What Triggers Informal Entrepreneurial Learning? A Qualitative Exploration of Small and Medium Enterprises in Khyber Pakhtunkhwa

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Abstract: Entrepreneurs in small and medium enterprises (SMEs) encounter various challenging events and business situations, the recognition of which can trigger learning and development. This study explores these unique circumstances by developing typology and their effects on the entrepreneurial learning (EL) trajectories of SME entrepreneurs in Khyber Pakhtunkhwa. Using a constructivist grounded theory approach (Charmaz, 2006), this exploratory study employed criteria sampling to gather data from 27 entrepreneurs through semi-structured in-depth qualitative interviews. The collected data were meticulously translated, transcribed, and subjected to analysis using the coding procedures of constructivist grounded theory until the saturation was achieved. The findings of the study yielded typology of triggers driving motivation for engaging in EL. These triggers encompass competitive pressures, social networks and regulatory stakeholders, operational and strategic mistakes, institutional voids and ecosystem fragility, personal alignment and leadership development, and effective business management. This research significantly adds to the current understanding of EL by shedding light on the foundational impetus driving the learning process. By delineating the triggering events and their impacts on SMEs entrepreneurs, this study provides insights that are crucial for both scholars and practitioners in comprehending and fostering EL within the SMEs context.

Keywords: Learning triggers, Informal learning, Entrepreneurial learning, Learning in SMEs, Critical events.

1. Introduction

The ability to learn is vital for successful entrepreneurs. Research on EL suggests that it is a dynamic process (Cope, 2005; Soetanto, 2017), grounded in firsthand experience (Cope, 2003; Rae, 2014) and dependent on the context (Macpherson et al., 2010). Entrepreneurs frequently encounter various events and situations which cannot be resolved with existing knowledge and require new knowledge to be tailored to the unique challenges at hand (Aldrich, 2017). This dynamic, eccentric nature of EL, and contextual embeddedness pose challenges to the effective learning of entrepreneurs. Due to these challenges, formal entrepreneurship education has not yielded

convincing results (Nabi et al., 2017). This disappointing outcome necessitates re-examination of the fundamental question of how entrepreneurs learn in the real world during their venture startup and development.

One possible explanation may come from the fact that every entrepreneur faces unique challenges specific to their business and how they make sense of these challenges. This whole process happens as informal, dynamic, experiential learning, study of which seems to as a promising corrective. Informal EL also seems relevant as most of the entrepreneurs in SMEs are too resources constrained to afford expensive training and development. In addition, due to high stakes of entrepreneurs, their learning is critical to survival and of their ventures (Wyer et al., 2000). Recently, researchers have started taking interest in how entrepreneurs learn from the events and challenges they face (Cope, 2005; Politis, 2005; Rae, 2014). Initial research provides some insights (Minniti & Bygrave, 2001; Rae, 2006) but nonetheless, given the contextual nature of EL (Macpherson et al., 2010) in SMEs, dynamism and institutional landscape of a developing country pose an intriguing gap in research. Moreover, most of the existing research is conceptual and there is conspicuous dearth of empirical research, especially the particulars events and situations which triggers the process of EL. This study aimed at exploring how the unique situations and events triggering EL among SMEs owners in Peshawar, Pakistan.

2. Literature Review

Entrepreneurship, a multifaceted phenomenon, has attracted the attention from scholars across various disciplines, such as economists, sociologists, psychologists, and more recently, management educationists. Consequently, with such diverse perspectives varied approaches and definitions of entrepreneurship have been adopted (Ratten, 2023). For instance, Davidsson (2016) collated a range of entrepreneurship definitions, encompassing perspectives such as the establishment of new enterprises, (Low & MacMillan, 1988), the formation of novel organizations (Gartner, 1988), and the pursuit of business opportunities by individuals, autonomously or within existing organizations, irrespective of resources ownership (Stevenson & Jarillo, 1990). Similarly, for Barot (2015) entrepreneurship is a "….practice begins with action and creation of new organization". These various conceptions exhibit the plurality of views on entrepreneurship. However, there is a general agreement that entrepreneurship creates value ranging from incremental improvements to disrupting new ventures.

Entrepreneurship and learning are connected so EL also has diverse conceptualizations. Holcomb, et al. (2009) define EL as "the process by which people acquire, assimilate, and organize newly formed knowledge with preexisting structures-and how learning affects entrepreneurial action" p.168. Cope (2005) defined it as "learning experienced by entrepreneurs during the creation and development of a small and medium enterprise" p. 374. These conceptualization prompts questions related the cognitive processes (Corbett, 2005), behavioral dimensions (Wing Yan Man, 2012), and social dimensions (Kempster and Cope, 2010) on how entrepreneurs learn and grow.

