I was so upset with the working conditions and I didn't like the way a man was treating a woman ... it was a boys club that I was working in and there was a definite lack of respect ... I was very intimidated. I just couldn't stand the struggle of it ... **I had the biggest case of malaise of my life.***

I'm professional at what I do. And I'm very straight forward and very honest. There were a lot of dishonest things happening down there too, that I didn't really like.

*I was so disillusioned with what I thought was such a wonderful position ... **it really was very disappointing towards the end.***

And Susan also observed that organizations can drain individual energy:

... the other negative thing is about how much energy goes into organizational life versus what you are trying to produce ... and it was such a waste of energy apart from my actual job.

Juliette alluded to a 'glass ceiling' in her industry when she said:

*I still liked the company, but realistically, where was I going to go from there? ... **there are very, very few women in my industry who are in a much higher position than I was.** I couldn't really see it happening. Thought I'd got to the top.*

While Juliette is the only one to label the 'glass ceiling', what was evident in all of their responses were feelings about a negative organizational climate and politics, combined with a sense of inequity. These women felt discouraged in their previous work environment before they lost their positions. It may seem that this conscious dissatisfaction with their work was primarily in hindsight. However, to the extent that they internalized their negative environment and were able to acknowledge and communicate these feelings, it

becomes clearer that this dissatisfaction was a motivating factor in achieving their transition.

1.3 Change Events

As with many people, while these strong feelings could have provided the motivation to leave on their own, in reality these women remained in a negative situation until they lost their jobs. Often individuals are annoyed at themselves after the fact, in that they didn't read the situation earlier, perhaps staying too long. "Endings begin with something going wrong," according to Bridges (1984, 109), and he suggests that "it is important to understand the centrality of this process in many work and career related changes" (1983, 75). Bridges (1980) says that "every transition begins with an ending and with disengagement the process of change begins" (11). Participants in this study described the circumstances that brought their corporate role to an end.

Helen and Susan discussed the suddenness of their change:

We had a huge conference lined up and the conference was cancelled 24 hours before it was due to take place ... shut down our company ... and I had no job ... it was pretty radical ... there was no notice whatsoever. (Helen)

The economic environment altered and our business was changing quite drastically ... we had a new President who was very different. No, I wasn't expecting it. (Susan)

And Marion signaled her ending with:

It came to a point where we just didn't talk to each other and there was so much stress. And we both came to an agreement that I couldn't grow any further. There was no more I could do. This whole position was at a standstill.

Juliette and Kelly described how the changing economy had affected her position:

*There were changes in the industry that was obviously being hit by the recession ... clients were generally cutting budgets. The agency that I was working for had their own revenue cut back terrifically. I was the highest paid person so when cuts had to be made ... **I was chosen.*** (Juliette)

*My position was eliminated through restructuring ... **I was let go.*** (Kelly)

Renee referred to a perception that she was paid too much, which she sensed contributed to losing her job:

A decision was made by the new President and I know it was because I made too much money. It's quite interesting when someone sits across from you and says I don't need your level of expertise here ... you've done a fabulous job, you're too good. He didn't say you're paid too much, but I knew that's what it was, and his job was to go in and cut everywhere he could cut, in terms of money.

However, Renee acknowledged external realities when she said, *they never replaced me in that job*. Similarly, there was a sense of some acceptance of the changing work climate in Kelly's voice, *"It's changed. There is no job security anywhere, and so in a sense everybody has to get comfortable with it"*. Here both women are already beginning to separate internal and external realities, and appreciate that these events were not all about them.

As difficult as it may be for individuals experiencing these cutbacks, some realize change is a constant and can be positive. They "expect change and there is a realization that there are no guarantees, no security", and that "the security is within themselves" (Miller-Tiedeman, 1984, 77). Marion echoed this with a determined voice: ***changing the work from security, or insecurity, to really your own security, I'm going to answer to myself now.*** In this example, we see some evidence of her ability to put the

situation into perspective, and become motivated by this experience. There is an Eastern saying that when the student is ready the teacher will come, which describes this connection between an external event and inner readiness. I sensed a degree of understanding and early readiness for change in all of these women's voices.

1.4 Need for Autonomy

During the group interview, when I asked the question "What influences played a major role in the decision to move towards self employment?", these women responded easily, clearly and spoke of making choices about their next work. They expressed words such as *wanting to create it myself; to take charge; to take full responsibility*. The term autonomy means self reliance, and in everyday discourse is used to denote "a state of freedom, independence and perhaps self sufficiency" (Candy, 1991, 102). I think that the concept of 'locus of control' developed by Rotter (1966) is also relevant to these participants. According to Rotter, a person's locus of control determines the way that person shapes his or her own life. People with an external locus of control believe they are controlled by luck, by chance, or by other more powerful people. External control refers to the perception or expectation that events are independent of one's own behavior and are therefore beyond personal control by impersonal social forces or by fate. At the other extreme, people with an internal locus are people who believe they are in charge of their own destinies. They have the perception or expectation that both positive and negative events are a consequence of one's own behavior and are thus under personal control (Rotter, 1966, Levinson, 1972).

Fish and Karabenick (1971) suggest that high self esteem is related to having an internal locus of control. It would follow that personal power may be also gained, through

a belief that one is in control of one's own environment. Rotter (1966) also suggests that "an individual may be judged to be autonomous, to the extent (among other things) that he or she has a concept of himself or herself as autonomous" (109). Schlossberg (1984) adds that "the concept of control is central to all areas of an individual's life: work, family, friendship, community" and further she explains that "people are actively involved in making decisions about jobs as well as other parts of their lives" (32).

Each of these women expressed a need for personal autonomy, and I sensed that the transition experience strengthened their desire for independence. These women also demonstrated characteristics of those having an internal locus of control. This was emphasized in the following comments:

*It's knowing that you can't go anywhere in the present situation. **Being able to be in charge of your own destiny and not to be manipulated by other people** ... not told to be where you're supposed to be and taking responsibility for your own life. So the change for me was essentially for my own integrity ... And I never really wanted to take on an organization again. But the biggest step was breaking away from working for someone my whole working life. (Marion)*

***I think control of the future is important.** Having spent a life time in corporate culture where everyone else is essentially manipulating. Planning your course is very exciting and at that certain point to think that **I can now go and take charge.** For good or bad...you're in control. I would find it dreadfully hard to go back into a corporation with bureaucratic rules and politics. I really enjoy the lack of politics. (Juliette)*

*For me, I mean obviously, it was being let go. But I guess that coincided with the feeling that I'd worked pretty hard for the last 20 years and had achieved a certain level of success and worked very hard and then, ... I'm not sure I really thought of it in terms of control ... **this feeling of going out and working for myself and actually ... take charge.** (Kelly)*

*I think the fact that I had the first year on contract where I was experimenting and being 'securely' self employed and really enjoying that way of living and working and how people are translating it, I guess, into control. But I guess for me it would be responsibility, **to really take full responsibility.** (Susan)*

I think for me self employment was a natural progression of what I'd done and sort of the next phase of life ... I've never really been part of a pack. I could never ever think of being employed again. I'm claiming back a bit of my own independence. (Helen)

Negative influences. I knew what I didn't want and I didn't see a way I could have a positive environment, or the environment I wanted to live and work in, unless I created it myself. (Renee)

In these words, we hear not only the desire for independence and the opportunity to manage their own environment, but also early signs of entrepreneurial traits. John Gardner (1990) in writing about leadership and the future says that "generally speaking fatalists do not have much impact on events. The future is shaped by people who believe in the future - and in themselves" (10). For the women in this study, their future was beginning to take shape as they strengthened themselves, and as they became more aware of their personal power.

Summary of Research Question 1:

The purpose of Research Question 1 was to explore the business environment and experiences that may have influenced a career transition. Accounts of personal conflict resulting from a changing and increasingly negative working climate were related. It was also clear that participants were feeling disenchanted with their work environment, for some time prior to the critical event. The situations that resulted in an unexpected senior job loss for these women were described. This discussion related events that had taken place some time previously, and yet these women recalled the circumstances easily, and sometimes with intense emotion. On reflection, there was a sense of early acceptance of a changed work world, and as importantly an early acknowledgment of their own need for autonomy. Participants expressed the desire to create and manage their own environment. There was also a growing awareness in all of these women that they could do so. This led to a process of further investigation and consideration of a more independent and self-reliant career focus.

Descriptions of their response and feelings about leaving their companies, as well as how they managed this early change are presented in the analysis of the second Research Question.

RESEARCH QUESTION 2

How do these women describe their transition and change processes?

This research question elicited emotional responses from these women about their changing circumstances, and a perceived sense of loss of personal identity and status outside the organization. There were also important issues about financial vulnerability. Approaches to change management included personal renewal efforts, and participants described these activities. Continued reflection and increased self awareness contributed to their informal learning.

2.1 Changing Reactions to Job Loss

Conventional wisdom suggests that it is not that people resist change, but rather that the related losses and endings associated with the experience are more troublesome (Bridges, 198). Having an intellectual grasp of the circumstances surrounding leaving their senior positions was one thing, but coming to terms with the emotions and realities of involuntary job loss for these women was another. Carlsen (1988) observes:

Certainly, loss of career is tied to concrete issues of survival. To be without work is to be without money, or continuity, or an orienting structure for the activities of each day. But to be without a job is also to face personal questions of self worth, of goals and of meaning. In fact questions of economic survival are often outweighed by questions of personal meaning (185).

Changing emotions and mood swings, experienced by individuals with career loss have been well documented in the literature (Hyatt and Gottlieb, 1987; Schlossberg, 1984).

These authors based their findings on Kubler Ross' (1969) earlier work on terminal illness, in which she described five stages of loss and signs of grieving. In her book, *On Death and Dying*, she describes these phases as denial, anger, bargaining, depression, and acceptance.

Stein (1983) writes about that in between period, or neutral zone of a midlife transition:

Here the former sense of identity is further ground down and dissolved. Persons feel alienated from the social institutions in their environment. They find themselves, too, betwixt and between firm inner structures. They tend to 'float' from one thing to another, and to feel invisible and insubstantial (294).

Three participants provided graphic descriptions of this period:

It was devastating. Because suddenly your world is ... I felt a little bit as if there was a hot air balloon floating around the earth and the rest of the world was all down there on the earth, and I couldn't find a place to sort of attach my balloon. I felt very cut adrift in the beginning. (Juliette)

My analogy was a little like a bird being pushed out of the nest before it was ready; an overwhelming feeling that I felt like a bird being pushed out of the nest. (Kelly)

It was like a death of sorts. I think that when I compare it to a death, it's probably because of the way people respond around you. Because it was so devastating to them and they put their angst on you. So the hardest part was dealing with other people. (Renee)

Perhaps Renee meant the death of a personal vision of how her life was expected to unfold.

Bridges (1990) refers to this neutral period as a time when the old reality has disappeared, but the new one has not yet become clear. He says "old issues can reappear, old wounds reopen, old resentments resurface." In a study by Schlossberg and Leibowitz (1980) about men who lost their jobs, these authors found, as did Kubler Ross, that there

seem to be definite patterns, or a series of stages that individuals move through, in response to critical change events. They identified five similar phases which were disbelief, a sense of betrayal, confusion, anger, and resolution. The notion that transition can be an opportunity for either growth or deterioration was also confirmed. Levinson (1978) cautions that it is important for one to be thoughtful about termination or losses. He says that "the related issues of acceptance of the loss, the need to review and evaluate the past; to decide which aspects of the past to keep or reject, and to consider one's wishes and possibilities for the future are necessary" (51).

Negative emotions of betrayal and anger are often closely aligned as individuals face unexpected job loss. People who view themselves as having made strong contributions over time to an organization, and in many cases at high personal cost, often experience intense negative emotions which can build to rage. I have observed some women experiencing feelings of acute betrayal during these situations, which sometimes fostered early and prolonged periods of anger. I have questioned if these women get caught with what is fair (in their view) as opposed to what works (in the view of their organization), when decisions are made to let someone go. However, reactions change over time and difficult losses can be seen as a strengthening, positive experience, and crucial to a woman's identity and growth. When women are caught up in the unfairness of being let go, they may begin to see that their values were often different from the organizations'. This can often spur them on to make change because they start looking at other environments differently, understanding what they want for themselves.

During the interviews for this study, the acknowledgment of feelings of betrayal and/or anger about the circumstances of job loss did not surface as a major theme except for issues regarding perceived financial insecurity. This may be due to two factors: the time that had lapsed, in some cases two or three years since the triggering or transition event, so

that earlier feelings of anger may have dissipated because of the subsequent realization, that the former work situation had been replaced with a more satisfying role.

Jean Baker Miller (1986) offers what could be another possibility:

For a woman, even to feel *conflict* with anyone, and particularly but not only with men, has meant that something is wrong with her 'psychologically' since one is supposed to 'get along' if one is 'all right' ... Some of women's best impulses and sources of energy are thus nipped in the bud. The overwhelming pressure is for women to believe they must be wrong: they are to blame, there must be something wrong with *them* (131).

Carolyn Heilbrun (1988) supports this when she writes that, "the expression of *anger* has been a terrible hurdle in women's personal progress" (25). Because of women's socialization regarding expected behaviors, some women may internalize and hold onto negative feelings, to their personal and professional detriment. However, while anger causes internal turmoil, it can also be viewed as a positive and necessary force for personal change.

2.2 *Financial Issues*

Expressions of anger did surface though primarily in relation to issues of financial security. Not surprising, there is a consistent and strong relationship between family income and different aspects of subjective mental health (Veroff et al, 1981). This was an important and continuing theme for these respondents.

Kelly, Marion and Juliette raised this initially:

I was restless and had a certain amount of frustration and anger. I carried a lot of anger ... for a long time. I was angry but I think part of it was anger also directed at my husband. How could he have quit his job and leave us in the lurch like that? And he just

sort of went into a slump. And I had to pick up the pieces and somehow try and bring in some income. (Kelly)

Kelly acknowledged her irritation at her husband, who at about the same time had quit his job:

...and then I think I probably had a certain amount of fear ... some days thinking I should be committing suicide, that would give us some money to pay off the mortgage ... it was really a down time for me.

Bergman (1986) describes research about the psychological consequences of financial vulnerability and shows that unpaid work is socially undervalued, whereas paid work is associated with enhanced self esteem for women (Coleman and Antonucci, 1982). Marion expressed her worry about her future security, as she was the primary wage earner, and we see her relating this financial situation to her own need to be responsible:

It was devastating in a way because I knew that I had to earn a living. I knew there was no other income coming in and that frightened me. I think a lot of it came from worry. Who's going to pay the mortgage, the bills, the whole thing? Because I'm a very responsible person ... they gave me a huge severance package, but I took that severance and put it into an account and I still haven't touched it. (Marion)

Juliette described her own varying reactions as well those of her family:

When you're first without a job, you do feel at loose ends and you've lost a lot of confidence. Everyone was devastated ... one of the hardest things was my husband, his first comment to me was "Well, we'll have to sell the house". And I felt very let down that he didn't have the faith in me ... mind you, this was the first day. And I tried to protect the children. I mean that was very utmost in my mind. It was, I guess the whole woman thing.

Women often have an image of being old and poor and these images are supported by news reports and the reality of aging women and poverty. For example, a study *Growing Old in Canada*, based on 1991 census data has just been released by Statistics

Canada. It confirms that an astonishing 40% of almost 319,000 women over age 75, living on their own have income levels below the poverty line. Additionally, women are much more likely than men to be widowed at age 65 or older (Lipovenko, 1996), which may significantly affect their income levels.

Kelly's comments reflected these attitudes and her motivation:

*Certainly for me making the money is an issue right now and that's because of where I am and my own personal finances. I happen to be in a world where I really realize what money I do need to have so that I'm **not going to be old and poor**. So that adds another impetus.*

Alice Rossi (1980), a feminist sociologist, has also shown that having composure about aging depends on a host of conditions, not the least being financial security, as well as having a manageable amount of stress. Feeling good about oneself, Rossi concludes, is a happy state for women who have higher education, feel competent in their family roles and have a high work drive. This also suggests the importance of financial security.

Other research focusing on women at midlife has found that employment plays an important role in their psychological well being (Baruch et al, 1987). Lillian Rubin's (1979) findings also show that midlife women value their work experiences highly, and find it an important source of gratification and self esteem. A need for both financial independence, as well as a sense of personal responsibility, provided added motivation for women in this study, to make the necessary change in their lives. These feelings of responsibility, and a need to take charge, may have accelerated their decision making process.

2.3 Personal Identity:

Breaking with the old connections can result in a loss of self definition, role and personal identity. Mary Carlsen (1988) writes "Certainly, loss of career is tied to concrete issues of survival, to be without work is to be without money, or continuity, or an orienting structure for the activities of each day" (185). Josselson (1987) also says that:

The most important developmental task facing women today is the formation of identity, for it is the realm of identity that a woman bases her sense of herself as well as her vision of the structure of her life (3) ... "Identity" she goes on to say "is the stable consistent and reliable sense of who one is (9) ... and is "the interface between the individual and the world, defining as it does what the individual will stand for and be recognized as (8).

Participants in this study expressed anxiety about their loss of status and power. This "disidentification process is really the inner side of the disengagement process" according to Bridges (1980) "and is often particularly distressing in vocational transitions, or where the old rules and titles were an important part of the person's identity" (96). In particular, Renee shared feelings of self doubt and frustration, which stemmed from her change in position, her perceived loss of status, and her difficulty in communicating who she was:

*You have a tremendous amount of yourself tied up in the job because you tend to have a high profile. In this business your life tends to revolve around your career to a large extent - **the social and the work blurs**. And I had built a fairly high level of expertise in the industry and so one of the issues to deal with was who was Renee when she wasn't a part of (_____) and that was really a big issue.*

*Well, I think again, one of the biggest challenges going from an organization where you have a title and a position and everybody returned your call, to a position where you don't really carry, there's no weight behind you. **You're standing there all by yourself, so you're stripped quite naked, kind of standing on the side of the road,** you know. And some people return your calls and are very nice to you, and some people who you had long relationships with, don't even return your calls. That's tough.*

When you walk into a meeting as Vice President you carry status. People pay attention. You go into a meeting, you have no status. I'm trying to figure out how to get status without ... I mean I find myself doing stupid things sometimes in meetings where I try to let people know where I've been and what I've done, as part of the meeting. ... which is silly. And I'm trying not to do that. But how do you, I guess, if you haven't got time on your side, which is how you earn a position, you build it through jobs and relationships. How do you sit across from someone who you might only get to sit across from once, and get them to buy into you? Because you don't carry any instant status with you. President of (_____). Well what's that? Do you work out of your basement? Is it you, by yourself?

Helen provided another visual example of the anxiety related to the period of liminality or the neutral zone, when she said, *it was almost like a wilderness period*. She continues:

You have to deal within yourself, loss of face. Where the outside world always sees you as capable and coping. There was a problem in coming to terms with ... I'm not wanted anymore. But you have to re address that ... it's not actually me ... the company has disappeared ... that job has disappeared.

Helen paused, and underscored her need and ability to put a plan into motion:

My life changed completely. Anyway, I'm not one for looking back though. I move on.

Gould (1978) asserts that "some of us have been addicted to rank and status long after it has served its initial purposes, because we needed it as a defense against personal inadequacies" (244). He goes on to say that "as we demand higher levels of authenticity around us we automatically become generative; we provide a model for a real person rather than a collection of roles" (245). Here Gould suggests that generative means that one is renewed and possibly revitalized in this process of increased personal authenticity and reidentification.

Kelly described this about herself:

There's certainly a lot of personal energy that is expended just soul searching, and coming to terms with what are your strengths and your weaknesses. Letting go of old notions and being flexible enough or open minded enough to come to terms with new ones.

And she reflected on the value of time passing, which was necessary for regeneration during this mid period:

I think time is a good healer ... time was really helpful. I spent a lot of time thinking through things and trying to sort out where my life was going and how things could have gotten into such a mess ... the face that I presented to my friends and the exterior people would not have realized how bad it was. But if I had time alone, I'd cry and feel sorry for myself ... and soon I got a couple of consulting jobs and was teaching part time ... So I kept myself busy.

While change can involve loss, it may also precipitate periods of sadness, anxiety and depression, which are sometimes confusing emotions but common during early transition. I have noticed that a major loss can hook or snag individuals into feelings about other life losses such as, lost relationships, lost youth, and/or missed opportunities, as examples. This may exacerbate feelings of anger and sadness associated with a current job loss. Sheehy (1981) comments that "there may be some sadness over parts of the old self being left behind during a passage, as well as apprehension over the new sense of self that has yet to take shape" (111).

Daniel Goleman (1995) also writes about this in his book, *Emotional Intelligence*:

The sadness that a loss brings has certain invariable effects: it closes down our interest in diversions and pleasures, fixes attention on what has been lost, and saps our energy for starting new endeavors - at least for the time being. In short, it forces a kind of reflective retreat from life's busy pursuits, and leaves us in a suspended state to mourn the loss, mull over the meaning, and finally, make the psychological adjustments, and new plans that will allow our lives to continue (69).

On the other hand, I have also observed what I describe feelings of 'free floating anxiety', also helps individuals to develop the necessary ability to be able to move on during a transition. "Genuine beginnings", according to Bridges (1980) "depend upon this kind of inner realignment, rather than external shifts ... we become powerfully motivated" (138). Bridges (1994) suggests that "the people who do best with change are the ones that recognize the neutral zone is also a very creative time. The same *up in the air* quality that makes it so confusing means that almost everything is possible. Everything is fluid" (95). Similarly, during these same periods of self doubt, according to Schlossberg (1984) individuals "may also have contradictory feelings that anything and everything is possible, and they begin to formulate new dreams" (23). As Schlossberg (1984) points out "much of the reappraisal of ourselves and our lives revolves around our dreams. The dreams - our imagined possibilities of what may be - are a key to our identity" (25).

Two women shared this perspective:

It (losing my position) was an intellectual surprise for me. But it wasn't as large an emotional surprise as I thought it might be ... It was really very much a timely gift for me. Because there are ways in which I've always felt a bit slow about catching up to, what I need to be doing and where my life needed to go. I'm very grateful that they would let me go and I would be let go. And it's a very freeing thing, said differently, it was a great opportunity, yes. ... so now being more on my own it's now - what can I produce? (Susan)

You know, you can spend your whole life blaming other people or you can take your life into your own hands and be responsible ... It's making your life better, rather than expecting other people to do it. Whoever let us go, let go the best talent they could have had. It was a gift. Definitely. And they did us all a big favour ... I know that it's going to work out okay. (Marion)

In Marion's comment we see a shift in her perspective about her job loss, which has I suspect, developed over a few years now.

Sheehy (1981) says that "the ability to cut one's losses and to be able to shift to a present and future orientation distinguishes the approach of pathfinders" (115). In these women, we begin to hear confidence and optimism in their voices. As they began to feel better about the situation, they relaxed somewhat and were therefore able to see their possibilities. This notion of visualizing possibilities is another critical aspect of their development and ability to take action. Renee again spoke with determination about forging her own way:

*I think it safe to say, I was not going to be capable of taking a job and so if I couldn't take a job, I **had to create one**. And that's what really happened. **You've got to go for it.***

2.4 Change Management

In this study, we see evidence of each participant gradually being able to move towards *acceptance and letting go*, which seems to be the *necessary key to gaining control*, as Adams, Hayes, and Hopson (1976) have suggested in their model of adaptation to life change. Bridges (1991) supports this view when he says that "change starts with an ending but transitions begin by letting go" (5). Bridges describes the middle phase of a transition or neutral zone as "both a dangerous and opportune place and that it is the very core of the transition process" (6). Mid transition or the neutral zone continues to be a period of contrast, and is the time between the old identity and the new. According to Bridges it is a painful and confusing time, but one that offers a chance for creativity, renewal and development (11). This neutral zone, Bridges says, is "the no-man's land between the old reality and the new. It's the limbo between the old sense of identity and the new" (15). He describes it as "the chaos in which the old forms of things dissolve and from which the new emerges" (6), "It's not so much that we're afraid of change ... it's that

in-between place that we fear." According to Ferguson (1979), "It's like being between trapezes. It's Linus when his blanket is in the dryer. There's nothing to hold on to" (34).

Both Renee and Susan commented on their ongoing emotional upheaval:

I think that you go through a lot of insecurities. One of the things I was amazed with was the level of anxiety that I had inside of me. (Renee)

*I think that the loss process is **uneven** and even though I thought I had been through it, it would pop up in unexpected ways every now and then, when I didn't expect it to. And I thought it was long overdue. (Susan)*

If you visualize the change process on a continuum, the neutral period is vital in managing change, by providing a path from the past to future. It was during this most unsettling time that these women grasped their possibilities and began to make change. Raines (1979) provides a helpful way to better manage this period of uncertainty, by providing three propositions for coping with life events. These are: first, that the magnitude of a life transition can be measured by the extent to which it challenges *basic assumptions* about who we are and what we must have to function adequately. Second, our potential for managing the transition process effectively, is strongly linked to our capacity to question our basic assumptions. Third, identifiable stages or places in the loss process provide a barometer of readiness to confront basic assumptions, examine transition conflicts and implement change management strategies. As these women were redefining themselves, I saw them question and confront their basic assumptions about their identity, and how they needed to redefine success. They also demonstrated a readiness to examine the conflict related to their transition and to take responsibility for their own actions.

2.5 *Personal Renewal*

As I thought about how these women began to manage the process of change, clearly there were elements of personal renewal taking place. John Gardner (1991) suggests that personal renewal depends on many factors. He cites high motivation; a tough minded optimism; a steady confidence; stamina and staying power and endless learning. "Too often", according to Sheehy (1995), "the need for renewal is not acknowledged until we have a shattering failure" or when life events happen (155). Similarly Bateson (1994) says "many adults only take on the challenge of profound change when they are desperate" (72). Participants in this study responded to and managed the early phase of their transition in several ways. This included changes in living arrangements and recognizing changing roles.

Renee, who had been a single parent, and whose older son had moved out earlier, assessed her personal situation:

For the first time in my adult life I wasn't directly responsible for anyone. So I could afford not to have a job, for the first time ever. I had sold my house, built a house in the country. I had put into place the basis for a plan to sort of move into a kinder, gentler life. I just didn't know where ... I had always planned to leave the big job, which is interesting. In my mind I was ambitious on one side, but I wanted a quality of life on the other.

... I thought I would probably be alone. Didn't really think I was going to have a relationship ... ended up getting married ... moved ... so all of that stuff (change in marital status) was happening in the middle of the job change. ... The good stuff was the loving, nurturing relationship. The bad stuff was all of the chaos that rolls around.

Helen's family responsibilities and her roles were also changing about the same time, as her father died soon after her job loss, and her children who were grown were also leaving home. She commented:

I suppose looking back it was a period of one's roles as one has known them, as a mother and as a daughter and as an employee, had just been wiped out. And so it was an absolutely major, major adjustment. I tried to see it as an opportunity ... You know, you accept it but it's one period of your life that has changed, you're onto the next stage.

Subsequently, Helen decided to take a personal sabbatical for 18 months, which included travel, physical fitness and motivational reading.

Borland (1982) studied the *empty nest syndrome*, and concluded that being employed may attenuate the possible negative effects of the midlife period, by providing alternative sources of contentment from mothering roles. Lillian Rubin (1979) also examined women's midlife issues in her book *Women of a Certain Age: The Midlife Search for Self*. Rubin challenges the popular assumption that the 'empty nest' causes depression. In most women she found that the departure of children while a joyful sadness, was met with a decided sense of relief, and a longing for freedom as well as the wish to claim a well defined and differentiated self. Rubin acknowledges that the midlife transition can be a difficult time for many women:

A time often filled with turmoil and self doubt; a time when old roles are being shed and the shape of new ones not yet apparent; a time of reordering of long held priorities, of restructuring of daily life (24).

On the other hand, a woman at this age, according to Heilbrun (1988) "has become braver, less interested in the opinions of those she does not cherish, and has come to realize that she has little to lose, little any longer to risk" (123). Colette Dowling (1996) writing in *Red Hot Mamas: Coming Into Our Own At Fifty*, supports the view that once the children are

launched, women's "energy can go elsewhere, be channeled into creativity and changed or expanded careers" (41).

Renee discussed her need for more emotional balance during this transition:

*I did go to a therapist during this time ... and I think that's a good thing to do. I think they help you to be healthy ... Meditation was something that I knew I needed to deal with the emotion that was inside of me. If I have a strength it's that I have a huge amount of energy and if I have a fault it's that I have a huge amount of energy. **Because energy can turn on you.** As much as it can be external. And what was happening was my energy was turning on me. And exercise helps in those situations, but what meditation does for me is it just calms everything down. It takes my head and it clears it. I've never found anything else that can do that. So that was probably the most important thing.*

And she raised the importance of focusing on improving her overall health during this early phase:

***Health is a big issue.** And 50's are when you get sick. I bet if you tracked it, it would be where you are in your personal life, and your occupation would play a huge role in making you ill. I want to be healthy and I can't be healthy if I'm there (in the organization). And I'm very much into health. So I believe you can't be emotionally healthy unless you are physically healthy. So I just got as healthy as I could be. That was the best thing.*

Additionally, she started to write and do international consulting which involved more travel. Renee's motivation to take steps to improve her physical and emotional health may have stemmed from feelings of uncertainty and anxiety because of the transition she was experiencing. She emphasized the importance of overall health and well being. This was a recurring theme for her and other women in this study.

Kelly and Juliette were offered and wanted career relocation counseling, which provided them with an opportunity to receive advice and support. As well they were able to systematically explore and assess their options.

Kelly described the benefits of this coaching process for herself:

*I really did want relocation counseling because I felt this was a chance to let me look at this with an opportunity to **explore** ... So the relocation counseling gave me a lot of **time for self reflection and I used it as time to really decide just what it was I wanted to do.***

Juliette elaborated from her perspective:

*So, it was some pretty practical tips and as much as anything, the thought that **there was someone with you, guiding you and that you weren't adrift** ... I decided to give it a while ... financially I was going to be okay for a few months. We analysed quite closely what were the things that had really given me enjoyment and fulfillment in my old role ... what were the things that were less positive ... I think for me I thought I'd spend the rest of my life doing one thing **and I'd done it.***

Susan's and Marion's early days were different yet again. Susan's adjustment was supported because she had a three month paid notice period, followed by a 12 month in-house full time contract assignment.

It made going out on my own much, much easier, because I could be developing other business, other strategic alliances, but still know that I didn't have to rely on those producing any financial reward right away, which was much easier. (Susan)

Unlike all the others, Marion was an immediate self starter:

*Because I was rather disillusioned after 22 years, I'd had enough of that. I thought, well, I can do this. And the next day, I got on the telephone. I have a journal of all the people that I knew, and I called them. One person led to another person ... And also, I had the status (of my former position) that was very visible. I was lucky. **I didn't stand still** ... that's not my temperament. So **I decided to get right back into it.** Literally, the next day I was on the telephone. **Since the day I left there, I have not touched a penny of my severance and I have not been without a contract** ... So maybe I developed that entrepreneurial spirit by just making the call.*

These are examples of the different approaches that these women took to managing their initial reactions and early situations. In doing so, in a variety of ways, each was beginning an important process of personal renewal. This was enhanced by the opportunity to critically reflect and become more self aware.

2.6 Critical Reflection

Bateson (1994) writes that "men and women confronting change are never fully prepared for the demands of the moment, but they are strengthened to meet uncertainty if they can claim a history of improvisation and a habit of reflection" (6). According to Mezirow (1990) "by far the most significant learning experiences in adulthood involve critical reflection - reassessing the way we have posed problems and reassessing our own orientation to perceiving, knowing, believing, feeling and acting" (13). Mezirow also believes that critical reflection can lead to a transformation of the individual by changing one's perspective about life and self. Though reflection appears to be a generic term, implying contemplation and encompassing various levels of involvement by the learner, critical reflection is regarded as an intense, personal examination, which calls into play an individual's experiences, social context and belief structure (Shapiro, 1994). The sequence of the action of critically reflecting on one's experience, and becoming more self aware could easily be reversed, as this discerning process is interrelated and enhanced with increasing levels of self awareness.

2.7 Self Awareness

Self awareness refers to the ongoing attention to one's internal states, or the self-reflective, introspective attention to one's own experience, sometimes called 'mindfulness'. David Hunt (1992) suggests that "*to begin with ourselves* is to stop and reflect, to enter into our inner life, to connect with what we feel and believe, and to set an inner foundation for continuing our life's journey" (3). "Knowing one's emotions, or self awareness - recognizing a feeling as it happens - is the keystone to emotional intelligence" according to Goleman (1995). He says that "managing emotions, or handling feelings so they are appropriate, is an ability that builds on self awareness" (43). Bridges (1980) also cautions that new beginnings happen when time has been spent in this neutral zone of confusion and uncertainty. He also advises that it is crucial not only to let go of the old situation, but to also experience the loss. Similarly, according to Raines (1979) it is important to be able to acknowledge and experience the discomfort and loss caused by change, without getting lodged in the discomfort.

Participants in this study began the process of 'letting go' through periods of heightened self awareness. There was a sense of renewed self definition and re-evaluation along with increased confidence in their voices. These were also early signs in these women's stories of activating commitment, developing support and adjusting expectations. I did not detect any speculation or a sense of "what if I had stayed on - what would have happened?" While each of these women had negative emotions about their experiences, they also felt a sense of satisfaction in fact, to have left the 'organization', and also a sense of excitement about new opportunities.

Kelly acknowledged these feelings:

*I was a little bit organizationally naive ... I was looking for more challenges ... I confirmed for myself that I value independence and autonomy more than anything else ... and that for me was **my self expression** ... The first year or so, I worked as a consultant and was teaching. It was a natural progression, but I knew I hadn't found my niche, I hadn't found the thing that I was really excited about ... Career comes first to me. I mean I love my (child) dearly, but I am a career person ... There were a few rays of hope ... **I started seeing maybe this is an opportunity for myself.***

Helen shared her vision of herself and personal motivation when she said:

*It's in our character to sort things out for ourselves ... I had a lot to do that I hadn't done. So, and there was always a restlessness in me. So, yes, I think it was the time. The time was right ... So just letting go ... I'm capable of doing a lot of things and doing them well ... pulling things together and problem solving. I know I have the skills and the stuff ... and it becomes almost a burden in a way, as to which way you should go ... I am much better at directing other people ... and I'm not very good at working virtually on my own. And I need the motivation and the thrill of motivating and motivating other people ... **I do have a need to be a something. There is a need there.***

Juliette explained the value of the reflective self assessment process:

You've got to give yourself the time to think through what it was you enjoyed about your previous days. What it was you didn't enjoy. What do you want to do? And we went through a very logical self exploration, which I found very helpful ... The areas that I liked, and ironically, or the areas that are continuing to give me a lot of fun and pleasure, I realized was actually a new business acquisition. I started to think there was a parallel here and maybe I could be getting my own new business.

*My age and my experience have got me to a point where I thought I was pretty good at what I do. I felt confident that I was as good as most people. That I actually could go out and really deliver for my clients ... that confidence was important ... I needed new challenges. And gradually, the realization grew that in fact going into another job, there would be no greater long term security. In fact, probably less ... **so maybe, now was the right time to take the plunge.***

In addition to demonstrating entrepreneurial traits, most of these women acknowledged earlier thoughts about self employment. They shared these similar perspectives:

I had certainly almost unconsciously been weighing it up for two or three years ... that little cushion of severance was a real barrier for the few years leading up to it. I kept thinking about leaving, but I knew how much severance I would get if I was let go ... you feel responsible to the family. I couldn't just walk away from that. There's a lot of money that will be security ... I think I didn't have the courage to take the leap. What propelled me, was being let go. (Juliette)

Maybe subconsciously for a while and consciously, in the nearer, was that I had been looking for something or thinking along the lines that I would do something for myself. (Helen)

I knew that I wanted to start my own business and that had been gnawing away for a long time and that came stronger when I had a chance to think about it. (The testing) confirmed that I'm entrepreneurial and that gave me more self insight. (Kelly)

I was getting a salary to come in from 9:00 - 5:00 and I suddenly realized, I don't want to be a 9-5 person anymore ... I'm very responsible, I'm a highly disciplined person ... I never wanted to be reliant on anybody. ... So it was my integrity that I was sacrificing and I refused to sacrifice ... I'll take half the money and keep my integrity. And wake up in the morning and feel good about what I'm doing ... Freedom was important for me, psychologically freedom was important ... So I think the transition was a very conscious one. I'm going to use this to my advantage. (Marion)

People would often wonder why I was not out on my own. And I think there's always a way in which people see you externally, and you don't always necessarily see yourself the same way ... that sort of observation or question was not terribly uncommon and so I think there were times I started to ask myself, why wasn't their expectation of me the same as mine, in particular. (Susan)

During the group discussion, there was also insightful shared awareness that even their own personalities and perhaps their drive had contributed to their job loss:

... maybe the reasons that we ended up being redundant in our companies was because of our independence and our inability to accept a (bad) situation, our ability to ... to just put our heads down and say "Okay, I'll

accept this". And so the flip side of that is there are a lot of people who basically are walking around dead, who have terrible relationships, or terrible jobs, they are the living dead. And when you accept that we didn't, and in fact, probably caused our redundancy. (Renee)

I totally agree. When I look back at the companies I was in, the dead wood is still there. The people who had creativity and who had something going for them, all have gone. And so, the people who won't face up and who plod on are very difficult to get rid of. But the people who make waves, who create companies, are actually the ones who move on and go and get on with something else. (Marion)

*It's fairly obvious that we are motivated and ... probably have higher aspirations ... than quite a lot of people, in that maybe even at the end we've never actually done everything and achieved everything that we feel inside that we want to do. **That we are seekers. We are searching.** (Helen)*

We are clearly over achievers who had achieved unusually high salaries, high success, and profiles compared to the average person. So yes, our goals are going to be that much harder to obtain at any one point, even if we do manage to find them. (Juliette)

Maybe we're a group that is more motivated to self discovery ... Some people don't want to discover. You don't always find what you would like to find, but I think by even facing up to it, squaring up to it, or neither abandoning it, living with it, is a forward movement. (Helen)

I think probably the industry I'm in, is particularly hard on independent people because you really are only ever as good as your last job. I know it's true in most areas, but it's particularly true here because it's so visible. (Juliette)

These comments demonstrate a level of increased self awareness, a degree of critical reflection, and of personal acceptance. However, at the same time there was a sense that in hindsight the process of self discovery is not always clearly understood. As all agreed with Helen when she said: ***Sometimes you don't really know what you're working through ... and life has a way of working itself out.***

Summary of Research Question 2:

Research Question 2 was intended to examine initial responses to sudden change and describe how these women coped during these periods. Contrary or opposing themes can be a hallmark of every transition, and initially confusing emotional themes may dominate. Participants expressed varying emotions related to loss, combined with feelings of anxiety and confusion, especially about personal identity and fear about uncertain financial security. The need for financial independence provided added motivation to make changes. At the same time there were early expressions of self determination and confidence. There were also clear descriptions of being in the liminal or neutral zone of a midlife transition. This was particularly evident related to a sense of loss of identity.

Life experiences and transitions promote stress but also provide opportunities for change and growth. At some time in the process, people are able to learn from the transition, are more resilient, and better able to handle future changes or events. As participants critically reflected on the cultural reality of their previous organizations, these women began to acknowledge their own strengths, and alter their view of themselves. Because of a process of personal renewal, they were then able to begin to positively adjust to the changes in their lives.

Descriptions of aspects of the learning process to enable change in these women are presented in responses to Research Question 3.

RESEARCH QUESTION 3

What were their most significant personal and professional learnings during this transition?

This question about learning elicited a wide range of responses and interrelated categories. These included self directed informal learning; personal attributes; transferable skills; business development; continuous learning; recurring financial issues; personal growth; self insight; and gaining new perspectives.

3.1 Learning For Change

Self-directed learning was a dominant theme during the transition to new work for these women. This period of intense learning followed a period of reflection and continued with a process of self assessment, to identify personal attributes and transferable skills. Self assessment or taking stock has long been a hallmark of an effective career planning process. Bateson (1994) offers a valuable perspective on learning during change. She suggests that "one way to survive is to learn, accepting the internal change that new learning requires and the loss of status that goes with being a beginner once again" (71).

For Kelly and Juliette, this self assessment process was initiated through their outplacement counseling, but for the others it took place without professional coaching. I felt that there was a remarkable sense of self direction in these women. Self direction is used here as "the sense of personal autonomy, a broad disposition toward thinking and acting autonomously in all situations - self determination" (Candy, 1991, 101). Participants expressed a high degree of personal awareness and talked freely of their

abilities and changing attitudes, as they experienced personal growth and purposely moved into new ways of working.

Bateson (1994) comments that "women have suffered from lower self-esteem than men and have been less respected and less valued, but the very responsiveness demanded from women can sometimes lead to greater adaptability and greater willingness to follow the cues of a new environment" (71). She also refers to self directed and experiential learning when she writes that "most of the learning of a lifetime, including much that is learned in school, never shows up in a curriculum" (203). In this study, it is significant that only one woman, (Kelly), sought formal education to accomplish this career transition. The others, and Kelly to a large degree as well, initiated and accomplished their required learning through informal channels. Bateson continues, "there is another sense in which learning can be coming home, for the process of learning turns a strange context into a familiar one, and finally into a habitation of mind and heart" (213).

In recent years more has been written about the positive role of mentors in women's development. Apart from the counseling assistance that two women had through outplacement relocation, these women also did not talk about having a role model, a mentor or a coach during this new business start up phase. We know that mentors who serve as a sponsor to facilitate personal or career growth, can be important during significant periods of life change (Zey, 1984). Moore (1985) suggests that "mentoring is perhaps one of the most influential of the informal factors which are thought to impact decisions about informal career advancement" (42). Moore defines a mentor or mentoring relationship as "a long-term professionally-centered relationship between two individuals, in which the more experienced individual, the mentor, guides, advises, and assists in any number of ways, the career of the less experienced protégé" (42). The fact that there was no mention of a mentor in these women's stories, in their previous work or during this change to

independent business, was somewhat of a surprise finding. This may have to do with the seniority of these participants at the time of this transition, and also that it just didn't surface in our discussions. However, this lack of a special advisor during this transition experience may have also made it more difficult for them. In addition, during these discussions there was no particular mention of other strong social supports for the learning that each required.

Kelly commented about this:

There needs to be some mentoring or special support for women ... in terms of deciding about university or after child bearing it makes some sense and the midlife period is obviously a natural one.

3.2 Personal Attributes

Participants learned about and identified personal characteristics and important transferable qualities that could help them achieve their entrepreneurial goals. These included high degrees of motivation, self reliance, energy, determination, intuition, and optimism, as well as the ability to work effectively with people.

Marion realized that self reliance, discipline and motivation were important qualities. She admitted to having a rebellious nature, and also recognized her own determination:

I never wanted to be reliant on anybody. I'm very highly disciplined, self motivated ... It could prove that I could do this. That I could actually stand on my own two feet and do it ... It's all self reliance. I think breaking new ground is something that I enjoy. I think it's just to stick with it, you know? And there are days when you think you haven't made the right decision, you know? But I think that you just have to believe in yourself and just go forth and things are going to be okay ... believe in yourself.

Juliette recognized a new level of confidence in her abilities when she said:

I discovered I am definitely more resilient, more rounded in my abilities ... I try and do things now that I wouldn't have tried in a corporation.

And Helen also acknowledged this in herself:

*I'm a very flexible person and I **didn't realize** I was so flexible ... and I tend to deal on a here and now basis. I'm **capable of doing a lot of things and doing them well**. I think I'm one of those sort of people who's not brilliant at anything, but there's a lot of things that I can do, and I think it's a drawback in a way, because you can do so many things that you have to stop yourself, and make yourself focused. I don't know whether I'm more tolerant.*

Helen also admitted to having a self determining nature:

I think I'm more selective now. I think I've got to a stage where I'm selective in what I do, where I go and what I want to do. I'm probably the person who's least coached. But I have an ability to do that myself.

As she learned more about herself, Kelly identified a turning point for herself:

I'm an entrepreneur, and those characteristics were probably evident then . I enrolled in the securities course and I used that as my acid test. I took the course, passed it and the rest is history - I got in. I feel very lucky ... I was receptive to the ideas. I knew very firmly at this point that I wanted to be self employed.

As these women assessed their personalities and recognized that they had entrepreneurial qualities that could be transferred to other business situations, they became more self determining. I perceived a connection between the concept of an individual locus of control and an aptitude for optimism in these women. Seligman (1991) defines optimism in terms of how people explain their successes and failures to themselves. People who are optimistic see a failure as due to something that can be changed so that they

can succeed next time around. Pessimists on the other hand, take the blame for failure, ascribing it to some lasting characteristic that they are helpless to change. Research is now confirming that optimists are more successful in all areas of life. Michael Scheir of Carnegie Mellon University in Pittsburgh, has found that optimists also do better in the face of stress. They take action sooner; break big problems into smaller more manageable ones; stick to their goals longer; and believe others can help (Edwards, 1996). Gardner (1990) adds, "out of a positive attitude comes much of the boldness and courage to risk failure" (11). "Optimism, like hope" according to Goleman (1995), "means having a strong expectation that in general, things will turn out all right in life, despite set backs and frustrations. It is an attitude that buffers people against falling into apathy, hopelessness, or depression in the face of tough going" (88). Seligman (1991) also argues that having a positive attitude and outlook can be cultivated and learned, and this is an important concept for those facing change.

There was a quiet confidence about this transition expressed in these voices.

My dynamic is much more sort of a gestalt of life, a much more journeying, processing, sensorial kind of approach. (Susan)

Because once you've made the transition ... you're going forward ... and tomorrow is a better day. You know, and I haven't earned as much, but I have the potential to do that. (Marion)

The next one is even easier. (Kelly)

3.3 Transferable Skills

Raudsepp (1983) profiled successful entrepreneurs as active, committed individuals who took initiative and who sought personal responsibility. Some of the qualities that he

and other researchers emphasized as being unique to entrepreneurs included: resourcefulness and ingenuity; the ability to survive defeat and disappointment; an ability to learn from mistakes; and a willingness to try new things. In addition to having skills in organizing people and work, entrepreneurs have a perception of a move in the world of business as both imaginable and achievable. Entrepreneurship combines skillful means and street smarts. Participants spoke of their abilities in relating to and working with people, their consulting and advisory skills, as well as creative, visionary, problem solving, and selling skills. These competencies are transferable business management skills, necessary to lead and develop business success.

Three women provide examples of existing talents and abilities:

I've learned great diplomatic skills and I can get along with just about anybody. And that was very useful. My work experience all fits. Communication, writing, presentations, listening to people, helping them clarify what they need. I learned that I'm sales oriented. (Kelly)

Such things as the ability to have strong client relationships, my strategic planning abilities, creative problem solving abilities, in a sense, it's much broader than I think maybe I had understood at the time. (Juliette)

I think you have to have an innate skill about people ... experience of understanding people. Sales has to be a very transportable skill. (Marion)

And Helen acknowledged her leadership ability:

The only way I would be an employee is if I was right near the top. Because I want to be in the decision making. I don't want to be getting my decisions from ... or my tasks from other people. But I do like the interaction. I am good at doing lots of things at once, pulling things together and problem solving, and going out and saying this is what we do. What I'm not good at is going out doing all those things myself."

I am much better at directing other people to do that. And, you know, I'm not very good at working virtually on my own. I get very introspective when I work on my own. And I need the motivation and the thrill of motivating other people. So, this fits in. It wasn't really anything I didn't

*know. The main problem is when you're an entrepreneur, it's not even how to do it, it's **getting the money to do it.***

It was interesting that at this point, only one person acknowledged their current abilities or deficiencies in developing a business and marketing plan, which are key components of the successful entrepreneurial venture. Susan expressed doubts about managing the accounting side of her business:

I'm extremely right brained. I am not a numbers person at all. So something like doing a business plan, which actually I've resisted even to this day (laughs). I'm still doing it by the seat of my pants. Still surviving. ... I think one challenge is quite practical and that is, as I get busier, is how am I going to continue to do my own support and admin work.

Kelly acknowledged her transition, and demonstrated that she has made the mental shift to independence:

*I have accomplished a major transition and realized that I've got a lot of skills that are transferable and that they are mine. I own them. No one will ever take them away. And I have regained a lot of self confidence that might have been wavering at another point. So that was one of the things to go through. These are huge emotional ups and downs, and coming to terms takes a lot of energy and you're tired. At the same time, **you've got to be running your life and moving forward.***

3.4 Business Development

As a consequence of their assessment process, these women recognized that they had the qualities and the desire to go into business on their own. They also evaluated their business skills which included strategic planning, research and product development, marketing, financial management, computer, and selling skills. They also recognized and identified areas that required ongoing continuous learning. Key areas of development had to do with self marketing and managing business growth. A further challenge was dealing

with the realities of getting financing for their business and how they felt about being financially vulnerable.

3.5 Informal Learning

Schlossberg (1984) discusses the drive for competence as being lifelong, in that people continually need to expand, explore and achieve mastery over their environment and themselves.

Juliette described the necessary emphasis on marketing and selling, to further develop her business:

Actually, going back to the energy, I do find that it takes much less energy to do the job than it does to create the next job or the next project. You have to be constantly on. You can never be off. You might pull yourself out of bed, and you're feeling a wreck and you've still got to pull out the energy, because every single person you contact, every person you see is an opportunity.

At the same time she acknowledged what many people experience, that it seems easier to market on behalf of a company, than for yourself:

The marketing, the networking was as much a part of the job as anything else ... I have to recognize that my calling around, my marketing, my following up with people is every bit as much a part of the job ... I networked like crazy. Day after day, after day.

*I was saying to someone **how hard I found it to go out and sell myself**. They said but that's extraordinary because you've always been such an amazing business presenter. Well that's easy because it's for someone else ... There is a learning curve I think I've acquired. I've learned to appreciate the fact that I'm a fairly fast worker, a fast thinker, which helps. The hardest part is collecting the money. I hate talking about money with people.*

*So you have to be in top form. And sometimes, there are days when I'm driving home and I think **I don't know whether I can do this***

anymore ... but then you do. There's a gap, the next day and ... it somehow happens.

It was apparent, and somewhat surprising in this discussion with Juliette, that in spite of her senior sales and marketing experience, self marketing seemed so personally difficult for her.

In addition to managing this same self marketing process, Kelly addressed the need to take new courses to become knowledgeable and skilled in financial investments:

I had to learn to sell myself and the investment products we offer. I had to learn business development skills ... in terms of making the transition and the knowledge base. I mentioned that I had to take the securities course. I've taken several courses since then and I'm not done. A lot of it is self motivated, but some I had to take.

Juliette also shared her need to be current:

Yes, I have to make more of an effort because before it was handed to you on a plate, the trade magazines, the trade conferences. I find I have to make a very conscious effort to ensure that I remain completely up to date in terms of everything that's going on in my industry.

Helen reflected on how her management style has developed and addressed the reality of the ongoing issue of business financing:

So I think I can look back long enough to think that everything I've done is a step to putting in place what I want to ... You're able to channel yourself a little bit into the areas you know that you can be effective and where it's better for you to survive. Where you don't feel that you have to try and do everything and fit in and mold yourself ... your life has changed totally.

3.6 *Recurring Financial Issues*

A dominant theme for all of these woman was the practical ongoing issue of obtaining financial resources. They also expressed feelings of insecurity about increased responsibilities during this change. Related issues were about overcoming the fear of failure. Melville (1996b) in her role as a midlife transition counselor, adds another relevant perspective. She suggests that income and the fear of longer term insecurity can exert dramatic effects at midlife. This anxiety, Melville suggests may be transferred onto other more tangible issues, and the result may be increased tension for individuals, about this perceived financial vulnerability.

Renee worried about the debt implications of continuing to grow her very successful business, and about her feelings about financial vulnerability:

The difference and the reason the overhead is a box, is that the business can take any shape it wants, and I could work out of my basement and make some good money, but once I take that lease on, I've basically set the standard for what the business is going to be. Because it's got to be a certain size to carry it, right? Now, the flip side of it is, is that you can sublet it, you can rent out offices, you can do all those things. But it's kind of defining. It's defining. It's like, in order to stay in that space, you've got to have a business that makes this much money.

Observer: Based on your first year or so, do you feel it is a risk to do that?

Renee replied:

*It's not a risk the way things are right now. **But there's a vulnerability. There's definitely a vulnerability** ... Yes. And it all relates back to what your basic personality is. And my basic personality is I hate debts. I hate anything like that. I've always been like that. I always need to have money in the bank. I never could owe money. I just couldn't deal with it. It's not my personality. So this is like a huge debt in my mind, almost. Right?*

Because I knew how financially successful Renee's first year had been, I sensed that Renee's expression of personal vulnerability was perhaps related to her personality, but I wondered if these inner stirrings were also associated with midlife transition. In other words, this vulnerability may have been an expression of the surfacing of weaker parts of herself and perhaps heightened these feelings. Renee continued:

*Someone said something interesting about me years ago when I won an award. They said "On the podium she was exactly the way she is in real life ... absolute iron with this incredible tinge of vulnerability" which had never even occurred to me ... but that's who I am. I have a ... there is a vulnerability, but I'm tough as nails. I mean there is no ... when I talk about the anxiety and all of that, I don't think there's anything that I can't do ... survive anywhere, anyway, whatever I decide to do. My vulnerability is ... **you know what my vulnerability is? It's financial really.***

Juliette echoed these feelings:

*Well yes, it's probably not as significantly less as one tends to think, but it's rather that **there is not that comfort of knowing I'll get a pay cheque at the end of the month.** Not that there is long term in any business, but, yes, I mean it's definitely, it has to be of concern. I have a mortgage and if I come in one week and I don't have a job waiting for me, then that's a concern. So that's been some impact.*

Financial security as well as the need to succeed was a major continuing theme for Kelly too. This has been a strong motivator for her, because given her current role she is more aware of longer term financial planning and cash management, and she has been the sole supporter, :

*I'm in a vulnerable situation financially now, but I know what I have to do and I'll never ... once I'm out of this, **I'll never be financially vulnerable again.** And, you know, I know exactly what I have to do when I start having the cash flow to do it.*

*I look at the sort of money that I've been earning and 90% of it goes to our mortgage. So you can imagine how tight the household budget is. But I guess I can say that, because there have been a couple of points along the way where I've thought "I can't go back". ... it partly came in a panicky feeling, I was exhausted, tired, **but I saw it actually as a positive trigger that spurs one on.** And I'm not sure if that's something that*

entrepreneurs (experience), as part of the transition. So that's why I raise it, is that that's something that one experiences and maybe having to find out about that financial liability.

Now you just can't survive financially, and believe me at the level of income, you have to love what you're doing and feel you're going to succeed, or you wouldn't continue (laughs).

*... but one of the things that I realized has been an influence in what I'm doing, is **this feeling that I had better succeed**. And, I'm not sure if that's quite the right way to put it, but when you make the career transition that I have, I kept some exits open for a while. And they're still open. I mean I tried to maintain my links to health care.*

*I don't feel panicky as I say that, but I think there have been times in the last two and a half years where that would put **a real sense of fear in me**. That I have to succeed, by golly. So you've got that. And I don't know exactly where that fits in. I mean, there's also the financial pressure of, you know, we needed the income. And then there's also I think it's **this ego thing too**. Because what I realized is, and maybe it's just because of the transition, but I've seen it from many people, certainly from men, but also from other women, that they're actually somewhat amazed and impressed that somebody could make the transition that I made. **And you want to make sure that you do it. Because I stuck my neck out. You want to be successful.***

Marion suggested other motivating factors:

Maybe it's worry. Maybe worry motivates us ... that's really the only thing. Talking about wanting to earn a living ... you try and do without money there's still that undercurrent of anxiety of earning the money. Listen, that's the reality of it all. It would be nice if we won the lottery or whatever it was, but the fact of the matter is, although we are in that peaceful place, we still have the anxiety to succeed and to make a living, to you know, to live better than just make a living.

Helen talked about her changing confidence levels, some of which were also attributed to ongoing financial concerns:

*One of the things that I found is that I get bouts where I'm supremely self confident, and I get bouts where I am utterly not confident at all. And I find that in those times that I start to dismantle myself and that's where my business tapers a little bit. And I think that once I get the financial thing back in place, I think a lot of that will disappear. So, yes, **some days I am quite fearful about it.***

My problem is that I've lost my way at times and I think this is basically, most of it is because I was under capitalized to start. And I find, I know now, that to put a business together, I need somebody who is very financially stable who works with me and looks after that side. Because that side demotivates me and stops me being creative and I just freeze and I don't go on and do the things that I need to do.

(While the business is solvent) I have not made any personal money, and that has been a big, big drawback to me. That I have never latched on to anything that has given me the return. You know it's quite frightening to be at my age, and not to have that financial security. It doesn't worry me 100% because I'm not that sort of person, but it does worry me 50% and I think as every birthday comes along, it gets more worrisome. But I have the optimism to think within the next 10 years, that will right itself. So I think I can look back long enough to think that everything I've done is a step to putting in place what I want to.

And she was frank when she reflected about her life:

So when you're on your own, you are at a risk. I feel free now to some extent (but) I'd like to build a cushion for myself financially. Sometimes I get very tired. I'm on the road a lot.

Susan explained the changing dynamics of managing personal finances with her partner:

I have step children but I think its been helpful that they were not at the point that they needed a lot of financial support. But what's interesting now is, and is too in my relationship with my partner, it was always that I was there for him to be more fully self expressed. Financially, I had the secure job and if he wanted to experiment with being a ski instructor then I would pay the mortgage for our place in (_____). So as soon as I was heading more into self employment then I had to arrange something new in our relationship, vis a vis money. It was that I wasn't there with the secure job - he was going to have to do something different. And I talked about the responsibility now for my Mother. We've sold our place in (_____), it's lightened financially.

Renee described the challenges associated with managing to accredit and finance her new business:

The other thing is that people told me things were going to be very hard. And I believed them, and they weren't. I'll give you an example, industry accreditation. To be able to buy hundreds of thousands of dollars worth of media, you either need a line of credit or you need credit from the media

and, you know, that can be tough. And there are associations that give you accreditation. People painted a picture of it being impossible to get. That nobody would ever give me credit. That it was very difficult to get that accreditation. So I was very overwhelmed, I was afraid I wouldn't be able to pull it off because of that. Couldn't get a line of credit at the bank initially because they wouldn't ... banks don't do that with businesses that are small, and like mine.

However, Renee was able to negotiate these loans:

And I just started applying for these things (accreditations) and I got them. And they were incredible victories for me and in retrospect they are no big deal. And if somebody didn't want to give me credit, I'd say I don't deal on a cash basis - you give me credit or we don't do business. I've gotten credit from everybody. I've also got a line of credit now from the Bank, because one wouldn't give it to me, so I went to another one.

Renee also discussed the business acumen that she acquired during this period:

So all the things that were supposed to be impossible and that I allowed myself to be overwhelmed by were really not as big a deal. So you're learning as you go through that, but people, I guess what they know and what you don't know, makes them powerful somehow ... and it's not real.

Clearly, for the women in this study, there was an ongoing level of anxiety and stress as they developed their business. This probably relates to earlier issues of financial vulnerability at the time of their job loss. However, this worry over finances combined with their desire and need to succeed, was also an ongoing motivator in their pursuit of independence.

3.7 Personal Growth

Erikson (1950) describes a sequence of "crises" that each of us must resolve as we progressively engage with the tensions of our lives. Though they are age linked, he indicates that we cycle through them again and again as we mature. Erikson suggests that, to the degree that we can find a basic trust in ourselves, we are enabled to take the growing risks of defining ourselves, and affirming meaning where there is only uncertainty. Renee demonstrated this when she said: *I am totally confident in my abilities*. This concept about *finding a basic trust in ourselves, and being enabled to take the growing risks*, echoed as I continued to see ways that these women captured their uncertainty. Also related to the concept of personal identity is the concept of self esteem, defined by Bednar, et al (1989) "as a subjective sense of realistic self approval" (4). The manner in which these women perceived themselves as demonstrating self mastery, success, and having value, also had a major impact on how they could conduct themselves and cope with their changing lives.

3.8 Self Insight

Another aspect of self assessment is the personal insight that one may gain in the process. In addition to assessing personal attributes and transferable skills, and as well as grasping new business methodologies, participants expressed an understanding about themselves and about their growth through this transition experience. Bateson (1994) comments that "*insight*, I believe, refers to that depth of understanding that comes by setting experiences, yours and mine, familiar and exotic, new and old, side by side, *learning by letting them speak to one another*" (14). Much of the participants' learning was centered around themes about a desire for balance and overall quality of life.

Renee is insightful about the degree of increased personal awareness in two areas; first about her behavior in a stressful lifestyle, and secondly about her lack of life balance under stress:

*I think one of the things we haven't talked about is **what we learned about ourselves when we were out there all alone.** And I think that was probably the biggest thing for me.*

I think I know now, what a silly way I lived my life. I mean I didn't really think about much. I was very sure I was right a lot of the time and I just went. It's okay to go on instinct but sometimes you've got to think some things through a little bit. So I spent a huge amount of my life not letting things filter through. I think I was a little shocked at the lack of support that came for me in some places afterwards, and when I analysed why that lack of support was not there, I started seeing things in myself that set people up to not support me and I set about trying to address those things.

*When you're too stressed, when you're too busy, when you're on the fly, you don't always behave ... I always thought I behaved really well, but there are ways that you behave that probably aren't very well. **And I don't want to do that anymore.** I want to think about something before I respond. I want to say hello to somebody, even if I'm too busy. I want to ... very simple things like that. But life in the fast lane, doesn't allow for the humanity in your dealings with people that sometimes, even though I was very careful to try and deliver that ... and the price you've paid along the way.*

Renee also demonstrates a high level of personal awareness, as she acknowledges her desire and intent to change her lifestyle:

You've talked about regrets. I should have spent more time with my kids, there's all that kind of stuff that you just didn't do. You're focused on being a super achiever ... I also allowed people who weren't kind or were politically manipulative to have a free rein with me because I really didn't play that game well, so I didn't play it at all. And you can't do that. You have to, at the very least, protect yourself. So, those are things, I still have to learn how to do that.

Joline Godfrey (1993) talks about new definitions of success in her book about women entrepreneurs, *Our Wildest Dreams*. She says that, "claiming their own definition of success is part of the process of gaining confidence as a person and as a business

owner. It is part of the process of *becoming self*" (82). Participants in this study indeed expressed confidence in their new roles, for example:

I don't know whether I'm more tolerant. I think I'm more selective now. I think I've got to the stage where I'm selective in what I do, where I go, what I want to do ... and quality of people ... that you've put a different value on your time and there's an exchange of information, a fee for service. (Helen)

It's choosing the people who you work with. Choosing the environment in which you work. (Renee)

Susan reflected about her changing and more self reliant view of herself since she left the organization:

I realized that in some way, that that provided giving them, the responsibility for my identity and my value. And when you're out on your own, your value is you.

Actually, it's very interesting. I think that first year, the actual experience of it. You know, being able to provide a service as a consultant and actually experience that way of working was probably a major part. ... you're able to channel yourself a little bit into the areas you know that you can be effective and where it's better for you to survive. Where you don't feel that you have to try and do everything and fit in and mold yourself.

Marion talked again about self reliance, as well as recognizing that quality of life was very important at this point in her life:

I learned that I didn't want to be at somebody's whim. And that spills into all of your life. You have to take responsibility for your life ... you have to be self reliant ... Since I left, I think I've learned a lot about integrity. You have to be street smart. You have to know how to be a survivor, and to make ends meet and to be responsible. I can't stand irresponsibility.

Freedom was important for me. There's a certain freedom. Self-imposed freedom ... and I've built something. I work harder ... but I love where I'm at because of the quality of life ... that's the other thing, as you get older. The quality of your life is really important. To be here. I feel safe in my home. I like that. If that makes me feel good at this stage of my life, that I could actually stand on my own two feet and do it. ... If you just let yourself evolve, I think you become more creative and you have more to offer because you're not selfish with it. I don't know what

the future will bring. But right now, I know where I'm at is where I want to be.

Susan was also insightful about her transition, and reflected positively about the change she had made:

There's a part of me that would say I might have stayed in corporate life as good old dependable Susan, and yet there's the part of me that having done so much personal development work where in some ways the encouragement to do what you are meant to do or to really always be choosing "newly" rather than basing one's life on the past. So whether that would have drawn me out of corporate life is a really good question because I still have needs for security and consistency in my life but think I was looking at actually how happy I was, and how responsible I was being for the degree of my happiness ... there's something about being in a secure job, being in an organization and not realizing that you're not particularly happy until you sort of get set free. It could be that I would have gotten to a point where I would have been like a lot of people are in large corporations and organizations, kind of a golden hand-cuff, but not happy or challenged or whatever.

Juliette discussed the health benefits for herself in having more flexibility in her work schedule:

You know I really like being able to work really late at night if I want to, to do certain other things during the day, if I want to ... Sure, I do have a little more flexibility now, which sometimes can be a mental health day, which I couldn't do before. I think the stress of being in a big organization with politics was definitely detrimental to health. No question. I guess there's also the recognition that I have to look after my health more. Because I'm self reliant. So I think I've got a little more involved in natural medicine and vitamins and general things like that. So, it's a bit of both.

Kelly shared new insight about organizational fit, that she had gained through her assessment testing. Clearly, she was on the receiving end of a career planning intervention and benefited considerably:

What I've learned from the outplacement process is, I don't do well in large organizations, or with organizational politics. I think that I should have trusted my instincts and realized a lot earlier that I was in the wrong job fit for myself. And I think the other thing that I would realize is that, through

my process, the relocation counseling and that type of industrial psychology is actually really helpful to me.

Observer: You learned a lot about yourself?

Yes, in more objective ways, so I think there is some value in that. And I think had I taken that type of assessment prior to my original educational choices it might have steered me in a different direction. I realized I should have that kind of counseling at the beginning of my education process and almost, maybe not every three years, but every five years or every ten years. And you think, how could you not know yourself, but this time, it was a crisis point and it gave me the opportunity to really take stock and look at it. And I used it as an opportunity.

She discussed her sense of better fit for her in her new role:

In retrospect, I realize, probably in terms of fit or match to my personality and my innate strengths and abilities and interest, my health care jobs were maybe, I don't know, a 75% fit. And I look at this job and it feels more like a 95% fit. And I never knew at the time, but certainly I look at what I'm doing right now and ostensibly you could say I'm under a lot more stress because every day I never know what ... where my next dollar is going to come from, so to speak, and I'm working just as hard as what I would have done in health care. When I got here and realized this job was working out for me and that it was a really good fit and I was loving it.

Kelly continued:

There have been negatives, and I'll go through that. Because it has been a positive transition for me overall, and I actually am thrilled that I'm on this new path and realize it's the right path for me, and it's the right career for me to be in, I keep thinking to myself, well why didn't I get in here earlier?

Through these women's stories, we see their ability to analyse, reflect and gain more insight about their transition experience, and the beginning awareness of the benefits of making this change. Their conclusions center around maintaining relationships, improving health, and balancing their lifestyle. The realization that reevaluating their environment, and also what constitutes success was key to obtaining better fit in their work

lives. They acknowledged as well, that the change had not been easy. These women have not escaped the difficult balance issues that career women face regarding stress management, health and quality of life. However, they have a different perspective on how they can and should manage these issues.

3.9 *New Perspectives*

Participants shared new perspectives about how their current work is affected, given the changes they have accomplished. Kelly started this discussion:

Time, firm security, supportive friendly arrangement, self confidence, transferable skills, physical stamina and energy. and motivation ... it's taking a lot of energy. In terms of you starting a new business and an entirely new business and it's a high stress business ... so actually having come through this transition and being kind of happy and seeing light at the end of the tunnel, that gives me sort of self confidence, whether I've got the experience or not. ...I guess clearly the other thing is every day since I got here, I've always been making progress. And my story might be somewhat different had I had a more difficult time.

I feel I have more control. If ever there was a time when I was trying to be superwoman, and probably I succeeded, it was in the big corporation life where I had to be superwoman, in every sense. And I put a great deal of pressure on myself to be that ... I don't see the necessity to be superwoman in the same way that I used to. I see the need to do a great job. And to be a great mom ... I think I'm more forgiving of myself in a funny way. Which is interesting. (Juliette)

Quality of life, which is much better, much better. ... So I'm now at the point where I'm realizing that I've got to work smarter ... learning how to have more time in my life. ... So if I've been told in the past you've got to get balance, I saw with my own eyes how I had to do it. Do you know what would have helped me? If I had sat around a table like this and listened. I wouldn't wait until I was fired to do this. (Marion)

Carol Christ (1980) suggests the need for an 'experience of nothingness' to mediate woman's spiritual quest for a 'new awakening' and a fresh naming of herself. Susan

spoke about the spiritual impact of her transition, on her view of herself and her surroundings.

*I don't know if it's an age or stage thing as well, but I think, and I'm not afraid to use the word, I think everyone is a spiritual being and there is a way in which our tangible, physical life on the planet is "is it really our own?" And so what **circumstantially happens in our lives may have some significance that we don't see at the time, but in retrospect, it, everything is a gift and part of a journey.** And I'm really so grateful to that realization that it wanted something different and therefore, you know, chose to have me let go.*

Susan also talked about recurring emotional issues during the change:

I guess what's interesting from a more emotional point of view and how I see most human beings, is that certain emotions surface when you thought they'd all run out. So you know, you may find yourself in a kind of a low period and you think, gee it's a long time ago and yet, some sense of low confidence or low self esteem will make you then reflect on not being there and why you're not there.

The recycling and reworking of issues can also be an aspect of midlife transition. Renee recognized some ongoing emotional issues, making some reference to the 'glass ceiling' again. She also acknowledged that this transition had not been all smooth sailing for her:

*Oh, **there's a lot of sadness ...** You know one of the hardest things I've found? People who did not have my skills, did not have my smarts, did not have my strengths, but were politically comfortable, getting to positions that I know I could have done better. But who I was wasn't somebody that they were comfortable with. And some of that is just being a woman. Guy's like to hire guys. Or they like to hire women who are like the guys. So, the sadness for me, I guess, is that I want to do the best work that I can do. And still be able to be a person. And they almost seem like they are mutually exclusive right now.*

*Well, **what I think you start to learn is that it's not really about you at the end of the day.** And if you don't know that, then it kills you. That was probably the most hurtful thing. And the other thing was, I didn't realize what a mess I was. I was incredibly emotional. And it was the emotional fallout from all this stuff.*

Helen thoughtfully reflected on ongoing nature of such a life change and added: ***and there are still things which I think are being resolved.***

Transition has predictable phases and dealing with a career transition also means dealing with other concurrent changes. This suggests that we should expect old issues and dominant personal themes to linger and/or resurface during a transition. There are contrasting reflections in many of these comments. While there was a realization that the experience has generally improved the quality of their lives, there was also an acknowledgment that they had been challenged at a very personal level.

Summary of Research Question 3:

The findings showed increased self awareness, the ability to critically reflect, and levels of ongoing personal growth in these participants. As well, there was an openness and motivation to accept new learning challenges. Participants identified their strong interpersonal and communication skills in several ways, which impacted positively on their marketing and business development activities. Issues about financial security continued to surface, and this was connected for some, with a fear of failure working on their own. Not surprisingly this theme provided ongoing motivation to succeed. However, these women demonstrated growing confidence and a positive self concept, as well as a high degree of self reliance throughout this informal learning process. They shared that the costs of change were potentially high and that the adjustment process presented ongoing challenges. There was a very strong sense in these voices that they had reclaimed themselves, and in doing so had a new perspective of themselves and their environment. They were able to emerge stronger from the change, as they began to realize an improved quality of health and life. Career transition involved not only a change in the meaning of work and definition of success but also a change in the course of their lives.

Descriptions of choice points and challenges facing these women are discussed in Research Question 4.

RESEARCH QUESTION 4

What key choices and decisions confronted these women in becoming self employed?

This question was an attempt to explore choices confronting these women during their move to business ownership. Responses fell into two broad areas: the first was, the timing of this change relating to their life stage development, associated with their levels of increased confidence; the second, concerned their personal challenges, which focused around managing business growth and achieving personal balance, while making this change.

4.1 New Beginnings

Sheehy (1995) notes that "all of the early explorers of the life cycle ... observed that the character of adulthood changes markedly, between early and middle adulthood ... with the middle years (or second adulthood) between 45 and 65 (constituting) the age of mastery" (139). Life is a cumulation of experiences, and a person may not always clearly identify the event(s) that facilitated the development of a particular lesson. In Jungian terms, there comes a time in life, when people cross from one psychological identity to another, and there is a transformation of the self. Frequently this happens at midlife, and the developmental task is to yield the old structures, reconsider the meaning of life and find new directions for the future. To do this, individuals must lose their old identities. Heilbrun (1988) comments:

Acting to confront society's expectations for oneself requires the mad daring of youth, or the cold determination of middle age ... women transform themselves only after an awakening. And that awakening is identifiable only in hindsight (118).

4.2 Crossroads

There were identifiable turning points for these women. We had some discussion which follows about the significance of their age and stage, as a factor in their ability to make this career transition.

Observer: Do you think it was important that you were at a certain age or stage in your life? Do you think it was a factor when you made this shift?

Four women talked about the midlife period as a turning point for them:

Yes, I think definitely. (Susan)

I think in your 40's, it's also a progression of life that we lose some of the things on the way that we thought were important and are no longer important ... I think it was about a complete lifestyle and knowing you're at a turning point. It's just affirmation of your deepest held emotions in a way and not letting it get clouded by outside influences. (Helen)

I'm 41 now ... Maybe it's some magical thing. But something happens when you hit 40. I don't know. It's just sort of - well, you don't care as much about what people think. You realize that 50 is very close. And that I really don't want to be doing this for the rest of my life. Life goes by very quickly. And no one is going to make it easy for you, except yourself. And you have to determine what you want out of life. How much you want out of life. How much you need in life. And you have to do it for yourself. And you can never get a lost day back again. And I only just discovered that, getting into my 40's, really. (Marion)

I think there is some real advantage to having some life and other experiences because you can put it more into perspective. I realized I couldn't have come to this 'before this' and I think back to a time when I could have potentially (done this) and again I wasn't ready. The decision to move on coincided with age. I had twenty years and the outlook for the industry didn't look particularly great. I thought I'd like to do something different and have some fun ... (Kelly)

Carolyn Heilbrun (1988) said that, "for women who have awakened to new possibilities in middle age, or who were born into the current women's movement and have escaped the usual rhythms of the once traditional female existence, the last third of life is likely to require new attitudes and new courage" (124).

Helen and Susan acknowledged this:

I believe the third phase of my life to be the most fruitful and the most successful. I'm a late bloomer actually ... I had a lot to do that I hadn't done. There was always a restlessness in me. I think the time was right, yes, the time was right. (Helen)

Well I think it isn't just from a work style lifestyle point of view. But there's something about, you can't keep putting off things when you get to a certain age ... when you're younger you think well I'd like to do this in my lifetime and that in my lifetime, and there's a sense that there is a significant amount of time out there. And maybe around the whole, if there is an issue or a pivotal point around 50 for people in our society then it is that you still have a lot of energy and you have a lot of experience. So how are you going to use this? And the challenge of well maybe you should use it in the way you were meant to. Whatever that is. But to actually strike out and find out through the challenge of being self employed, what is that? (Susan)

Juliette talked about freedom and in the following comments she recognized that she would not choose to rejoin another company:

I wouldn't entertain the thought of going back into a company, so it must be a plus. It's a plus in that I have the flexibility. Mainly it's a plus because I feel I have control of my own destiny and that is terribly important to me now. I think I've got to a phase in my life that wasn't just prompted by being let go. I believe emotionally I had also got to the point of saying "Okay now I want to do it. I want to decide how my life is going to run. How meetings are going to go. Which client's I'm going to work for." So that is a good impact.

With age comes experience, and as these women have identified, at midlife there are other internal awakenings that perhaps contributed to their increased confidence levels.

4.3 Confidence

Several respondents discussed reaching a level of maturity and confidence at this point in time. These women gained confidence as they reviewed their past capabilities and

accomplishments, but also as they continued to experience their attributes and individual assets, acting out of their own sense of competence. In other words, they proceeded from earlier self questioning and uncertainty to increased feelings of capability and confidence.

For example, Juliette says:

I couldn't have done it a few years before. I tend to feel I was emotionally ready for it. I now recognize contemplating it for a few years. I think what happened was that I had some emotional needs, that at the same time came together with some physical things or practical things that happened and enabled it ... And also from a maturity point of view. I guess there are young entrepreneurs, I don't think I was cut out to be one. I think I needed to have learned much more.

I guess I've surprised myself. I've surprised myself at how much I can do. I was thinking about confidence the other day and I think, I certainly wasn't lacking in ego. You can't get to where I got in advertising without having an awful lot of confidence. But it was a different kind of confidence. It was a confidence in my ability to deliver the goods as required, or as requested. I think now the confidence has grown in a different direction which is the ability to rely on one's self ... I don't have that blind faith in the corporation anymore. That probably would not make me a terribly good corporation person anymore ... so I'm still a great company person, that company is me now.

In 1993, *McCalls* magazine conducted a survey, with Yankelovich Partners, a marketing and social research firm. *The New Female Confidence*, questioned women of all ages representing a cross section of the United States. A synthesis of the results showed women at a median age of 41, displayed the highest confidence level. This study suggested that this increased confidence level for women at this age comes from knowing that:

She can take care of herself. She's learned what really matters in life ... She's well paid and well provided for ... she trusts her own judgment. She's not afraid to make mistakes and she doesn't worry what others think of her. What's more she tends to be outspoken (96).

Margot Fraser observed that "we don't know who we are until it's called for" (Edwards, 1996, 330). I think this was the case for these women. Juliette described it as: *the ability to rely on one's self.*

Kelly added:

Confidence is definitely one of the issues. It was also maybe timing. I don't think I could have done what I'm doing now too much earlier in my career because it's a confidence base that I had to have. Earlier would have been the wrong time for me. I'm a late bloomer too.

Helen demonstrated her understanding about the nature of change and choice, when she concluded:

It's also a pathway of choices, personal choices combined with career and whatever, that sort of gradually begin to get together a little bit.

Colette Dowling (1996) suggests that women reaching midlife, "who learn to adapt, to create opportunities and accept limitations in order to have a better quality of life, women who make the choices that will allow them to spend more time doing what they want to do, who have a game plan, or goal, will have a better prime." (of life). At the same time, she adds that, "we may find ourselves losing the game plan when we are in transition, when our children are gone, and perhaps our husbands and partners as well, when we sense both the possibility of greater freedom and a frightening awareness that the only person we can rely on now is us" (19).

Helen, Juliette and Renee talked about these changes, in the context of not having family responsibilities, especially for their children.

Our children are now adults. Although that doesn't free you of responsibilities, they're not as fierce as they were ... I don't know whether it's age, but I'm not as disciplined as I used to be. I don't know whether

it's age or a realization that perhaps you don't have to do it all ... Once your children are grown up, you can be more relaxed about things. You don't quite have that structure in your life anymore. I mean, not that I'm not close to my children, I don't think, it's not taking them to school ... to fetch ... to do. (Helen)

On the subject of family, that again is something that a few years ago, the children's demands on me, emotionally and financially were such that it would have been very difficult again to walk away and say no, I'm coming first now, my needs have to be met. ... I had three sons. My youngest is 15 and the older two are out of school. There is no way I would have contemplated self employment when all three were there. And then the other thing that happened to me was almost kind of a form of aversion therapy where I just didn't want another job because I kind of, over the years, sort of, put up with having a job and got to a point where I just didn't want one anymore. And it was almost an emotional reaction. So the two converged. If I didn't have the opportunity with the kids gone, I would have to just bury that and get a job. (Juliette)

I just love the flexibility. And I think maybe that's where the insecurity really starts to kick in when you get ... to the point in your life when you do this. I've been doing this at a point in my life where I am flexible. I don't have kids to look after. (Renee)

Another outcome of the transition experience was the changing nature of their relationships. Helen raised this when she said:

... one or two of us here have also freed ourselves of relationships and seem to be in relationships which we are more comfortable and happy in, are more emotionally stable for us. So I think it's also a pathway of choices that, personal choices combined with career and whatever, that sort of gradually begin to gel together a little bit.

Both Gould (1978) and Bridges (1990) caution about the effect that transitions can have on relationships, especially marriage. Changes may often bring conflict and even a sense of betrayal or disloyalty to the spouse. A person's imminent change may also trigger danger signals in a partner for it suggests that the old tacit agreement on which the relationship was based will have to be renegotiated. In the group discussion Helen observed:

One or two of us have freed ourselves of relationships, and are in ones that we are more comfortable and happy and are more emotionally stable for us.

Marion decided to seek divorce from her husband at the end of her second year of business, and frankly shared that:

... it changed my marriage. It gave me strength to realize that I don't need to be married to this person. In life you need a companion and that's very important. I realize I don't have a companion, I've been doing it all by myself. And, it's just ... when you lose that companion, you realize that you're on your own anyway. That's given me a lot of strength to stand on my own two feet. So it's really made me feel stronger. And the thing that I realize and I constantly say, you must never settle for second best for yourself.

Gould (1978) suggests that it is not our responsibility to remain as we were, but to handle our growth and the impact on the relationship with a partner with integrity and sensitivity. Here, Marion and her spouse had reached that sudden unbridgeable gulf between the people they had married, and the people they had become. Perhaps it's not that she married the wrong man, but rather that she had experienced a major transition and change and he had not done so (Sheehy, 1995).

Kelly also spoke about role changes with her spouse:

We've really had a role reversal. I'm like the man in the family. He's the stay at home person taking care of all of us. So, we have an atypical marriage.

She also expressed her acceptance and the benefit of the change in their roles, where earlier she had been very angry at her husband leaving his job:

I've come to terms with it. I'm quite comfortable ... I realize it has been a blessing in disguise and has allowed me to sink a lot of time and energy in the transition and come through.

Renee, who had been a single parent for 11 years, recognized the ongoing value of having time of her own:

*I don't know if it's relevant. Because I think some of what your behavior is is really shaped by a lot of things in your life besides your work, and for me, because I was on my own with two kids for many years, I **really learned to be alone, to value my alone time.** I had done all that long before I made this transition, so it wasn't part of the transition for me.*

In these comments Renee provided another example of her continuing efforts to be better grounded and strive for balance. While she comments on her time alone, it is noteworthy that Renee remarried during this transition.

Clearly, on reflection these women shared insight about their increased awareness of a convergence of issues regarding their chronological age and changing family responsibilities and in some cases, roles. There is a strong sense of increased confidence at this midlife point that also motivated them through this change.

4.4 Challenges

In addition to the challenges of learning about business, such as financing and managing new business growth, these women noted a variety of internal challenges during this period. The responses included recognition of the impact of change, the need to maintain focus, balance and confidence throughout the new venture.

Susan confirmed this in visual terms:

I really stripped my life back to bare bones. And there are still things that are being resolved ... finding out who you are and how you act ... that it takes a while to find the right sentence or whatever it is that says "I am" or "I do" and be comfortable with that. And people either accept it as a

*little challenge and move on from that. So I found that quite a transition actually. **That it's actually you.***

Renee also discussed the increased responsibility and the intimidation that she felt related to a business start up at this point in her life:

I found that very tough, not having the stability of money after earning a huge amount of money and no earnings was difficult. The other thing is responsibility. You know, when my kids were gone I was very happy to have as little responsibility as possible. That's how I wanted to shape my life. That's what that one bedroom apartment was about, and selling the house.

*When you're on your own you're fairly **stripped bare** and you don't have the status anymore. So one of the things you have to face is that **you're really on your own and there's a lot of personal growth in that.***

All of a sudden, I've got huge responsibilities. I've got four people whose livelihood depends on me being able to pay them. I've got this office space I have to pay for. I remember I was a total basket case when I moved in here because I didn't want to buy into overhead. But there was no way to do it. I was quite happy to risk myself and my time and my earnings. I found it very intimidating to have those kinds of responsibilities. That's probably it.

And she addressed her struggle with maintaining her focus:

*Right now what I have to do, and what I fight to do all the time is stay focused. **If I don't stay focused, I will sabotage myself.** And I'm working very hard not to sabotage myself, but to stay focused ... there's a million things I could be doing, and I'm trying very hard to say 'No, I'm sorry.' ... you have to say no, because you've got to keep focused and you've got to keep your energy here ... it's a really important thing. So it's a very good discipline for me personally. Because again, my personality is to want to juggle ten balls at a time. And it takes a certain amount of discipline for me to say "No. You're only going to juggle one or two".*

Susan reflected about the amount of time the process of change had taken:

I think one of the things if I am on a downer that worries me, is that I'm still working through and getting to where it is I want to go. And I'm thinking

well, by the time I get there it's going to be like 10 years (laughs). But, I don't know ...

I've hit 50 now. Occasionally I think, "Oh My God. You know. How much time have you got left to do this. And other times I think I've got oodles of time. So what? So ... in some cases I've achieved and done a lot. In other cases, I'm disappointed with where I feel I am. It's taken a lot longer in some respects than I thought it would ...

It's not a straight line and I think that's what I hear you saying. And that's how I feel too because, some days I love what I'm doing and how I'm doing it, and other days it's like ...

There were lots of challenges. I don't know if it was fool hardy or very courageous, but I changed my life totally.

Marion added: *maybe we always won't be as uncertain.*

This period of personal growth can also be a very exciting time as women begin to see new possibilities for themselves and their lives. The challenge is to ride out the discomfort, to pursue questions and answers, to follow doubts, and to risk new behaviors and attitudes. The reward of a successful personal journey, can also mean a new person with clearer meaning. Hollis (1993) suggests that:

Individuation is the developmental imperative of each of us to become ourselves as fully as we are able, within the limits imposed on us by fate ... I am not what happened to me, I am what I choose to become (97).

4.5 Managing Business Growth

The language of business, and the existence of business plans give a misleading impression of business building as a rational process. Participants discussed some of these issues in the following comments:

I realize that I have to put together a much bigger business. Because that is the only way that all my creative and organization needs would be met.

Working almost on my own does not do that ... your ideas are working towards a whole. So that's why I feel that I have to be in a business that is bigger.

Although it's growing. But I know I'll get it. Whether ... it's not going to be 10 years, it better be 5 years or less. So I know that will happen. And then, I think you're right. I will get to the point where, maybe I wouldn't mind some ... we would like some country property. I'd like to travel. So there are things that we still need to do, want to do, in our life that I will need a certain amount of income. (Helen)

Helen and Marion talked about the challenge of managing business relationships:

I think from a business point of view, moving from the corporate world to yourself and representing yourself, I found in the beginning, it was very hard to strike a balance between promoting what you do and getting overzealous or doing the other thing, which is underplaying it, and sort of not be terribly forthcoming about what you do. (Helen)

You know what's important for me in this new approach, is setting boundaries. When you do work for people, as you let them know what your boundaries are, but that should be for all parts of your life. Because once you give up your boundaries, you give up yourself. And I'm very clear now right from the beginning what I do and how I want ... And people, if you're very clear and you tell them, but if they see that you're malleable they'll take advantage. Anybody that's paying you money will take advantage of you. But that's very important right from the beginning. But I've learned and that's part of me saying "This is what I want. This is how I operate." Bottom line. and I think for everybody ... it's in relationships too that you don't give up your boundaries, you know. Everything. (Marion)

Renee acknowledged her ongoing struggle with getting caught up with aggressive business personalities:

If I'm in a meeting, and I just did a deal with (_____) and it's the same old people and the same old kinds of dealing, and I found myself rising again. Getting confrontational. Getting aggressive. Found the old, sort of response coming back because they were trying to, they were trying to go back to renege on things they agreed to. They were not dealing straight. I still didn't handle it well, and so I still have a long way to go. It's interesting. Even if you're in the middle of that hurricane, you can't ever do it. (Renee)

Juliette missed the collegiality of the larger corporate team, but has been able to compensate by establishing her office environment:

On the other side of it, I do miss the ongoing teamwork. That's not to say there isn't teamwork, because I think what happens is, you tend to bundle and unbundle with groups of people, which can be very stimulating, but there will still be periods inbetween when you don't have ten people around you to say "Oh my gosh, when are they going to get some more business". And then the business comes and you get back into the team thing.

She also acknowledges her preference for connectedness:

From the practical point of view, I like to see other people. I like to be able to relate to other people and I need to be in fairly close contact, being able to be quite close to my clients, because they tend to call me on the spur of the moment and I have to be ready to go. So that, I would say, is probably for me the biggest negative. But it's certainly vastly overwhelmed by the pluses.

Kelly and Marion reflected and acknowledged their achievements:

It was a lot of work. But if it's the right path, somehow you overcome the obstacles and it flows. Not easily necessarily, but it flows.
(Kelly)

Maybe I'll build this organization. That's the other way of looking at it too. Why not build this bigger? ... We're moving in the right direction all of us. We are. We've got our eyes open and we know what we don't like ... (Marion)

These comments reflect another level of awareness and development in these women. We hear them struggle with issues about further developing their business and express a sense of loss for the collegiality of their old work environments. But also we hear a continuing note of overall confidence about their new directions.

4.6 Achieving Balance and Wellness

It has been said that life is a continual balancing act. Two authors suggest that achieving this balance, "is a state of mind, and is an alignment of one's personal and professional life" (Cyr and Reich 1996, 188).

Kelly and Susan discussed the challenge for them, of managing both personal and business affairs:

My husband wasn't initially supportive. He was not at all. He thought it was risky. My family to this day, my parents think it's the wrong thing for me. So I didn't get a lot of personal support, that I should be going into it. But I thought well, I'm restless and I am looking for new things. (Kelly)

There was another challenge in terms of adjusting to a new relationship at the time of growing your own business. (Susan)

Kelly shared her increased awareness of needing to manage herself differently:

I'm at the point where I'm realizing I've got to work smarter. If I'm not on top of myself, physically, mentally, psychologically, my business isn't going to thrive. So I need to be in top form. ... You've got to take care of yourself, protect your relationships with your family ... I've been told in the past you've got to get balance, I saw with my own eyes how I had to do it.

and for Kelly, learning that personal balance between work and play:

There are more external voices telling me, because I must admit, I'm not good at taking care of myself and I'm actually realizing through the training that I got, as well as all these, this environment, as an entrepreneur, you really do have to take care of yourself because you're it. And if I lost, if I burnout or injured myself or something where I couldn't work, I mean I'd really be up the creek, so I actually think that I'm working towards setting the stage, so I'm going to be the healthiest I've ever been.

You know what people have said to me in my industry, and I'm sure it applies to anyone who's really self employed is that you actually have to take time out every three months and you actually will generate more revenue for yourself because you've done it. My January 1 New Year's

goal for myself is actually to be healthier this year. And how I define healthy is to have a bit more balance. You know, read a few more leisure books, walk a bit more, play a bit more tennis.

Godfrey (1993) supports the notion that women business owners are conscious of seeking balance when she says, "they don't all get it, and when they get it, may not sustain it indefinitely, but it is a value they consciously seek to integrate into their lives. Women are aware that although work is integral to life, it is not *all* of life" (22). She adds that "the secret to effectively managing work and play, and to creating a new work ethic and a healthy work environment, is not simplistic opposition; it is balance" (97).

A definite heightened awareness about the value of improved health was described by most of these respondents. The physical correlates of wellness, according to Harling (1996) are energy, a sense of clear headedness and freedom from aches and pains. High energy levels also correlate to higher motivation and a greater sense of personal mastery. Balancing diet, exercise and physical fitness has also been shown to have a significant impact on psychological well being.

These comments were offered:

I must admit, I'm not good at taking care of myself and I'm actually realizing through the training that I got, as well as this environment, as an entrepreneur, you really do have to take care of yourself because you're it. (Kelly)

Well one of the things I've done is have a total health check-up. I felt I needed to change my lifestyle a little bit. I don't like exercising particularly, but I have to try to find something that I enjoy, to do that. (Helen)

And I think what's been another gift is that because I'm in my early 50's and I think that most people at some point, it kicks in that you must pay attention to the body/mind. So it's been a real gift to have the flexibility to get up in the morning and do my yoga and cook properly. I've done a lot of personal development work, actually before I left. And I am so grateful that I had been doing all this work and that I continued to do it. (Susan)

I worked very hard on being as healthy as I could be, on taking the wild energy that I had that had helped me all the way through and trying to harness it so I didn't fall into the holes. I sort of looked back and saw that I'd fallen into, because I was just moving too fast all the time ... and you know what I have? ... if I have a talent (now), I think it's for turning things into what I'd like them to be ... without being superwoman. (Renee)

Mentally, definitely. My emotional health is better and it came at a good time for me where home was very important to me. I need the surroundings, the familiar surroundings. (Marion)

These women have transformed themselves, albeit after a sudden awakening. They demonstrate realizing new potential for themselves. There was a pronounced and heartwarming sense of overall well being and happiness, *in each of their voices*, about the changes they have made in their work and lives. At the same time though, they continue to acknowledge their ongoing journey:

I'm happy that I made the decision to be self employed. (Marion)

You know, I've successfully made the transition, I really love what I'm doing, where did that come from, you know? (Susan)

This transition put me on track for a totally different life ... and it's just about to lead where I want it to be ... I've put some steps in place to be sure that that happens. (Helen)

I think I'm happier than I've ever been in my life. But I still don't feel like I'm where I want to be yet. So I don't know what that's about. (Renee)

It's very rewarding. It's like wow! I love what I'm doing some days. I really do, some days. (Juliette)

*I mean I'm really happy. It ... feels so good and I can only go up. You know, the only thing that could derail me in my mind, is if I break my neck or something like that. Because the drive is there, the motivation, the intellect and all those things ... **I'm absolutely loving it.** (Kelly)*

Summary of Research Question 4:

The findings showed that these women demonstrated a growing confidence in making choices and accepting new challenges and that they continued to succeed largely on their own merits and resources. This was related to maturity and experience, and also enhanced by changing family responsibilities in some cases. Challenges included new business administration, financial security and business growth. Additionally, these women were aware of personal challenges and continued to demonstrate levels of self awareness and personal growth. Participants acknowledged the challenge of maintaining life balance and achieving increased health and wellness. This was reflected in an overall sense of happiness that was expressed by all in the group combined with a conscious awareness of an ongoing development journey.

Research Question 5 focuses on the meaning of this experience for the participants and aspects of their growth.

RESEARCH QUESTION 5

What meaning do these women make of their transitional journey and how would they describe their growth?

Personal learning during these career change events was a forerunner to another dominant perspective in this study. This was about the search for personal meaning that this transitional experience held for these participants. They expressed increased confidence in the realization of their goals. This related to their ability to determine new directions and achieve an improved quality of life.

5.1 New Visions

Confidence that comes with the recognition of personal achievement, and in one's own ability to survive, was expressed by these women in the following ways:

The fact that I could do it. That I could survive on my own. Be comparatively successful on my own. That I didn't need a big corporation to back me up. That was a terrific revelation. It's important. (Juliette)

It's actually been positive. I mean one of the problems you have when you're new is you're facing prospective clients and you don't want them to think you're new. And you have to have lots of self confidence, so actually having come through this transition and being kind of happy and seeing light at the end of the tunnel, that gives me sort of self confidence, whether I've got the experience or not. ... Confidence, yes that, whatever comes my way now ... life can throw anything to me and I know I'm quite capable of surviving. (Kelly)

I've built something. I managed to stay with it for two years, which is pretty good, you know? And to me I still think it's work. Whether you work for someone or you work for yourself, you still have to do the job, no matter what. And if people could realize that if you just take those obstacles away, you're doing the same thing anyway. And now, just getting it out

and speaking about it again is very important. ... We're not alone.
(Marion)

Sheehy (1995) captures a drive for authenticity, in her interviews with contemporary midlife women when she observed that "the sense of being my own person is profound" (151).

Susan's comments were relevant when she said:

*So one of the values or the meanings for me that is very personal is **authenticity** ... and that spreads not just to my professional life but to my personal life as well ... when you're self employed and you're not extremely worried about survival, then you can look at that in all areas of your life, and that's been another opportunity that this has provided.*

In terms of looking at the wholeness of my being, this has brought me more wholeness. I think people who know me appreciate my expression of that vulnerability, and see me as more human. So that's another gift.

5.2 Setting the Agenda

Virginia Woolf (1977) told us that every woman needs an income and a room of her own. Choosing one's work environment through self employment may be a way to ensure both. I liked the analogy that Godfrey (1993) makes with having a room of your own and having your own business. She says that:

Having a 'room of one's own' means having space where you have autonomy and power over the rules, the use of that space, and the activities that occur within it. A business, a literal room of your own, provides a way to create a space for achieving meaning in concert with money (58).

This freedom to set one's own agenda may also speak to a developmental urgency that Levinson (1978) described as becoming one's own person.

Clearly, added confidence was gained by making choices, taking risks and writing their own script for the next phase of their lives. The following comments support Bridges' (1980) position that a person must experience an inner reorientation before a transition can be considered complete.

*I think it has made me more adventurous. I'm a little less afraid to take risks. ... The business I come from ... there is always the element of wanting to be adventurous. So I've spent my career in a big corporation trying to be adventurous. I have to be through my work. But there was always the corporation putting a lid on certain things, when I looked back now at my 18 months on my own, I'm quite impressed that I survived. You know, **this is me taking matters into my own hands**, in a sense. And, which is a huge difference. A huge change from the life that I'd always led. It was always very large companies and they were always terribly father like, father figures in a sense. It was "you will be looked after" and you believed them. **And, now it's me and I'm fine.** (Juliette)*

*I try to look at it as a growing thing in that I feel there's another path somewhere. I believe in destiny, and knowledge and being street smart ... you never know what path it's going to take. ... I think it's just to stick with it, you know? And there are days when you think you haven't made the right decision, you know? But I think that you just have to believe in yourself and just go forth and things are going to be okay. If you've got a brain, and you can develop the ... things will come from that, you know? **Believe in yourself. ... I'm thinking this work that I'm doing, is going to lead me to other things. You have to always think forward. That what you're doing now, it's going to be something that's going to take you somewhere else.** And I've made a conscious decision that's the last time I'll do any work with (_____) because I don't like the quality of people. So it's almost like I've put all the bad stuff in my life behind me. (Marion)*

*Even though you have a lot of environmental influences, whether somebody gives you a job, whether your clients are there, whether they are happy, whether your staff works. There's a whole bunch of stuff outside of your control, even when you're an entrepreneur. **But at the end of the day, you're setting your own agenda and that's probably the key thing.** For me, and we've talked about this before, environment is a really crucial issue. **I wanted to be able to create a place that had core values that were comfortable for me** and one of the biggest issues I had with the last environment that I'd worked in for so many years was that the core values within that environment did not match my personal core values. And that was an ongoing problem for me in my business life. So I think that's probably the biggest thing. (Renee)*

Jean Shinoda Bolen (1994), in *Crossing to Avalon*, writes about the developmental task of integration and about the meaning of life experience:

The pattern of entering, getting to the center, and coming out is, however, a map of the psychological process: shedding, finding and integrating ... We find what really matters to us and can reach the core or center of meaning in ourselves, which is the center of the labyrinth, and then we have the task of integrating this into what we do with our lives when we emerge. (163).

When writing about the midlife landscape Bolen, (1994) says that:

Here it is possible to find what we have been cut off from, to 're-member' a once vital aspect of ourselves. We may uncover a wellspring of creativity that has been hidden for decades ... we must find within ourselves what we need to survive (149).

Susan and Marion related to this theme:

Every person or human being probably has that destiny but it's like sailing a boat in that you have to go ... if that's the goal over there and you don't know what it is, but as you sail, you are always tacking this way. (Susan)

I'm going through many transitions in my life. I'm being on my own again. ... I'm sort of going through a rebirth again. (Marion)

The transforming elements of a transition should be balanced against both mood and time. Progress through a series of phases also needs to be about moving from the "total preoccupation with the transition to integration into a life" (Schlossberg, 1984, 56).

Renee painted a vivid picture:

I'm just so glad not to have to swim with the sharks. Hey, I swam with the sharks. I just don't want to swim with them anymore. It's not that I can't keep up. What I think is important here is that we somehow find our way to the path that we want to be on, without creating our own confinement.

In her *Long Careers* study, Lydia Bronte (1993) found that almost half of her subjects had shown a major peak of creativity beginning at about the age of fifty that in many cases lasted for many more years. What emerged from their life stories was "an affirmation of the increasing richness of experience over time, of a deeper sense of identity, of a greater self confidence and creative potential that can grow rather than diminish with maturity" (16).

Susan's comments were also relevant:

*I think it's interesting the word creativity keeps coming up. Because I think really that **the thing for me is recreating ourselves**. First with the change but then as we keep tacking back and forth in the different transitions of our lives, including what we're doing for a living. But I think, where making a living and a career and accomplishing is maybe such a big thing, it has a different place. It's still really important but **somehow it has a different place**.*

Here we see these women relate to central issues about creating and building their own space. There was a visual sense of motion and *path finding* to make a new life, in their voices.

5.3 *Sense of Freedom*

Self determination and an overwhelming sense of freedom was evident in the following discussion:

*But you know, I think the other thing is that we are now free. **We are our own bosses and master of our own destiny**. We've got rid of a lot of the negative organizational politics ... It's a state of mind. And it's when I said that I'm happy where I'm at, it's that peaceful thing. And there's a lot of things I'm disappointed in or I'm not where I'm at, but there's that peaceful place where you're at and ... it's **a very liberating feeling**. ... There's a certain freedom. (Marion)*

You know I feel like that atlas has been lifted off my back. I have learned some things about myself, I learned things beyond myself, it has been certainly a big impact for me ... basically, I'm glad I made the transition. And it really has been quite positive. (Kelly)

Again, Juliette was visual with reflections of earlier feelings of separation and detachment:

Oh, incredible feelings of freedom. ... I remember when I first was in outplacement, when I was at the very worst stage, at the very beginning, when I was devastated. And I remember talking about this feeling that really, to me, brought home how I felt, which was that I was this hot-air balloon, and I was drifting off the world because someone had cut my string that linked me to the world. And I felt everyone else was tied and secure and I was just drifting out there. And now I could take that same analogy and say there is a glorious freedom in being able to float and anchor when I want to. And there's an awful lot of others there that are just tied.

I think it has made me more adventurous. I'm a little less afraid to take risks. Do I think about going back into the same sort of situation that I came from? No. Absolutely not. I couldn't. I think it would kill me. I've changed too much.

Participants shared the value of having more control over the quality of their lives:

Yes, and quality of people. I guard my weekends. Saturday is my time, or family time, or whatever, but I really guard that jealously. (Helen)

It's also a reeducation. How do any of us know how to obtain the quality of life that we want? Who taught us? We weren't taught to enjoy our lives. You work, you get up, and you do ... for what though? So you think "What am I doing this for? ... The quality of your life is really important as you get older. To be here. I feel safe in my home, I like that. If that makes me feel good at this stage of my life, I'm going to do it. I'm not going to sacrifice my life for people like I did for six years and there's no gratitude. Not that you should expect any gratitude, but I think that's very important. And you only realize it, when you get older ... the quality of your life ... how important it is. (Marion)

I'd say my quality of life is vastly improved. I'd say my financial position probably isn't. I've cut back on certain things. But my quality of life, yes. If it's a glorious day I'll decide that I'll start my writing an hour or two later. Or maybe I'll do writing at night. Probably my health has improved. Yes, I ... there's a couple of reasons, maybe partly in that if I feel low key I can look after myself and decide that I'll do all the work on the weekend. (Juliette)

It's interesting now, if someone asks me to do something and I do really want to do it, I notice that it's a pretty easy shift to then reorganize my personal life around that. So it is kind of the best of both worlds. (Susan)

*There's no question. **Quality of life and being more of a person.** Because what happens when you're a superperson, I spent a certain number of years being superperson, you don't take care of the people around you well enough. You aren't sensitive enough to people around you. You aren't good enough to yourself. You don't deal with things. You skim along the surface of everything. Terrible, terrible, terrible way to live your life. (Renee)*

In this description Renee was acknowledging her own hard driving approach, and also recognizing that she had needed to make some adjustments.

And Juliette suggested a kinder, gentler attitude of self acceptance::

*... Oh absolutely. **To forgive yourself.** Well not even to forgive yourself. **To accept** that you've done a hard day's work. And instead of feeling that you're a failure because you didn't actually do anything tangible that day besides marketing.*

Juliette and Susan reflected about the impact on other family relationships, especially children, parents and others.

It's had some affect on my family, again, I think positively. There was definitely a transitional phase when I think my sons first of all were quite scared, then I think they sort of settled into it and things seem to be okay, and we're all still living in the same house, so that was good. And there was a period then though, of not thinking Mom was working because I wasn't going to the "big company" that I worked for. Yes. So I think to a degree they started to make a few more demands on me ... so it had an impact on them.

I think it did make them realize that there is no such thing as going out of school, getting a good job, doing your best at it and having life long security. So my eldest son, in fact, has been very successful as an entrepreneur. He left business school at University and went straight out and started his own company. I don't think he would entertain the thought of joining a corporation. I think it affected him very positively. (Juliette)

*I took the opportunity by doing courses and by seeing the state of my personal relationships ... and seeing how I was such a busy **doing** person that my ability to be with people that I said I loved the most was not where one would hope it might be at the midpoint in my life. I can really say that, and my Mother can too, that our relationship has never been better and if there's, you know, and my partner and his two daughters, and I still have a sister that, you know, it has a way to go, but that's been the other gift ... **the time and energy and the space.** (Susan)*

While financial vulnerability had been a major theme, I sensed that they weren't content to make economic independence their only 'measure of success'. Renee was emphatic about this issue:

*I could have got caught up in a lifestyle with the salary I was making and the environment I was in, where money is the king and that was what I was going to chase ... making the big bucks. But one on one there's enough money to make a living, a decent living and I don't want all of the material stuff now. The travel and the stress and the work and the whole thing is tied up in chasing that buck. **I don't want to pay that price and I don't want to be that stressed. I don't want those values. I don't want all of the material stuff now. You know money isn't what it's about.***

Renee also critically reflective in these comments:

Success without being superwomen.** Because I think that was the other important thing. I don't know if I made that point clearly. But I think one of the things that I have learned along the way is really that the people we are taught to admire are people who are really quite unhealthy. You know, they don't have a life. They work 24 hours a day. They are these super-achievers, but they're maniacs. They're nuts. They have no balance in their life. They are absolutely driven. They go to fill up all the space and ... I've been surrounded by them my whole life. All the people we've admired in our lives, and called greatness, they're just totally manic. Absolutely nuts. ... **and the people we should be admiring are people who lived balanced lives and managed to have success in all facets of their life.

There were other comments about changing perceptions:

It is a new feeling. I just feel that there's a reason for everything. But if I feel that way, it's to take as much out of life as possible. And not to let anybody walk over you. That's the end of that. You have to be very

*cognizant about what you're feeling, to express it to someone. And it's very interesting how people will respond to you. But, **life is very fragile** and it's a combination of experience and getting older. It really is. It's ... **time is very precious**. I've lost people that I've grown up with, you know, young people. And I feel **privileged to be alive**. (Marion)*

*I really feel that what I do contributes to other people and it contributes to me. And if I can do that until the day I die, **I will feel like that my life has had some meaning** and I guess that is really, consciously, again, unconsciously, what, a human being is after. (Susan)*

*The biggest surprise of my life was that having accumulated stuff during 23 years of marriage, and I did have a huge house, huge garden, huge everything else, cars, that I never thought that I could survive for 18 months (travelling) on two suitcases of my own stuff. That **certainly helped me to come to terms with what life really is**, and not the frills and things around it. And that, I have things now that I like and one or two things that are quite precious, but very little. And I know I could move tomorrow and it wouldn't worry me. So that was a real surprise. I thought that I was sort of very attached to what I had. And I was. But **it's a very pleasant memory**. So that was probably my biggest surprise. (Helen)*

In addition to some surprises during the transition, I asked the group if there were any regrets? A chorus of emphatic happy responses: ***"Everywhere ... that I didn't get smarter sooner ... that I didn't do it sooner ... that I didn't do it faster."*** Carolyn Heilbrun's (1988) words echo here:

In the end, the changed life for women will be marked, I feel certain, by laughter ... it is the laughter of women together that is the revealing sign, the spontaneous recognition of insight and love and freedom ... women laugh together only in freedom, in the recognition of independence and female bonding" (129).

Summary of Research Question 5:

Research Question 5 was intended to gain a better understanding about the meaning or personal significance and learning of these career change events. These women shared a new vision of themselves which was centered around their ability to exercise their autonomy and chart their own course. They recognized an improved quality of life as a result of these changes. They vividly described a newfound sense of freedom. As well there was a sense of assurance in their voices that they had succeeded in making better choices for themselves, and had grown considerably in the process. Overwhelmingly, I heard and felt growth and maturity, evidenced by not only their words but also their actions. It seems that each had been renewed because of this transition and that it is a joyful renewal, as well as a new beginning.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

The story of our lives becomes our life. Telling a life creates it, and telling it differently creates it differently, so that a woman who writes about another woman wields power over her, and a woman who enables another woman to tell her own life, empowers her.

Lisa Mueller (1996)

SUMMARY

The previous chapters included an introduction to this study; a review of related literature; a discussion of the methods of collecting and analyzing the data; responses to the research questions; and findings from the data collected from the participants in this study. This final chapter offers a summary of observations and conclusions gained through this study, some personal reflections and recommendations for further investigation.

This qualitative research study focused on the pattern of career transition experienced by midlife executive women following involuntary job loss. The objective was to develop accounts of their career transition as a whole, search for common patterns and themes as these emerged, and identify critical factors which contributed to their managing career change. While successful business owners were deliberately selected, the study did not attempt to measure their business success.

This research study was set in the context of changing business attitudes and practices which have dramatically affected the North American workplace. Related

literature sources were explored to provide a theoretical base from a variety of perspectives. These included adult and career development theories with attention to women's life span and career issues. Theories related to life event transition and informal self directed learning were also central to better understand and explain how adults manage change.

The study design incorporated a narrative descriptive approach, which emerged during two individual interviews, as well as a group interview with the participants. Following the data collection, interviews were audiotaped, transcribed and analyzed using a systematic comparative data analysis approach which was outlined in chapter 3. The analysis of the data explored and examined participant's perception of their experience; key aspects of their learning, as well as the significance for these women of their transition into new ways of working. The implications of this study can provide an important source of information and validation for those who are:

- experiencing involuntary career transition
- seeking to make voluntary career change
- experiencing other life transitions
- considering an independent business
- younger women trying to determine career focus and direction
- educators and counselors planning support, structure, and opportunities for learning about how to better manage career transitions
- visionary corporate leaders desiring to create more positive work environments and career paths for women

Overall findings indicate that the participant's perceptions do correlate to existing models of transition and change, but also the findings provide more specific aspects of successful career transition in midlife executive women. The findings describe the

challenges and choices made by these women and demonstrate considerable personal and professional growth. This was as a result of self evaluation, critical reflection and informal learning processes which also encouraged self discovery. These women describe and acknowledge the associated difficulties of a forced transition at this stage in life, but also recognize the fact that their success was a function of self reliance, tenacity, and positive optimistic attitudes. These women were career resilient, as they were determined to figure things out.

In chapter 4, responses to the five main research questions were presented in sequence. Within each research question, efforts were made to report the data in such a way as to allow fair representation of *voices*, opinion, meaning and interpretations. The following is a summary of findings in response to these research questions:

In response to Research Question 1:

What were the personal, professional and organizational factors which influenced a career transition to entrepreneurship for these women?

In hindsight, participants provided accounts of conflict with their former work environment. They identified a restlessness and a sense of disenchantment that they were experiencing within their organization before their termination. They presented the circumstances surrounding their often sudden job loss. In some cases they acknowledged that perhaps they had contributed in some ways, to their own dismissal. However, as well, there also was an acknowledgment of the external realities of the changed world of work. These women also recognized their own need for autonomy in their work, and also their strong desire to have more control over their own career efforts and their lives. There

was also a growing awareness as they reflected, that they could take charge and would be able to do so.

Research Question 2:

How do these women describe their transition and change processes?

Participants explored changing emotional reactions to their circumstances. Responses were grouped around reactions about losing their jobs, which included particular anxiety about financial insecurity. A few acknowledged earlier feelings about a desire to be self employed which did not begin to crystallize until the impact of sudden job loss was felt. In light of changing circumstances, perhaps this became a self fulfilling prophecy.

Some women shared issues relating to a sense of loss of personal identity, and in doing so provided graphic descriptions of the mid transitional period. For some, changing personal relationships and living arrangements coincided with the transition. An important ongoing theme was an increased awareness of their need to improve their health and overall wellness. Change management for these women included periods of self assessment and critical reflection brought about by the transition, also increased their self awareness and confidence levels. Certainly, their need for independence and their desire to develop an environment that more closely matched their personal values, acted as a catalyst in their later decision to work for themselves.

Research Question 3:

What were the most significant personal and professional learnings during this transition?

Informal self-directed learning was a dominant theme throughout this study. It was significant that only one woman who required financial industry certification, returned to formal study during this career transition. For others, it would seem that financial concerns and the need to get on with their careers and lives, overrode the opportunity that this job loss provided to return to school. In many cases they were able to transfer and build on aspects of existing business experience such as sales and marketing. Not surprising, there were aspects of new business development and financial management which required continuous learning and may require ongoing continuing education in the future. A significant recurring theme had to do with issues of personal financial insecurity, and were related to ongoing business financing and debt implications.

New perspectives and informal learning were based on an evaluation of themselves and their circumstances. This was made possible because of their transition but also was necessary for them to get throughout their transition. In other words change forces a readiness to learn. The nature of learning for these women, while informal for the most part, was at the same time profound on a personal level. This learning was about themselves and what they could achieve in different circumstances.

It could be said that the ability to look back during the interviews for this study, and perhaps even be more critically reflective about these change events, was enhanced due to participating in the study and interacting during the group discussion. Certainly, their personal growth was a result of gaining more self insight. Self discovery helped them

develop new ways to gain better balance and more control over their quality of life. This change process precipitated new learning and this learning required these women to make changes. It was evident for the most part, that despite family relationships, these women were intuitive, very self-directed and self-reliant, in their efforts to make personal and professional change happen. There was also a recognition in their voices that they were still evolving, and in some cases still resolving these changes.

In response to Research Question 4:

What key choices and decisions confronted these women in becoming self employed?

Individuals discussed identifiable turning points as they made new beginnings. These converged somewhat with their age, changing family responsibilities and also impacted on some partner relationships. However, gaining increased self confidence enabled these women to forge new directions. They described managing the personal challenges of staying focused, while coping with business growth and new developments. There was no evidence of what could be described as out of control behavior, for example, extremes in alcohol, food intake or spending, during this transition. In fact, a major goal and benefit for these women was establishing a healthier, more balanced life style. Participants expressed a unanimous sense of well being and overall happiness, while maintaining a perspective about growth during the continuing journey ahead.

Responses to the fifth Research Question:

What meaning do these women make of their transitional journey and how would they describe their growth?

Women in this study reflected on the progress they had made personally and professionally because of their transition experience and they described achieving a new understanding and vision of themselves. Moving to entrepreneurship resulted in an overall marked sense of individual personal freedom, as well as a "richer capacity for choice and decision making in their lives" (Osherson, 1980, 100). Participants appeared to have reached greater levels of fulfillment by being truer to their own beliefs, acting on their own values and by making creative choices. A comparison of the individual accounts revealed a pattern of transition experience that was common in all six cases. This can best be described as a three phase transition process, with each phase having a distinctive character and each building on the previous phase. Descriptions revealed a process that was cyclical or spiral, rather than linear in nature. It was not easy to determine the sequence of events that contributed to enhanced critical reflection, self directed learning and new personal meaning for these women. I suspect that this was an ongoing process, certainly enhanced as more time has passed, and more has been accomplished by these women.

From the perspective of each woman's story, the significance and personal relevance of a career transition to independent business was more fully understood. Their transition involved not only a change in the meaning of work, but also in the course of their lives. Motivators for change in these women, included earlier dissatisfaction with their work environment; sudden job loss; an initial perceived loss of identity and status; fear of financial insecurity; a desire for autonomy and independence; increased personal insight and renewal; a desire for an improved quality of life; and renewed self confidence.

There were a few points of discussion where all participants expressed the same perspective at different times. For example in their descriptions about the degree of personal confidence and freedom that they currently feel, and the degree of improved quality of life that they enjoy as a result of their career changes. They were also unanimous in confirming that they would not return to employee status, or to a corporate organizational structure. These narrative accounts also provided a fuller appreciation of the complexities and difficulties of such a change. Jean Shinoda Bolen's words echo here, when she said "*we must find within ourselves what we need to survive*" (Bolen 1994, 149). In this study, we have stories of women who managed this change effectively, who have a new view of themselves, and who have redefined quality, balance and meaning in their lives. They describe a willingness to care for themselves and to be able to give themselves permission, to do what they wanted to do at this point in their lives. Additionally, they have demonstrated initial successful business ventures and a desire to continue growing these business activities.

By examining the stories told by these participants, the study provided a means of assessing the relevance of transitions models for midlife women. Using qualitative methodology, the results provide a rich and powerful description of the challenges and choices that these women managed, as each made significant progress in personal and business growth. These accounts support the notion that the meaning of work can change, over the course of life change experiences. The common patterns of experience that emerged from the individual accounts may be useful as a guide and a framework, for those going through a career transition and those who counsel them. From this research, we can begin to draw some recommendations about the need for career planning models that are more relevant to women's experience.

REFLECTIONS

My own level of knowledge and effectiveness as a career counselor has been enhanced during this study and I have enjoyed this personal learning opportunity. I have an earlier professional background in health (critical care nursing for the most part), and have been an adult educator and senior academic manager in the Ontario community college system for much of my career. In my current role as a private sector career counselor, my work includes helping people at all levels, from a wide range of industry and professional disciplines, through a variety of career transition situations. During these periods of change, I have observed individuals not only deal with pain and loss, but also emerge from the transition much stronger and more confident. They often experience a sense of excitement and renewed commitment to their new work, which ultimately seems more meaningful and satisfying. During my own career, I have also been drawn to issues surrounding women's career development. My particular interest has been about how women experience career growth, and manage quality and balance in their lives.

In the career planning and counseling process with these adults, I am always interested in how they respond to change, and what factors contribute to their successful transition. I realized early on, that a crucial and essential element for these individuals involved a *learning project*. This project enables an individual to self evaluate, consider objective assessment data and third party perceptive (360°) feedback on work and style issues. All of this takes place while one focuses on the realities of a changing external world. The outcome of this learning project often results in significant internal change, during a period of what may also include dealing with issues of midlife change. My own career counseling goals have been in many cases, to help men and women begin to make better choices for themselves.

There were many parallels in the stories told by the women in this study and others I have known. These common aspects include their initial response and upset over job loss; their concern about financial resources; and their determination to be self reliant. Women facing these situations often are able to employ a systematic approach to successful project management. What I was able to better understand because of the nature of this study, was the depth of the very personal and in some instances very profound change that these women experienced. And this has empowered me to look anew at my own life.

Throughout this research project, I have also been conscious of my need to balance my impressions of the participants' experience, and women's experience in the larger context, with those of men facing similar career challenges. Often I asked myself, 'on the other hand' and found myself questioning, 'how is this circumstance different?' or 'why would I consider their responses to be different?' I have determined as have Heilbrun (1988) and others, that female lives should be looked at differently than has been customary for those writing about women. This is because women's lives *are different* than men's. In retrospect, at the outset of this study, the selection criteria identified well educated and competent women, who by their own assessment were successful business owners for at least a year. In addition, women coping with simultaneous critical events such as health or serious family issues were excluded. Therefore, in many instances this study is indeed a good news story because it provides accounts of successful outcomes. While the sample in this study is small, and generalizations of the findings must be approached with caution, nonetheless, I am left with the overwhelming sense that these stories are representative of many midlife women's successful experiences, during similar career changes. Heilbrun (1988) reminds us that detailed, long term studies of women's lives must be undertaken. Only in such descriptions, in which women are encouraged to give voice to the salient aspects of their lives, will the patterns of women's lives emerge.

CONCLUSIONS AND RECOMMENDATIONS

The women in this study succeeded largely on their own resources. They were able to make significant changes because of a forced opportunity to pause, take stock, reflect and learn. They grappled with uncertainty, and took risks both personally and financially to realize new goals. It seems to me that they are role models for others and examples of women who were energized by change, able to *seize the day*, and chart new territory for themselves. The range of learning included personal evaluation, change management and aspects of independent business management. New perspectives gained included increased confidence based on a reclaiming of themselves, and an improved quality of life based on better choices for themselves.

While this study didn't examine specifically *how* these women went about their informal learning, it is clear that they took the opportunity to learn what they needed in the process of discovery, in order to move forward. They used basic strengths, clarified new interests and were creative in new work and life directions. At the same time, there is also a case to be made about the benefit of individuals accessing professional career transition counseling services, earlier in their career planning, and at different stages of their career development. These consultants can offer systematic approaches, guidance and support to help plan the necessary steps for ongoing successful career development, as well as during and after change events.

While these women experienced barriers to their success in their corporate roles, in the end the issue may no longer even be about breaking the glass ceiling. Rather, it may be about women reassessing their personal and business strengths, desires and energies. And it is about women making significant career and life decisions, that help to create an environment of their choice - one that is more closely aligned with women's values and

vision, and one that recognizes their abilities and contributions. We are experiencing a significant change in opinions and attitudes about life *inside versus outside* the corporation. Similarly, we are seeing a mass exodus of women from these organizations, who are making successful strides on their own. In many cases, the abilities needed for entrepreneurship parallel the inherent abilities that women have developed over centuries in their various female roles. These are conceptualizing, co-ordinating, problem solving, delegating, and strong determination.

Women have already made major inroads into small business development, and these women are enjoying the success of business ownership and growth, with increasingly tangible results. Out from under traditional organizational restraints, I see these women, unleashing potential that they never knew they had. At the same time, they are exercising autonomy, independence, power and control over their lives, based on their different values. These values are grounded in issues that are recognized as important for women - a need for autonomy, integrity, equality of opportunity, connectedness and a balanced quality of life.

The results of this study confirm that:

- knowledge of adult development as well as life event transition models, is valuable for women who are managing their careers. However, there is a need to more fully integrate this knowledge with models of women's development, to provide a greater understanding of how women hold values, beliefs and assumptions that guide them in making sense of career decisions.

- a determined and ongoing process of self evaluation and critical reflection are essential for an effective career transition. Comprehensive professional career assessment and planning methodologies may be beneficial at various stages in women's career development.
- career change involves moving through a process of transition before the actual change occurs, and it can be helpful to understand that this transition can offer a significant opportunity for informal learning, growth and change.
- there were specific coping and learning strategies which increased the success of managing change for these women. Traits such as self reliance, tenacity and positive optimistic attitudes were important variables in their career transition process. These are aspects of career resiliency so necessary in a changed work world.
- there is also a need to develop a "culture of support" as Mezei (1994), describes it, for women within education, business and community networks, to guide women's career development. Partnerships between education and business should foster the development of generic entrepreneurial attitudes and new business development skills, as these are key to proactive career management in a changed work world. Professional coaches can better assist women to assess and determine, *where they are* and *where they want to be* on a continuum of career change.
- as importantly, we need increased opportunities for women to support other women, by sharing their career development and transition experiences. For women who are considering business ownership, the opportunity to share experiences may better enable them to understand their own motivation and career decisions, and to identify the necessary business skills they need to further develop.

SUGGESTIONS FOR FURTHER RESEARCH

This study was limited to a small number of participants, nonetheless the findings have implications for business and educational leaders, career development specialists, and particularly for women at all ages and levels who recognize the challenge, and also the inherent opportunities in this changed work world. The following suggestions for further consideration arise from the observations and findings of this study, and affirm the work of numerous authors and investigators which preceded this project. Further research could:

1. examine what constitutes learning, or how learning happens in similar career transitions.
2. investigate similar career changes for women at other levels in the organization and also study women who made a voluntary change to business ownership.
3. study specific aspects of the necessary preparation for independent business, which would provide valuable information for potential women business owners.
4. examine the factors for women who made such a career change, but who were unsuccessful in their attempts to become business owners.
5. demonstrate the benefits of professional career assessment and career planning methodologies at earlier life developmental stages, for example during high school, college, early and mid career stages. This would be useful to assist with the assessment of abilities, interests, career needs and realistic goal setting.

6. compare women executives and women entrepreneurs, especially in regard to personality characteristics; backgrounds; and definitions of values, life goals and success, would be useful in the study of women and career options.
7. study how individuals learn specific skills such as critical reflection, values and belief clarification, and optimism to better cope with dramatic life events, would be a valuable contribution.
8. follow a similar population of women who moved to business ownership, in a longitudinal study over several years to enhance our further understanding of their transition and learning.

EPILOGUE

Almost a year later, we came together informally as a group, to discuss the findings of the study, as well as participants' ongoing business activities. Unfortunately, one person was called out of town on new business and could not attend. Again this meeting was enriching for all of us, in the manner that women provide mutual support for each other. We heard even stronger affirmation and confidence in their voices. Without exception, each of the participants provided examples of vigorous business results, and that they brought new energy and a greater perspective to their work.

These women also claim that they have developed and maintained better balance in their lives. They have found ways to continue their learning and development. They have learned to trust themselves to make sound decisions about their futures. I think they are smart too, just plain smart, in knowing that increased career satisfaction requires balance in other parts of their lives. The bottom line is that *they perceive themselves* to be more successful.

Listen to the sense of freedom and contentment in their voices:

I'm freer, lighter, more confident and stronger. My work is going very well and I'm really enjoying it. As well I'm financially more secure which has made a huge difference. I have discovered a values based approach to life, and I am challenged. (Kelly)

I have discovered myself. I know things are going to go well.
(Diana)

I am free of my old self. I have a clearness and feel freer, and I have discovered my sense of humor. This has enriched me. (Marion)

The greatest gift has been to be able to change my behavior and lifestyle. I have a daily meditation plan and each day put one foot in front of the other. I'm gentler, more patient and kinder. This is the first time in my life that everything is working. (Renee)

My sails are full and the fabric of my life is full. My relationships are better and my accomplishments are important. I am patient about the system that is my life. I trust much more. (Susan)

Juliette who was not with us expressed similar feelings of confidence and enthusiasm to me about her new life. She has also experienced a stronger year both personally, and in her business growth.

If it can be said that the findings of this study contribute in any significant way to our understanding of women's career development and career transition, it is largely due to the sincerity and willingness of these women to allow their stories to be told. They spoke to me, a stranger, with openness and with emotion. The content of the interviews and my relationship with them, will remain with me for a long time. I hope I do them justice in this work, and that their life stories can teach others, a portion of what they have taught me about their courage, their boldness and their confidence. We each can build on what we have learned *from women who shared so much.*

APPENDICES

APPENDIX A

PARTICIPANT CONSENT

Dear :

As you know, I am presently studying toward a doctoral degree in adult education at Michigan State University. My research focus and proposed qualitative study is about women's career development, particularly mid life executive women who, have left an organization to work as an entrepreneur. I am interested in understanding more about their perceptions of their transition into new ways of self employed work. If we can increase our understanding and knowledge about the transition process for women at this phase of their career development, then we may be better able to help others in making more effective and satisfying career changes. This study could serve as a guide for younger women and provide encouragement to seek to find new directions, and perhaps better realize their options based on a greater understanding of the possibilities.

Thank you for agreeing to participate in this study in the following ways:

1. providing a current resume.
2. participating in a personal audiotaped interview of approximately 1½ hours. I will be asking you to describe your situation and to discuss the events, learnings and changes you experienced during your career transition. Once I have transcribed the interview, I will give you the opportunity to make any additional comments or changes. I will be studying these transcripts, coding the discussion and analyzing the data for key concepts and themes. Following the individual interviews with 5 other participants, I will ask you to meet other participants.
3. participating in a group audiotaped discussion of 2 hours with all participants to collectively share your reflections about your career transition and to relate these to emerging themes from the individual interviews. Again, you will have the opportunity to review the transcript of this meeting for accuracy or additional comments.
4. participating in a final individual interview of 1½ hours to clarify your response to the focus group discussion vis a vis your own experience.

Any information that you choose to share, your name and the names of your former organization will be held in the strictest confidence. Records will be kept safely with me during this research project and for up to one year after, at which time they will be destroyed. In reporting my findings, every safeguard will be taken to protect your anonymity by disguising your name and other information that could be used to identify you.

If you have any further questions please contact me. Otherwise, would you kindly read and sign the consent statement which appears below and return it to me.

Yours sincerely,

Marina Heidman

MH/le

I have read the above information describing the research study you plan to conduct and have kept a signed copy for my records. I understand that my participation is entirely voluntary and that I may withdraw at any time without penalty. Meanwhile, I understand that any information I share with you will be held in strictest confidence and that, in reporting your findings, you will take steps to protect my anonymity, by disguising my name and other information that could be used to identify me.

With this understanding, I agree to participate.

Signature: _____ Date _____

Signature: _____ Date _____
Marina Heidman

APPENDIX B

FIRST INDIVIDUAL INTERVIEW QUESTIONS

1. Would you please tell me a little about your career to date, particularly what you were doing prior to what you do now? (Research Question 1)*
2. What was going on in your organization that may have influenced your leaving? (1)
3. What was going on in your non-professional life that may have influenced your leaving? (1)
4. Could you talk about what your leaving felt like at the time? (1,2)
5. How did you work these feelings through? (2)
6. Describe what you do now and how it compares to your earlier work? (2)
7. I am interested in the transition you experienced in getting to the work you do now. For example, how did you go about making this decision? (2,4)
8. Were there any life events, people or counselling help that contributed to making this decision? (2,3,4)
9. Do you think it was important that you were at a particular age or at a particular point in your life? (2,3,4)
10. Would you describe the challenges for you to adjust or change during this process, i.e., professional, personal change, other? (3,4)
11. What did you learn and how did you know what you needed to learn? (3,4)
12. Looking back at your transition, what did you learn from what you experienced? (3,5)
13. How is your current work affected, given your understanding of your transition experience? (3,5)
14. Are there other questions I should have asked or do you have anything else to add?

* though there could be overlap in the content of a question, the bracketed numbers refer to the main research questions.

APPENDIX C**GROUP INTERVIEW QUESTIONS**

1. What influences played major roles in your decision for self employment?
(Research Question 1)
2. When did you first consider/desire self employment? (4)
3. What were the key choices, decisions you faced to become self employed? (4)
4. What have you learned during this transition to self employment? (3)
Any surprises? (3)
Any regrets? (3)
5. How do you describe the change you've experienced? (2,5)
6. How is your current work affected given your understanding of the change you've experienced? (3,5)

APPENDIX D

SECOND INDIVIDUAL INTERVIEW QUESTIONS

1. What meaning do you make for yourself about the transition you've made to independent business? (Research Questions 3,5)
2. What has been the personal impact for you? (4, 5)
3. Did your family responsibilities impact on your decision? (2, 4)
4. Describe growth that you have experienced? (2, 3, 5)
5. What are the present challenges facing you? (2, 5)

APPENDIX E

THEMATIC ORGANIZATION OF CODE CATEGORIES

DISENGAGEMENT

Need for Change

bureaucracy
 boys club
 demoralizing
 disillusionment
 early desire for self employment
 glass ceiling
 golden handcuffs
 incompetent manager
 intimidating
 malaise walking dead
 negative energy into organizational life
 negative political environment
 restlessness
 vulnerable
 women a threat

Change Events

being let go
 claiming independence
 company shut down
 increased self reliance
 industry changes
 job disappeared
 need for autonomy
 need for control
 negative influences
 new president
 position eliminated
 revenue cut backs
 taking full responsibility
 unexpected job loss

CHANGING REACTIONS

Response to Job Loss

acceptance
 anger
 benefit
 cut adrift
 death of sorts
 depression
 devastating
 difficult transition
 effect on family
 financial responsibility
 frustration
 gift
 in limbo
 insecurities
 intellectual surprise
 life change
 loss of confidence
 loss of identity, face
 loss of power
 loss of status
 major adjustment
 mourning period
 moving on
 opportunity
 personal responsibility
 restlessness
 stress
 thoughts of suicide
 wilderness period
 worrisome

Change Management

chance meeting
 chance travel
 confidence
 coping
 diet
 early contract
 exercise
 health
 initiative
 meditation
 motivational reading
 positive attitude, optimism
 sabbatical
 self management
 self renewal
 self starter
 spousal support
 therapy
 time a healer
 travel
 walking

Critical Reflection

autonomous
 coping
 entrepreneurial spirit
 need for independence
 need for mentoring
 need for new challenges
 need to be someone
 organizational fit
 organizationally naive
 personality style
 responsible
 self awareness
 self directed
 self reliant
 unemployable attitude
 value of career counseling
 value of career focus, fit
 women as sole supporters
 women as survivors

LEARNING FOR CHANGE

Self Assessment

Attributes

achievement	honesty
assertiveness	impatience
authenticity	independent
confidence	intuitive
conviction	lack of confidence
creative	motivated
decisiveness	optimism
determination	philosophical
diplomacy	rebelliousness
discipline	responsible
drive	self determination
energy	self directed
entrepreneurial	self reliance
goal oriented	stamina
high achiever	street smarts

Transferable Skills

advisory
 client relations
 consulting
 creative problem solving
 creativity
 entrepreneurialism
 facilitation
 flexibility
 intelligence
 interpersonal
 knowledge
 knowledge of women's markets
 networking
 resilience
 selling skills
 strategic planning
 survival success skills
 vision

Business Development

accounting
 business acumen
 business administration
 business development
 business planning
 computer skills
 continuing education
 entrepreneurial skills
 financial industry
 financial management
 home office management
 market research and development
 marketing
 new product development
 new technology
 pricing structures
 selling/listening
 time management

Personal Growth

about superwoman
 adventure
 choices
 confidence
 confidence shifts
 desire for quality of life
 focus on family
 free floating anxiety
 gifts
 happiness
 health
 ingredients for success
 insight
 life changes
 more selective
 need for advisory help
 need for balance
 need for connectedness

need for control over quality of life
 need for control over quality of people
 need for decision making
 need for focus
 new found freedom
 new ways
 organizational needs
 personal business worth
 personal joy
 personal motivators
 regrets
 relationships
 talent
 value of career counseling
 wellness

NEW BEGINNINGS

Turning Points

age/stage
choice
confidence
control
decision making
family responsibilities
flex time
'get up quick'
intuitive decision maker
life passes
maturity
mid career change
new beginning
quality of life
single parent
time of life
values

Challenges

achieving balance
bias to action
confidence
career planning
choice
corporate collegiality
diversity
financing
goal setting
identity
lack of initial family support
maintaining focus
managing business growth
managing status
managing uncertainty
missing
new relationships
ongoing continuous learning
opportunities
optimism
previous personality
risk
self promotion
setting boundaries
space
superwoman
time for viability

SEARCH FOR MEANING

New Visions

acceptance	mental health
accomplishment	new direction
arrival	not all about money
career professional	ongoing balance
choice not to return	ongoing choice
choices sooner	ongoing continuous learning
confidence	ongoing gift
creativity	ongoing need for focus
experience	ongoing process
family responsibility	ongoing quality of life
freedom	ongoing risk
future optimism	ongoing transition
growth	own agenda
happiness	personal renewal
health	perspective
identity	regrets
immediacy	satisfaction
impact on current work life	self actualization
increased awareness	self knowledge
insight	shared learning
intuition	staying power
kinder, gentler life	surprises
life change	timing
meaning of life	values
meaning of transition	voluntary choice
meaning of work	vulnerability
measuring own success	

BIBLIOGRAPHY

BIBLIOGRAPHY

Abrego, P. (1985). *Counseling Adults in Midlife Career Transitions*. in Z. Leibowitz, D. Lea (Eds.). Adult Career Development. Alexandria, VA: American Association for Counselling and Development.

Ackerman, R. (1990). *Career Development and Transitions of Middle Aged Women*. Psychology of Women Quarterly, 14, 513.

Ackerman, R. (1996). *American Journey, A Wealth of Working Women*. The Economist, June 8.

Adams, J., Hayes, J., Hopson, B. (1976). *Towards an Understanding of Transition Dynamics*. in J. Adams, J. Hayes, B. Hopson (Eds.). Transition: Understanding and Managing Personal Change, London: Martin Robertson and Co.

Astin, H. (1984). *The Meaning of Work in Women's Lives: A Sociopsychological Model of Career Choice and Work Behaviour*. The Counselling Psychologist, 12, 117.

Astin, H., Leland, C. (1991). *Women of Influence, Women of Vision: A Cross-Generational Study of Leaders and Social Change*. San Francisco: Jossey Bass.

Atwood, J. (1990). *Women Entrepreneurs are an Educational Opportunity*. Adult and Continuing Education, March ____.

Baker Miller, J. (1986). *Toward a New Psychology of Women* (2nd ed.). Boston: Beacon Press.

Bandura, A. (1971). *Social Learning Theory*. Englewood Cliffs NJ: Prentice Hall.

Bandura, A. (1986). *Social Foundations of Thought and Action: A Social Cognitive Theory*. Englewood Cliffs NJ: Prentice Hall.

Bank of Montreal Report (1996). *Myths and Realities: The Economic Power of Women-Led Firms in Canada*. Toronto: Institute for Small Business.

Barr, S. (1996). *Up Against the Glass Ceiling*. American Management Association, September, 12.

Baruch, G., Biener, L., Barnett, R. (1987). *Women and Gender in Research on Work and Family Stress*. American Psychologist 42, 130.

Bateson, M. (1989). *Composing a Life*. New York: Atlantic Monthly Press.

Bateson, M. (1994). *Peripheral Visions: Learning Along the Way*. New York: Harper Collins.

- Baum, L. (1987). *Corporate Women*. Business Week, June 22, 72.
- Beck, N. (1992). *Shifting Gears: Thriving in the New Economy*. Toronto: Harper.
- Beck, N. (1995). *Excelerate: Growing in the New Economy*. Toronto: Harper.
- Bednar, R., Wells, M., Petersen, S. (1989). *Self Esteem: Paradoxes and Innovations in Clinical Practice*. Washington D.C.: American Psychological Association.
- Belenky, M., Clinchy N., Goldberger, N., Tarule J. (1986). *Women's Ways of Knowing: The Development of Self, Voice & Mind*. New York: Basic Books.
- Bergman, B. (1986). *The Economic Emergency of Women*. New York: Basic Books.
- Bilimoria, D., Piderit S. (1995). *Sexism a High: Corporate Boards*. The New York Times, Feb. 5, F11
- Bird, B. (1989). *Entrepreneurial Behaviour*. Glenview, IL.: Scott Foresman182.
- Introduction to Qualitative Research Methods*. New York: Wiley.
- Bogdan, R., Taylor, S. (1975). *Introduction to Qualitative Research Methods*. New York: Wiley.
- Bolen, J.S. (1994). *Crossing to Avalon: A Woman's Midlife Pilgrimage*. San Francisco: Harper.
- Borland, D. (1982). *A Cohort Analysis Approach to the Empty-Nest Syndrome Among Three Ethnic Groups of Women: A Theoretical Perspective*. Journal of Marriage and the Family 34, 407.
- Bourgeon, J. (1995). *The Road to Gender Equality: Progress and Challenges*. Optimum: The Journal of Public Sector Management, Spring, 32.
- Bridges, W. (1980). *Transitions: Making Sense of Life's Changes*. Reading MA: Addison Wesley.
- Bridges, W. (1991). *Managing Transition: Making the Most of Change*. Reading, MA: Addison Wesley.
- Bridges, W. (1994). *Jobshift: How to Prosper in a Workplace Without Jobs*. Reading, MA: Addison Wesley.
- Brimelow, P. (1996). *Are Women Worse Off Than Men? The Glass Floor*. Forbes, December 16, 47.
- Bromley, D. (1986). *The Case Study Method in Psychology and Related Disciplines*. New York: Wiley.
- Bronte, L. (1993). *The Longevity Factor*. New York: Harper Collins.
- Brookfield, S. (1986). *Understanding and Facilitating Adult Learning*. San Francisco: Jossey Bass.

- Brookfield, S. (1987b). *Preparing Interview Schedules*. Manuscript, New York: Department of Higher and Adult Education, Teachers College, Columbia.
- Brown, D. (1984). *Summary, Comparison and Critique of Major Theories*. in D. Brown, L. Brooks (Eds.). Career Choice and Development, San Francisco: Jossey Bass.
- Brown, D. (1995). *A Values-Based Model for Facilitating Career Transitions*. Career Development Quarterly, 44 : 4
- Brown, D., Brooks L. and Assoc. (1996). (3rd ed.) Career Choice and Development, San Francisco: Jossey Bass.
- Brown, M. (1994). *An Investigation Into Women's Cognitive Orientations to Leadership*. Doctoral Dissertation, Michigan State University.
- Bruner, J. (1986). *Actual Minds, Possible Worlds*. Cambridge, MA: Harvard University Press.
- Burke, R., McKeen, C. (1993). *Women in Management*. Manuscript, Toronto: Faculty of Administrative Studies, York University.
- Burns, J. (1978). *Leadership*. New York: Harper & Row.
- Campbell, C. (1994). *Where the Jobs Are: Career Survival for Canadians in the New Global Economy*. Toronto: McFarlane & Ross.
- Candy, P. (1991). *Self Direction for Lifelong Learning*. San Francisco: Jossey Bass.
- Caple, J. (1983). *Career Cycles*. Englewood, NJ: Prentice Hall.
- Carlsen, M. (1988). *Meaning Making: Therapeutic Processes in Adult Development*. New York: Norton.
- Catalyst (1986). *Female Management Style: Myth and Reality*. New York.
- Catalyst (1991). *Women in Corporate Leadership: Progress And Prospects*. New York.
- Catalyst (1995). *Women in Corporate Leadership: Progress and Prospects*. New York.
- Catalyst (1996). *Catalyst Census of Women Corporate Officers and Top Earners*. New York.
- Cell, E. (1984). *Learning to Learn From Experience*. Albany New York: State University of New York Press.
- Charest, M. (1995). National Centre Research and Development Newsletter, University of Western Ontario, June/July 5: 4, 1.
- Christ, C. (1980). *Diving Deep and Surfacing: Women Writers on Spiritual Quest*. Boston: Beacon Press.
- Church, E. (1996). *Female Entrepreneurs Take a Step Ahead*. Globe and Mail, Aug. 12, B5.

Coleman, L., Antonucci, T. (1982). *Women's Well Being at Midlife*. Institute of Social Research Newsletter. University of Michigan, Winter.

Coles, R. (1989). *The Call of Stories: Teaching and the Moral Imagination*. Boston: Houghton Mifflin.

Crittenden, A. (1996). *Up the Corporate Ladder: A Progress Report*. Working Woman, May, 22.

Cross, K. (1981). *Adults as Learners*. San Francisco: Jossey Bass.

Cyr, D., Reich, B.H. (Eds.) (1996). *Scaling the Ivory Tower: Stories From Women In Business School Faculties*. New York: Praeger.

Daloz, L. (1986). *Effective Teaching and Mentoring*. San Francisco: Jossey Bass.

Damsell, K. (1993). *The Boys Club*. Financial Post Magazine, September, 16.

Diamond, E. (1986). *Theories of Career Development and the Reality of Women at Work*. in B. Gutek, L. Larwood. Womens Career Development, Newbury Park, CA: Sage.

Dowling, C. (1996). *Red Hot Mamas: Coming Into Our Own At Fifty*. New York: Bantam.

Duclaux, D. (1995). *Cracked Glass?* ABA Banking Journal, Nov., 37.

Dunkel, T. (1996). *The Front Runners*. Working Woman, April, 30, 31.

Economist (1996). *Women Learn to Find Their Way Around the Glass Ceiling*. Globe and Mail, Nov 5, D4.

Edwards, P., Edwards, S. (1996). *Secrets of Self-Employment*. (2nd ed) New York: Putnam.

Eisner, E. (1991). *The Enlightened Eye: Qualitative Inquiry and the Enhancement of Educational Practice*. New York: MacMillan.

Ellis, A. (1973). *Humanistic Psychotherapy: The Rational and Curative Approach*. New York: McGraw Hill.

Eng, S. (1994). *Want Satisfaction in Your Career? Start Your Own Business: Women are Doing it in Record Numbers*. Montreal Gazette, June 27, C2.

Ewen, I. (1993). *Women in Midlife/Midcareer: An Exploratory Study of Their Transitions*. Doctoral Dissertation, University of Minnesota.

Federal Business Development Bank (1992). *Report on Women in Business. A Collective Profile*. Montreal.

Ferguson, M. (1979). *The Aquarian Conspiracy*. Los Angeles: Tarcher.

Fierman, J. (1990). *Why Women Still Don't Hit the Top*. Fortune, July 30, 40.

- Finlayson, J. (1995). *Against the Current: Canadian Women Talk About Fifty Years of Life on the Job*. Toronto: Doubleday.
- Fish, B., Karabenick, S. (1971). *Relationships Between Self Esteem and Locus of Control*. Psychological Reports, 29: 3, 784.
- Flavelle, D., McHutchion, J. (1996). *Helping Women Create Own Jobs*. The Toronto Star, November 5, E1.
- Flavelle, D. (1997). *Study Aims to Help Crack Glass Ceiling*. Toronto Globe and Mail, February 4, D1.
- Foord-Kirk, J. (1994). *Free Up Creativity by Retraining Yourself*. Toronto Star, June 11, G1.
- Foot, D., Stoffman, D. (1996) *Boom Bust and Echo: How to Profit from the Coming Demographic Shift*. Toronto: Macfarlane Walter and Ross.
- Francis, D. (1996). *The Feminine Mystique in the Front Office*. Macleans, December 9, 15.
- Gadd, J. (1995). *Women Gain More of Economic Pie: Most Still Get Less Pay Than Men*. Globe and Mail, Aug. 9.
- Gallos, J. (1989). *Exploring Women's Development: Implications for Career Theory, Practice and Research*. In M. Arthur, D. Hall and B. Lawrence (Eds.). Handbook of Career Theory, Cambridge England: Cambridge University Press.
- Gardner, J. (1988). *The Changing Nature of Leadership Papers*. Washington, DC: Leadership Studies Program, July.
- Gardner, J. (1990). *Leadership and the Future*. The Futurist, May, June, 9.
- Gardner, J. (1991). *Personal Renewal*. McKinsey Quarterly 2, 81.
- Gay, K. (1993). *Smashing the Glass Ceiling: Banks Sees Benefit in Promoting Women to Top Ranks*. The Financial Post, May 8, 24.
- George, L., Seigler, I. (1981). *Coping with Stress and Coping in Later Life: Older People Speak for Themselves*. Durham, NC: Duke University Medical Centre.
- Ghalam, N. (1995) (Ed.). *Women in the Workplace*. Ottawa: Statistics Canada. No. 71–534.
- Gibb-Clark, M. (1996). *Self Employed Ranks Swell to 14% of Labour Force*. Toronto: Globe and Mail, July 11, B1.
- Giele, J.Z. (1982). *Women In Adulthood: Unanswered Questions* in J.Z. Giele (Ed) Women in the Middle Years, New York: Wiley.
- Gilligan, C. (1982a). *In a Different Voice: Psychological Theory and Womens Development*. Cambridge: Harvard University Press.

- Gilligan, C. (1982b). *Adult Development and Women's Development* in J.Z. Giele (Ed) Women in the Middle Years. New York: Wiley.
- Gilligan, C., Lyons, N., & Hammer, T. (1990). *Making Connections*. Cambridge, MA: Harvard University Press.
- Ginsberg, E. (1984). *Career Development*. in D. Brown & L. Brooks (Eds.) Career Choice and Development. San Francisco: Jossey Bass.
- Glaser, B. and Strauss, A. (1967). *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Chicago: Aldine.
- Glass Ceiling*, (1995). The Economist, Aug. 26, 59.
- Glesne, C., Peshkin, A. (1992). *Becoming Qualitative Researchers*. White Plains, New York: Longman.
- Godfrey, J. (1993). *Our Wildest Dreams: Women Entrepreneurs Making Money, Having Fun, Doing Good*. New York: Harper Business.
- Goleman, D. (1988). *Interview with Albert Bandura*. New York Times, May 8.
- Goleman, D. (1995). *Emotional Intelligence*. New York: Bantam.
- Golembiewski, R. (1978). *Midlife Transitions and Mid Career Crisis: A Special Case for Individual Development Public Administration*. May, June, 215.
- Gorman, T. (1996). *Multipreneuring*. New York: Fireside.
- Gould, R. (1978). *Transformations: Growth and Change in Adult Life*. New York: Simon and Schuster.
- Grossman, H., Chester N. (1990). *The Experience and Meaning of Work in Women's Lives*. Hillsdale, NJ: Erlbaum.
- Gutek, B., Larwood, L. (1986) (Eds.). *Women's Career Development*. Newbury Park, CA: Sage.
- Hammonds, K. (1995). *An Unbreakable Glass Ceiling?* Business Week, March 20, 42.
- Handy, C. (1990). *The Age of Unreason*. London: Arrow Cox Wyman.
- Handy, C. (1993). *The Age of Paradox*. London: Arrow Cox Wyman.
- Harling, M. (1996). *Wellness and Downsizing*. Conference Proceedings, Human Resources Executive Conference, Toronto, October 10.
- Heilbrun, C. (1988). *Writing a Woman's Life*. New York: Ballantine.
- Heilbrun, C. (1992). *How Girls Become Wimps*. New York Times Book Review, Oct 4, 14.
- Hodgetts, R. (1996). *A Conversation with Warren Bennis on Leadership in the Midst of Downsizing*. Organizational Dynamics 25, 72.

Holland, J. (1973). *Making Vocational Choices: A Theory of Careers*. Englewood Cliffs, NJ: Prentice Hall.

Holland, J. (1985). *Making Vocational Choices: A Theory of Vocational Choices and Work Environments* (2nd ed.). Englewood Cliffs, NJ: Prentice Hall.

Hollis, J. (1993). *The Middle Passage: From Misery to Meaning in Midlife*. Toronto: Inner City Books.

Hunt, D. (1992). *The Renewal of Personal Energy*. Toronto: OISE Press.

Holmes, B. (1988). *Coping with Job Loss: An Investigation of the Impact of Coping Resources on Coping Strategies and Outcomes*. Doctoral Dissertation, The Louisiana State University, Louisiana.

Hopson, B. (1981). *Response to the Papers by Schlossberg, Brammer and Abrego*. The Counselling Psychologist. 9: 2, 36.

Hunt, D. (1987). *Beginning With Ourselves in Practice, Theory and Human Affairs*. Toronto: OISE Press.

Hyatt, C., Gottlieb, L. (1987). *When Smart People Fail*. New York: Simon and Schuster.

Irish, G. (1983). *Qualitative Approaches to Dissertation Research in Adult and Continuing Education*. New York Teachers College.

Irwin, J., et al. (1996). *Women Better Managers*. Washington DC: Foundation for Future Leadership.

Jackson, M. (1996). *Number of Women in Top Jobs is Still Small*. The Detroit News, October 19, B1.

Jacobson, M. (1993). *Essential Values and Characteristics of Entrepreneurial Women, Formerly Managers in a Corporate Setting*. Doctoral Dissertation, The Union Institute, Cincinnati, OH.

Jaffe, D., Scott, C. (1991). *Career Development For Empowerment in a Changing World*. in J. Kummerow (Ed.). New Direction in Career Planning and the Workplace, Palo Alto, CA: Consulting Psychologist Press Inc.

Janis, I., Mann, L. (1977). *Decision Making: A Psychological Analysis of Conflict, Choice and Commitment*. New York: Free Press.

Josselson, R. (1987). *Finding Herself: Pathways to Identity Development in Women*. San Francisco: Jossey Bass.

Kanter, R.M. (1977). *Men and Women of the Corporation*. New York: Basic Books.

Kanter, R.M. (1989). *When Giants Learn to Dance*. New York: Simon and Schuster.

Kantrowitz, B. (1990). *Young and Gifted and Jobless*. Newsweek, November 5, 48.

Keane, R. (1985). *The Experience of Doubt and Associated Learning in Religious Men*. Doctoral dissertation, University of Toronto.

- Kleiman, C. (1992). *Women Managers Lack Power But Titles Sound Good*. Toronto Star, December 7, C3.
- Kolb, D. (1984). *Experiential Learning: Experience as the Source of Learning and Development*. Englewood Cliffs, NJ: Prentice Hall.
- Kouzes, J., Posner, B. (1987). *The Leadership Challenge*. San Francisco: Jossey Bass.
- Krumboltz, J. (1979). *A Social Learning Theory of Career Decision Making*. in A. Mitchell, G. Jones, J. Krumboltz (Eds.). Social Learning and Career Decision Making. Cranston, RI: Carroll Press.
- Kubler Ross, E. (1969). *On Death and Dying*. New York: MacMillan.
- Ladd, W. (1992). *The Pattern of Career Transition: Rites of Passage*. Doctoral Dissertation, University of British Columbia.
- Laver, R. (1995). *Sex, Ties and Bias?* Macleans, Dec. 4, 54.
- Lazarus, R., Folkman, S. (1984). *Stress, Appraisal and Coping*. New York: Springer.
- Lent, R. (et al) 1996. *Career Development from a Social Cognitive Perspective*. Career Choice and Development, (3rd ed) San Francisco: Jossey Bass.
- Levinson, D. et al (1978) *The Seasons of a Man's Life*. New York: Knopf.
- Levinson, H. (1972). *Distinctions Within the Concept of Internal-External Control: Development of a New Scale*. Proceedings of the 80th Annual Convention of the American Psychological Association, 7, 261.
- Levinson, H. (1996). *When Executives Burn Out*. Harvard Business Review 4, 152.
- Little, B. (1993). *Why Workers Become Their Own Bosses*. Toronto: Globe and Mail, Jan 16, A11.
- Lincoln, Y., Guba, E. (1985). *Naturalistic Inquiry*. Beverly Hills, CA: Sage.
- Lipovenko, D. (1996). *Elderly Women at Risk: Report*. Toronto. Globe and Mail, December 5, A1.
- Livesey, B. (1996). *Ready to Start Over?* The Financial Post Magazine, May, 58.
- Loden, M. (1985). *Feminine Leadership on How to Succeed in Business Without Being One of the Boys*. New York: Times Books.
- Lucas, A. (1990). *Using Psychological Models to Understand Student Motivation*. In M. Suinicki (Ed.), The Changing Face of College Teaching, San Francisco: Jossey Bass.
- Lundin, S., Lancaster, L. (1990). *Beyond Leadership: The Importance of Followership*. The Futurist, May, June, 18.
- Mardi, S., Kobasa, S. (1984). *The Hardy Executive: Health Under Stress*. Homewood III: Dow Jones.

- McCalls Survey (1993). *The New Female Conference*. McCalls, November 96, 1.
- McGrath, C. (1992). *When Feeling Bad Is Good: An Innovative Self-Help Program for Women to Convert Healthy Depression Into New Sources of Growth and Power*. New York: Henry Holt.
- Melville, M. (1996a). *Interview*. Toronto, November 12.
- Melville, M. (1996b). *The Midlife Transition: A Doorway to New Beginnings*. Paper presented at the Ontario Association for the Application of Personality Type Conference. Toronto, November 1.
- Meredith, L. (1993). in D. McMurdry. *Where The Jobs Are*. Macleans, March 15, 29.
- Merriam, S., Simpson, B. (1984). *A Guide to Research for Educators and Trainers of Adults*. Malabar, FL: Robert E. Krieger Publishing Co.
- Mezei, K. (1994). *On Becoming a College Teacher: A Qualitative Study of New Faculty Members Transitions Into Full Time College Teaching*. Doctoral Dissertation, Michigan State University.
- Mezirow, J. and Assoc. (1990). *Fostering Critical Reflection in Adulthood: A Guide to Transformative and Emancipatory Learning*. San Francisco: Jossey Bass.
- Mezirow, J. (1991). *Transformative Dimensions of Adult Learning*. San Francisco: Jossey Bass.
- Miles, M., Huberman, A. (1984). *Qualitative Data Analysis: A Sourcebook of New Methods*. Beverly Hills: Sage.
- Miller-Tiedeman, A., Tiedeman, D. (1984). *To Be In Work: On Furthering the Development of Careers and Career Development Specialists*. in N. Gysbers and Associates (Eds.). Designing Careers, San Francisco: Jossey Bass.
- Ministry of Economic Trade and Development. (1994, Fall). *Redefining Work. Challenges*. Ontario, 7, 4:12.
- Mitchell, A. (1997). *Wage Gap Narrows Between Women, Men*. Toronto Globe & Mail, January 28: A1.
- Mitchell, G., Krumboltz, J. (1996). *Krumboltz's Learning Theory of Career Choice and Counseling*. in D. Brown, L. Brooks (Eds.) Career Choice & Development, (3rd ed) San Francisco: Jossey Bass.
- Minor, C. (1986). *Career Development: Theories and Issues*. in Z. Leibowitz, D. Lea (Eds.). Adult Career Development, Alexandria, VA: American Association for Counselling and Development.
- More Women on Boards, Study Says* (1996). Toronto Star, December 12, C4.
- Moore, K., Twombly, S., Martorana, S. (1985). *Today's Academic Leaders: A National Study of Administrators in Community and Junior Colleges*. Pennsylvania State University: Center for the Study of Higher Education.

- Morris, B. (1995). *Executive Women Confront Midlife Crisis*. Fortune, Sept. 18, 60.
- Morris, B. (1997). *Is your Family Wrecking Your Career?* Fortune, Mar. 17, 20.
- Morrison, A., Von Glinow, M. (1990). *Women and Minorities in Management*. American Psychologist, 45, 200.
- Mueller, L. (1996). in J. Kegan Gardner *Telling Women's Lives*. New Brunswick, NJ: Rutgers University Press.
- Naisbitt, J., Aburdene, P. (1990). *Megatrends 2000: Ten Directions for the 1990's*. New York: Morrow.
- Naisbitt, J., Aburdeen, P. (1992). *Megatrends for Women: From Liberation to Leadership*. New York: First Ballantine.
- Nanus, B. (1990). *Futures Creative Leadership*. The Futurist, May, June, 16.
- Neugarten, B. (1979). *Time, Age and the Life Cycle*. American Journal of Psychiatry, 136: 7, 887.
- Newman, P. (1996). *The Nations Business: A Philosopher's Dream of Making Work Fun*. Macleans, October 7.
- Nielsen, J. (1990). *Feminist Research Methods: Exemplary Readings in the Social Sciences*. Boulder, CO: Westview Press.
- Nussbaum, B. (1992). *Downward Mobility*. Business Week, March 23, 56.
- Okun, B. (1984). *Working With Adults: Individual Family and Career Development*. Monterrey, CA: Brooks Cole.
- Onstad, K. (1996). *How You Can Cure Joblessness*. Canadian Business, August, 30.
- Osherson, S. (1980). *Holding On Or Letting Go: Men and Career Change at Midlife*. New York: Free Press.
- Patton, M. (1980). *Qualitative Evaluation Methods*. Beverly Hills, CA: Sage.
- Peck, T. (1986). *Women's Self Definition in Adulthood: From a Different Model?* Psychology of Women Quarterly, 10, 274.
- Perosa, S., Perosa, L. (1984). *The Mid Life Career Crisis in Relation to Super's Career and Erikson's Adult Development Theory*. International Journal of Aging and Human Development, 20, 53.
- Peshkin, A. (1993). *The Goodness of Qualitative Research*. Educational Researcher, March, 23.
- Peters, T. (1987). *Achieving Flexibility By Empowering People in Thriving On Chaos: Handbook For A Management Revolution*, 339. New York: Harper.
- Pines, M. (1980). *Psychological Hardiness: The Role of Challenge in Health*. Psychology Today, Dec., 34.

Putnam, C. (1993). *A Conceptual Model of Women Entrepreneurs in Small Business*. Doctoral Dissertation, Oregon State University.

Raines, M. (1979). *Ten Propositions for Constructing a Conceptual Framework for Life Event Transitions: ADAPT Model*. Manuscript, East Lansing: Higher Education Department. Michigan State University.

Raudsepp, E. (1983). *What Does It Take To Succeed? The Psychological Profile of the Entrepreneur*. Entrepreneur, June, 37.

Rethinking Work: (1994). Special Report. Business Week, Oct. 17, 74.

Rifkin, J. (1995). *The End of Work: The Decline of the Global Labour Force and the Dawn of the Post Market Era*. New York: Tarcher Putnam.

Ritchie, S. (1992). *Corporate Attitudes to Women Depressing*. Toronto Star, Nov. 4, C2.

Rogan, H. (1984). *Top Women Executives Find Path to Power is Strewn with Hurdles*. Wall Street Journal, October 25, 35.

Rokeach, M. (1973). *The Nature of Human Values*. New York: Free Press.

Rosener, J. (1990). *Ways Women Lead*. Harvard Business Review, 68: 6, 119.

Rossi, A. (1980). *Life Span Theories and Women's Lives*. Signs, 6: 1, 4.

Rotter, J. (1966). *Generalized Expectancies for Internal Versus External Control of Reinforcement*. Psychological Monographs, 80: 1, 609.

Royal Bank of Canada, Angus Reid Group (1996). *Workplace 2000: Under Construction Survey of Job Satisfaction of Canadian Workers*. Toronto.

Rubin, L. (1979). *Women of a Certain Age. The Midlife Search For Self*. New York: Harper.

Saltzman, A. (1991). *Downshifting, Reinventing Success on a Slower Track*. New York: Harper.

Schein, V. (1989). *Would Women Lead Differently?* in W. Rosenback, R. Taylor (Eds.). Contemporary Leadership. Boulder Co: Westview Press.

Schlossberg, N. (1977). *The Case for Counseling Adults*. Chapter 2 in N. Schlossberg A Entire Counselling Adults, Monterrey, California: Birks Cole.

Schlossberg, N., and Leibowitz, Z. (1980). *Organizational Support Systems as Buffers to Job Loss*. Journal of Vocational Behaviour 17, 204.

Schlossberg, N. (1984). *Counseling Adults in Transition: Linking Practice with Theory*. New York: Springer.

Schlossberg, N. (1985). *Adult Career Development Theories: Ways to Illuminate the Adult Experience*. in D. Lea and Z. Liebowitz. (Eds.). Adult Career Development, Alexandria, VA: American Association for Counselling & Development.

- Sciadas, G. (1995). *Service Indicators*. Ottawa: Statistics Canada, 63-016.
- Seidman, I. (1991). *Interviewing as Qualitative Research: A Guide for Researchers in Education and the Social Sciences*. New York: Teachers College Press.
- Seligman, M. (1991). *Learned Optimism*. New York: Knopf.
- Shapiro, M. (1994). *How Professionals Learn to Make Involuntary Career Changes Successfully*. Doctoral Dissertation, Columbia University.
- Sheehy, G. (1976). *Passages: Predictable Crises of Adult Life*. New York: E.P. Dutton.
- Sheehy, G. (1981). *Pathfinders: Overcoming the Crisis of Adult Life and Finding Your Own Path of Well Being*. New York: Bantam.
- Sheehy, G. (1995). *New Passages: Mapping Your Life Across Time*. Toronto: Random House.
- Shweder, R. (1986). *Storytelling Among the Anthropologists*. New York Times Book Review, Sept. 21, 38.
- Sinetar, M. (1992). *Developing a 21st Century Mind*. New York: Ballantine Books.
- Sinetar, M. (1995). *To Build the Life You Want, Create the Work You Love: The Spiritual Dimension of Entrepreneurship*. New York: St. Martin's Press.
- Spillar, K. (1992). *Corporate Women: Progress? Sure But the Playing Field is Still Far From Level*. in A. Segal and W. Zellner (Eds.). Business Week, June 8, 76.
- Statistics Canada (1995). *Women in Canada* (3rd ed). Ottawa, 89-503.
- Statistics Canada (1996). *Earnings of Men and Women*. Ottawa, 13-217xPB.
- Stein, M. (1983). *In Midlife: A Jungian Perspective*. Dallas, Texas: Spring Publications.
- Stein, J., Stein, M. (1989). *Psychotherapy, Initiation and the Midlife Transition*. In Louise Mahdi, Steven Foster, Meredith Little (Eds.). Betwixt and Between: Patterns of Masculine and Feminine Initiation. LaSalle : Open Court.
- Stewart, A. (1990). *Discovering the Meanings of Work..* In H. Grossman and N. Chester (Eds.). The Experience and Meaning of Work in Women's Lives. Hillsdale, NJ: Erlbaum.
- Straus, M. (1997). *Lipman Looks for New Pattern*. Toronto: Globe and Mail, January 31, B16.
- Strauss, A., Corbin, J. (1990). *Basics of Qualitative Research*. Newbury Park, CA: Sage.
- Super, D. (1980). *A Life Span, Life Space Approach to Career Development*. Journal of Vocational Behaviour, 3, 282.
- Super, D. (1984). *Perspectives on the Meaning and Value of Work*. in N.L. Gyers (Ed.) Designing Careers. San Francisco: Jossey Bass.

Super, D., et al. (1996). *The Life-Span, Life-Space to Careers*. In D. Brown & L. Brooks (Eds.) Career Choice and Development, (3rd ed) San Francisco: Jossey Bass.

Tannen, D. (1990). *You Just Don't Understand: Women and Men in Conversation*. New York: Ballantine.

Taylor, J. (1989). *Transformative Learning: Becoming Aware of Possible Worlds*. Masters Thesis, University of British Columbia.

Tesch, R. (1987). *Emerging Themes: The Researcher's Experience*. Phenomenology and Pedagogy, 5(1): 230.

Thompson, J., Hennigsen, C. (1995). *The Portable Executive: Building Your Own Job Security*. New York: Simon and Schuster.

Tiedeman, D., O'Hara, R. (1963). *Career Development Career Choice and Adjustment*. New York, College Entrance Examination Board.

Tough, A. (1971). *The Adult's Learning Projects*. Toronto: OISE Press.

Tough, A. (1979). *The Adult's Learning Projects: A Fresh Approach to Theory and Practice*. in Adult Learning, Austin, TX: Learning Concepts.

Usher, R. (1985). *Beyond the Anecdotal: Adult Learning and the Use of Experience*. Studies in the Education of Adults, 17:1.59.

van Gannep, A. (1960). *The Rites of Passage* (M.B. Viesdon and G.L. Chaffee, Trans.). Chicago: University of Chicago Press (Original work published 1908).

Veroff, J., et al. (1981). *The Inner American: A Self Portrait From 1957 to 1976*. New York: Basic Books.

Waterman, R., Waterman, J., Collard, B. (1994). *Toward a Career Resilient Work Force*. Harvard Business Review, 4, 87.

(A) *Wealth of Working Women* (1996). The Economist, June 8, 27.

Wells, D. (1994). *Learning & Leadership. Development of Women Entrepreneurs: An Exploratory Study*. Doctoral Dissertation, North Carolina State University.

Wells, J. (1996). *Is Your Job Safe?* Macleans, September 30, 46.

Wente, M. (1994). *Why Women Leave the Corporate World*. Toronto: Globe and Mail, March 26, A2.

Wente, M. (1996a). *The Glass Ceiling Revisited*. Toronto: Globe and Mail, April 6, D7.

Wente, M. (1996b). *Why Aren't Women on Top?* Toronto: Globe and Mail, October 26, D9.

Women in American Board Rooms: Through a Glass, Darkly. (1996) The Economist, August 10, 50.

Women's Directorate (1994). *A Career Planning Workbook for Women*, Toronto: Ontario Government.

Woolf, V. (1977). *A Room of One's Own*. Frogmore, St. Alban's: Triad Panther Books.

Young, R. (et al) 1996. *A Contextual Explanation of Career*. in D. Brown, L. Brooks (Eds.) Career Choice and Development, San Francisco: Jossey Bass.

Zey, M. (1984). *The Mentor Connection*. Homewood, IL: Dow Jones–Irwin.

GENERAL REFERENCES

GENERAL REFERENCES

- Adler, N., Izraeli, D. (1994). *Competitive Frontiers: Women Managers in a Global Economy*. Cambridge: Blackwell.
- Albert, S., Fassel, D. (1994). *Work of Her Own: A Womens Guide to Success Off the Career Track*. New York: Putner.
- Allen, S., Truman, C. (1993) (Eds.). *Women in Business: Perspectives on Women Entrepreneurs*. New York: Routledge.
- Aslanian, C., Bricknell, H. (1980). *Americans in Transition: Life Changes as Reasons for Adult Learning*. New York: College Entrance Examination Board.
- Asplund, G. (1988). *Women Managers Changing Organizational Cultures*. New York: Wiley.
- Baker Miller, J. (1986). *What Do We Mean By Relationship?* Wellesley College, The Stone Center 22.
- Bank of Montreal (1991). *The Task Force on the Advancement of Women in the Bank.: Report to Employees*. Toronto.
- Barbre, J. (1989). *Interpreting Women's Lives: Feminist Theory and Personal Narratives*. Bloomington: Indiana University Press.
- Baruch, G., Barnett, R., Rivers, C. (1983). *Lifeprints: New Patterns of Love and Work for Today's Women*. New York: McGraw Hill.
- Bassett, I. (1985). *Career Success and Canadian Women*. Toronto: Harper Collins.
- Belcount, M., Burke, R. (1991). *The Glass Box: Women Business Owners in Canada*. Ottawa: Canadian Advisory Committee on the Status of Women.
- Bowles, R. (1997). *What Colour Is Your Parachute?* Berkley: Ten Speed Press.
- Bradley, L. (1990). *Counselling Mid Life Career Changes*. Garrett Park, MA: Garret Park Press.
- Bramner, L., Abrego, P. (1985). *Counselling Adults for Career Change*. in Z. Leibowitz, D. Len (Eds.). Adult Career Development, Concepts, Issues and Practices, Alexandria, VA: American Association for Counselling & Development.
- Brookfield, S. (1987a). *Developing Critical Thinkers*. San Francisco: Jossey Bass.
- Brown, D. (1990). *Issues and Trends in Career Development*. in L. Brooks, Career Development. San Francisco: Jossey Bass.

- Bruner, J. (1987). *Life As Narrative*. Social Research 54, Spring, 11.
- Bruner, J. (1990). *Acts of Meaning*. Cambridge, MA: Harvard University Press.
- Buttrille, S. (1993). *Women's Voices From the Oregon Trail: The Times That Tried Women's Souls*. Boise: Tamarack.
- Caffarella, R. (1993). *The Continuing Journey of Our Professional Lives: The Impact of Significant Life Events*. Adult Learning, 27.
- Caffarella, R., Olson, S. (1993). *Psychosocial Development of Women: A Critical Review of the Literature*. Adult Education Quarterly, 43: 3, 125.
- Caldwell, E., Cantor, B. (1993). *The Return of the Mentor*. Washington: Falmer Press.
- Carrol, P., Carrol, D. (1986). *Chaos or Creation: Spirituality In Midlife*. New York: Paulist Press.
- Chinen, A. (1992). *Once Upon a Midlife*. Los Angeles: Tarcher.
- Chodorow, N. (1978). *The Reproduction of Mothering*. Berkeley: University of California Press.
- Church, G. (1993). *What Ever Happened to the Great American Job?* Time, Nov. 22, 34.
- Cochran, L. (1991). *Life Shaping Decisions*. New York: Peter Lang.
- Cook, E. (1993). *The Gendered Context of Life: Implications for Women's and Men's Career Life Plans*. Career Development Quarterly, 41, March.
- Cole, A., Hunt, D. (Eds.).(1994). *The Doctoral Thesis Journey. Reflections for Travellers and Guides*. Toronto: OISE Press.
- Covey, S. (1994). *First Things First: Managing Your Time By Balancing Your Life*. New York: Simon Schuster.
- Crawford, A., Howes, C. (1992). *Career Women Need Mentors*. Calgary Herald, April 12, E1.
- Crohan, S., Antonucci, T., Adelman, P., Coleman, L. (1989). *Job Characteristics and Well Being at Midlife: Ethnic and Gender Comparisons*. Psychology of Women Quarterly, 13, 223.
- Dalglish, B. (1990). *Having It All: More Women Are Successfully Balancing Family and Corporate Responsibilities*. Macleans, September 3, 32.
- Davis, J., Rodela, E. (1990). *Mid Career Transition*. Prevention in Human Services, 8: 1, 205.
- Davis, R., England, G. Lofquist, L. (1964). *A Theory of Work Adjustment*. Minnesota Studies in Vocational Rehabilitation, No. 15. Minneapolis: University of Minnesota Industrial Relations Centre.

Deal, T., Kennedy, A. (1982). *Corporate Cultures. The Rites and Rituals of Corporate Life*. Reading, MA: Addison Wesley.

Denis, M. (1979). *Toward the Development of a Theory of Intuitive Learning in Adults Based On A Descriptive Analysis*. Doctoral Dissertation: University of Toronto.

Donnell, S., Hall, J. (1980). *Men and Women as Managers: A Significant Case of No Significant Difference*. Organizational Dynamics, 8, Spring, 60.

(The) Downsizing of America: Special Report. The New York Times, 1996.

Drucker, P. (1984). *Our Entrepreneurial Economy*. Harvard Business Review, 62: 1, 58.

Duerk, J. (1989). *Circle of Stones: Women's Journey to Herself*. San Diego: Luna Media.

Edelstein, M. (1993). *Career Women, Mothers and Wives: A Qualitative Analysis Linking Ethnicity, Career Development and Values Clarification*. Doctoral Dissertation, University of Massachusetts.

Eisner, E., Peshkin, A. (1990). (Eds.) *Qualitative Inquiry in Education: The Continuing Debate*. New York: Teachers College.

Erikson, E. (1950). *Childhood and Society*. New York: Norton.

Erikson, E. (1959). *Identify and the Life Cycle*. Psychological Issues, 1, 18.

Evans, N. (1985) (Ed.). *Facilitating The Development of Women*. San Francisco: Jossey-Bass.

Farmer, H. (1985). *Model of Career and Achievement Motivation for Women and Men*. Journal of Counselling Psychology, 32, 363.

Ferguson, K. (1984). *The Feminist Case Against Bureaucracy*. Philadelphia: Temple University Press.

Fisher, B. (1988). *Wandering in the Wilderness: The Search for Women Role Models*. Signs, 13, 211–233.

Fitzgerald, L., Crites, J. (1980). *Toward a Career Psychology of Women: What Do We Know? What Do We Need To Know?* Journal of Counselling Psychology, 27, 44.

Fitzgerald, L., Betz, N. (1984). *Astin's Model: A Technical and Philosophical Critique*. The Counselling Psychologist, 12, 135.

Franz, L., Stewart, A. (Eds.) (1994). *Women Creating Lives: Identities Resilience and Resistance*. Boulder, CO: Westview Press.

Freeman, S. (1990). *Managing Lives! Corporate Women and Social Change*. Amherst: University of Massachusetts Press.

Gabor, A. (1995). *The True Tale of a Career Crisis*. Executive Female, Nov/Dec. 17, 42.

Gardner, J. (1982). *Self Renewal*. New York: Norton.

- Gardner, J. (1990). *On Leadership*. New York: Free Press.
- Gay, K. (1992). *Corporate Attitudes to Women Depressing, York Research Finds*. The Toronto Star, C2.
- Gibb Dyer, W. (1992). *The Entrepreneurial Experience*. San Francisco: Jossey Bass.
- Gilligan, C., Attanucci, _____. (1988). *Two Moral Orientations: Gender Differences and Similarities*. Merrill Palmer Quarterly, 34; 3, 223.
- Gilson, I., Kane, S. (1987). *Unnecessary Choices: The Hidden Life of the Executive Woman*. New York: Morrow.
- Ginsberg, E. et. al. (1951). *Occupational Choice: An Approach to a General Theory*. New York: Columbia University Press.
- Gladsten, G. (1994). *Changing Careers: A Ten Year Demonstration of a Life Span Approach*. Rochester: University of Rochester Press.
- Grezed, M. (1993). *Career Motivation and Career Change: A New Perspective*. Doctoral Dissertation, Concordia University, Montreal.
- Hakim, C., (1994). *We Are All Self Employed: The New Social Contract in a Changed World*. San Francisco: Bennett-Koehler.
- Hall, C. (1990). *Women and Identity: Values Choices in a Changing World*. New York: Hemisphere Publications.
- Hall, D. (1986). *Breaking Career Routines: Mid Career Choice and Identity Development*. in D.T. Hall and Associates, Career Development in Organizations, San Francisco: Jossey Bass.
- Hall, D. (1996). *The Career is Dead - Long Live the Career*. San Francisco: Jossey Bass.
- Hardin, P. (1992). *What Are You Doing With the Rest of Your Life? Choices In Midlife*. San Rafael, California: New World Library.
- Haslett, B., Geiss, F., Carter, M. (1992). *The Organizational Women: Power and Paradox*. Norwood, NJ: Ablex Publishing Corporation.
- Heim, P., Golant, S. (1992). *Hardball for Women: Winning at the Game of Business*. Los Angeles, CA: Lowell House.
- Helgesen, S. (1990). *The Female Advantage: Womens' Ways of Leadership*. New York: Doubleday.
- Helson, R. (1992). *Women's Difficult Times and the Rewriting of the Life Story*. Psychology of Women's Quarterly, 16, 331.
- Jaeger, R. (1988) (Ed.) *Complimentary Methods for Research in Education*. Washington, DC: America Educational Research Association.
- Janis, I. (1982). *Counseling on Personal Decisions: Theory and Research on Short Term Helping Relationships*. New Haven: Yale University Press.

- Jensen, M. (1987). *Women Who Want to be Boss*. Garden City, NY: Doubleday.
- Jung, C. (1964). *Man and His Symbols*. New York: Doubleday.
- Kanter, R.M. (1987). *Men and Women of the Corporation Revisited*. Management Review, 76, 14–16.
- Kiechel, W. (1993). *How Will We Work in the Year 2000*. Fortune, May 17, 38.
- Kimmel, M. (1993). *What Do Men Want?*. The Harvard Business Review, 6, 50.
- Knowles, M. (1975). *Self Directed Learning: A Guide for Learners and Teachers*. New York: Association Press.
- Knowles, M. (1984). *Adult Learning Theory and Practice*. in L. Nadler (Ed.) The Handbook of Human Resource Development, New York: Wiley.
- Kohlberg, L. (1970). *Stages of Moral Development as a Basis for Moral Education* in C. Beck and E. Sullivan (Eds.) *Moral Education*. Toronto: University of Toronto Press.
- Komarovsky, M. (1985). *Women In College: Shaping The New Feminine Identities*. New York: Basic Books.
- Konrad, W. (1990). *Welcome to the Women Friendly Company*. Business Week, August 6, 48.
- Kram, K. (1983). *Phases of the Mentor Relationship*. Academy of Management Journal, 26, 608.
- Kruger, P. (1993). *The Working Women Survey: What Women Think About Women Bosses*. Working Woman, June, 40.
- Kvale, S. (1983). *The Qualitative Interview: A Phenomenological and Hermeneutical Mode of Understanding*. Journal of Phenomenological Psychology, 14, 171–196.
- Kvale, S. (1989). *The Primacy of the Interview*. Methods 3, 3.
- Latack, J. (1984). *Career Transitions Within Organizations: An Exploratory Study of Work, Non Work and Coping Strategies*. Organizational Behaviour and Human Performance, 34, 296.
- Latack, J., Dozier, J. (1986). *After the Axe Falls: Job Loss as a Career Transition*. Academy of Management Review, 11, 375.
- Lavoie, D. (1988). *Women Entrepreneurs: Building a Stronger Canadian Economy*. Ottawa: Canadian Advisory Committee on the Status of Women.
- Lea, D., Liebowitz, Z. (1992). *Adult Career Development: Concepts, Issues and Practices*. Alexandria, VA: American Association for Counselling and Development.
- Leedy, P. (1985). *Practical Research*. New York: MacMillan.
- Lekan, D. (1993). *Outplacement Programming: The Facilitation of Adult Learning During Career Transition*. Doctoral Dissertation, Columbia University Teachers College.

- Lerner, H. (1989). *The Dance of Intimacy: A Woman's Guide to Courageous Acts of Change in Key Relationships*. New York: Harper Row.
- Levinson, D. (1986). *A Conception of Adult Development*. American Psychologist 41, 1, 3.
- Lowenthal, M., Thurnher, M., Chiriboga, D. and Assoc. (1975). *Four Stages of Life. A Comparative Study of Women and Men Facing Transition*. San Francisco: Jossey Bass.
- Machung, A. (1989). *Talking Gender, Thinking Job: Gender Differences In Career and Family Expectations of Berkely Seniors*. Feminist Studies, 15, 1, Spring, 35.
- Marcia, J. (1966). *Identity and Validation of Ego-Identity Status*. Journal of Personality and Social Psychology, 3, 551.
- Marside, V. (1988). *Learning in the Workplace: The Case for Reflectivity and Critical Reflectivity*. Adult Education Quarterly, 38, 187.
- McGinnis, A. (1994). *The Power of Optimism*. New York: Harper Collins.
- McNellis, M. (1993). *The Boys Club*. Financial Post Magazine, September, 16.
- McQuaid, S. (1986). *A Grounded Theory of Midlife Career Change*. Doctoral Dissertation. Dallas: University of Texas.
- Meyer, G.J. (1995). *Executive Blues*. New York: Dell Trade Paperbacks.
- Meyers, I. (1991). *Gifts Differing*. Palo Alto, CA: Consulting Psychologists Press.
- Middleton, D., Edwards, D. (1990). *Collective Remembering: Inquiries in Social Construction*. London: Sage.
- Mock, C., Bruno, A. (1994). *The Expectant Executive and the Endangered Promotion*. Harvard Business Review, 1, 16.
- Morrison, A., White, E. (1987). *Breaking the Glass Ceiling*. New York: Addison Wesley.
- Morrison, A., White, E., Van Velsor, E. (1987). *The Narrow Band*. in Issues and Observations. Greensboro, NC: Center for Creative Leadership, Spring.
- Nelton, S. (1990). *The Challenge to Women*. Nation's Business, July, 78: 7, 16.
- Nelton, S. (1991). *Women in Business*. Nation's Business, April, 79: 4, 23.
- Neugarten, B. (1976). *Adaptation and the Life Cycle*. The Counselling Psychologist, 6: 1, 16.
- Nieva, V., Gutek, B. (1981). *Women and Work: A Psychological Perspective*. New York: Praeger.
- Northcott, C. (1991). *Successful Career Women: Their Professional and Personal Characteristics*. New York: Greenwood Press.
- Oakley, M. (1993). *Women Creating Spaces*. Doctoral Dissertation: University of Toronto.

- Olney, J. (Ed.) (1988). *Studies in Autobiography*. New York: Oxford University Press.
- O'Neil, J., Landau, D. (1995). *The Paradox of Success: When Winning at Work Means Losing at Life*. Los Angeles: Tarcher.
- Onstad, K. (1996). *If You Have A Lemon, Make Lemonade: Women Achievers*. Canadian Business, September, 49.
- Padilla, R. (1993). *Hyperqual – Software*. *Qualitative Research Management*. 73–425 Hilltop Road, Desert Hotsprings, CA 92241.
- Parsons, F. (1909). *Choosing a Vocation*. Boston: Houghton Mifflin.
- Pearlin, L. (1978). *The Structure of Coping*. Journal of Health and Social Behaviour, 19, 2.
- Pearlin, L. (1980). *Life Strains and Psychological Distress Among Adults*. in N. Smelser, E. Erickson (Eds.). Themes of Work and Love in Adulthood. Cambridge, MA: Harvard University Press.
- Peck, T. (1986). *Women's Self Definition in Adulthood: From a Different Model*. Psychology of Women Quarterly, 10, 274.
- Perosa, S., Perosa, L. (1987). *Strategies for Counselling Midcareer Changes: A Conceptual Framework*. Journal of Counselling and Development, 65, 558.
- Perry, N. (1992). *If You Can't Join 'Em, Beat 'Em*. Fortune, September 21, 58.
- Perry, W. (1970). *Forms of Intellectual and Ethical Development in the College Years*. New York: Holt Reinholt and Winston.
- Pervin, P., Belby, D. (1981). *Towards a Model of Female Occupational Behaviour: A Human Development Approach*. Psychology of Women Quarterly, 6, 234.
- Peshkin, A. (1988). *In Search of Subjectivity*. Educational Researcher, October, 17.
- Philips, S., Johnston, S. (1985). *Attitudes Towards Work Roles For Women*. Journal of College Student Personnel, 26, 4, July, 334.
- Pinson, L., Jinnett, J. (1992). *The Woman Entrepreneur*. Touszon, AZ: Out of Your Mind Publications.
- Pliner, J. (1990). *Staying With or Leaving the Organization*. Prevention in Human Services, 8, 1, 159.
- Pratt, A. (1993). *A Homesteaders Portfolio*. Corvallis: Oregon State University Press.
- Reskin, B. (1992). *Job Queues, Gender Queues*. Philadelphia: Temple University Press.
- Robbins, P. (1980). *Successful Mid Life Career Change*. New York: AMACOM.
- Roe, A. (1984). *Personality Development and Career Choice*. in D. Brown, L. Brooks (Eds.). Career Choice and Development. San Francisco: Jossey Bass.

- Rossi, A. (1985). *Gender and the Life Course*. New York: Aldine.
- Rossi, A. (1990). *Seasons of a Woman's Life*. in B. Bennett (Ed.) Authors of Their Own Lives: Intellectual Autobiography of Twenty American Sociologists. Berkeley: University of California Press.
- Scarf, M. (1980). *Unfinished Business: Pressure Points in the Lives of Women*. New York: Doubleday.
- Schaefer, A.W. (1992). *Women's Reality: An Emerging Female System in White Male Society*. New York: Harper Collins.
- Schein, E. (1985). *Organizational Culture and Leadership*. San Francisco: Jossey Bass.
- Schein, E. (1990). *Career Stress in Changing Times: Some Final Observations*. Prevention in Human Services, 8, 251.
- Schein, V. (1988). *Would Women Lead Differently?* in W. Rosenbach & R.L. Taylor (Eds.), Contemporary Issues in Leadership, San Francisco: Westview Press.
- Schlossberg, N. (1981). *A Model for Analyzing Human Adaptation to Transition*. Counselling Psychologist, 9, 2.
- Schrank, R. (1994). *Two Women, Three Men on a Raft*. Harvard Business Review, 3, 68.
- Schwartz, F. (1992). *Breaking With Tradition: Women and Work, The New Facts of Life*. New York: Warner Books.
- Segal, A., Zellner, W. (1992). *Corporate Women: Progress Sure, But The Playing Field Is Still Far From Level*. Business Week, June 8, 74.
- Senge, P. (1990). *The Fifth Discipline: The Art and Practice of the Learning Organization*. New York: Doubleday.
- Shaw, L. (1986). *Midlife Women at Work: A Fifteen Year Perspective*. Lexington, MA: Lexington Books.
- Sherman, E. (1987). *Meaning in Mid Life Transitions*. Albany, NY: University Press.
- Sineta, M. (1987). *Do What You Love and the Money Will Follow*. New York: Dev.
- Spradley, J. (1979). *The Ethnographic Interview*. New York: Holt Rinehart and Winston.
- Steele, S. (1995). *Women at Work: Room to Improve*. Macleans, August 21, 28.
- Super, D. (1970). *Work Values Inventory*. Boston: Houghton Mifflin.
- Swartz, F. (1992). *Breaking with Tradition: Women and Work, The New Facts of Life*. New York: Time Warner.
- Taylor, R. (1988). *Exceptional Entrepreneurial Women: Strategies for Success*. New York: Pragan.

Therrien, L. et al., (1986). *What Do Women Want? A Company They Can Call Their Own.* Business Week, Dec., 60.

Thomas, L. (1979). *Causes of Mid Life Change From High Status Careers.* The Vocational Guidance Quarterly, 27, 202.

Troll, L. (1981). *Comments on Schlossberg, Brammer, Abrego Papers.* The Counselling Psychologist, 9, 46.

Vaillant, G. (1977). *Adaptation to Life*. Boston: Little Brown.

Wagner, L. (1994). *Telling Women's Lives: The New Biography*. New Brunswick, NJ: Rutgers Press.

Walker, J. (1980). *Does Career Planning Rock the Boat?* in M. Morgan (Ed.). Managing Career Development, New York: Van Nostrand Reinhold.

Webber, A. (1993). *What's So New About the New Economy?* Harvard Business Review, 1: 24.

Welty, E. (1983). *Finding a Voice.* in E. Welty (Ed.) One Writers Beginning. New York: Warner.

White, J. (1992). *A Few Good Women: Breaking the Barriers to Top Management*. Englewood Cliffs, NJ: Prentice Hall.

Williams, J. (1987). *Psychology of Women: Behaviour in a Biosocial Context*. New York: Norton.

Williamson, E. (1939). *How to Counsel Students*. New York: McGraw Hill.

MICHIGAN STATE UNIV. LIBRARIES



31293017072434