Significance of Entrepreneurial Learning

Criticality of learning for entrepreneurs is well recognized among scholars. Successful entrepreneurs must learn quickly and efficiently to navigate the challenges upfront. Diandra & Azmy (2020) emphasize that "healthy business organization is supported by the entrepreneurial ability adopted for changing and learning". Given the centrality of learning, entrepreneurship is regarded as a learning process and to its comprehensive understanding needs theory of learning (Minniti & Bygrave, 2001). Another notable scholar, (Karataş-Özkan, 2011) declares EL as "an emerging movement of entrepreneurship" (p. 878). This heightened attention to learning highlights the imperative that entrepreneurs must continually learn, develop, and adjust to evolving challenges encountered in the venture startup and growth processes. However, despite the recognition of its importance, our comprehension of the EL remains incomplete (Wang & Chugh, 2014).

While the discourse endorses that learning is pivotal for entrepreneurship, extant literature does not instill sufficient evidence that formal learning indeed creates effective entrepreneurs (Gorgievski & Stephan, 2016). This discrepancy may stem from the inadequacy of formal entrepreneurship education in mirroring the authentic experiences of real-world entrepreneurs. Crucially, learning holds significant implications for the outcomes of nascent entrepreneurial ventures (Voudouris, Dimitratos, & Salavou, 2011). Therefore, enhancing understanding of the intricate entrepreneurial process necessitates investigating informal EL amidst business challenges (Soetanto, 2017). Examination of the preceding literature exposes notable gaps especially the motivational catalysts of the EL processes (Young & Sexton, 2003) and this constitutes the subject of the research question.

2.1 Research Question

What are the unique situations and events that trigger the process of entrepreneurial learning among the entrepreneurs?

3. Methods

3.1 Research Design

The choice of research design is contingent on many factors including nature of research questions, current understanding of the topic and researcher's control over the events (Sharafizad, 2018). For this research endeavor, a qualitative methodology was deemed essential due to the nascent nature of EL and the existing gaps necessitating further theoretical elucidation (Cope, 2003, 2005; Pittaway, 2007, Wang & Chugh, 2014). As advocated by Eisenhardt (1989) instances characterized by a dearth of robust empirical validation or divergent perspectives warrant the employment of a qualitative, process-oriented approach. Moreover, qualitative inquiry inherently prioritizes contextual understanding and emphasizes the exploration of phenomena over reliance on preconceived theories (Walsh et al., 2015) thereby aligning seamlessly with the objectives of this study. Lastly, this study aimed to develop a typology of learning triggers in entrepreneurship practice and qualitative methodology is appropriate to illuminate the link between empirical data and theoretical frameworks (Howell, 2012; Charmaz, 2006). Drawing upon this rationale, the adoption of a constructivist grounded theory approach (Charmaz, 2006) was deemed the most appropriate strategy to conduct this research.

3.2 Sampling

To get theoretically rich data, the following inclusion criteria was developed for choosing entrepreneurs: a). They must have a minimum of 5 years of experience Young & Sexton (2003); b). have initiated a new venture, a novel product, innovative service, improved a business process or business model, and c). ready to participate in the interview. To collect rich data, a diverse pool of entrepreneurs who met the inclusion crsiteria, were contacted using personal networks in Sarhad Chamber of Commerce and Industry, Peshawar and telephone calls to participate in this interview. Out of 20 entrepreneurs, 13 participated in the study till the second stage when further participants were chosen using theoretical sampling. Unlike quantitative studies, sample size in qualitative research is predicated on saturation point (Charmaz, 2006). Although saturation point is determined by the researcher, keeping in view the research question and heterogeneity of the sample, Creswell (2014) recommended 20-30 interviews and Charmaz (2006) espoused up to 25 interviews. In this study, realization of saturation started from interviews with participant # 13. However, given the heterogeneity of the sample and complexity of the learning process, 12 more interviews were conducted. This helped to further solidify the full spectrum of saturation.

3.3 Data Collection

Research question of the study required access to the detailed narratives of entrepreneurs. Therefore, intensive semi-structured interviews were employed to gather comprehensive data. These interviews were recorded using mobile phones. Later, the data was transcribed and counter checked against the audio recordings by the second author for accuracy. Duration of interviews ranged from 49 minutes to 95 minutes. Available official documents were also used to refine the emerging theoretical model.

Table 1: Profile of the Participants

S.No	Age	Gender	Education	Industry/sector	Experience (Years)
1.	48	Male	Graduate	Fast Food	25
2.	39	Male	Postgraduate	Manufacturing	16
3.	45	Male	Postgraduate	Herbal Pharmacy	22
4.	63	Female	Intermediate	Decoration & Interior	22
5.	39	Male	Graduate	Software	9
6.	37	Male	Graduate	Software	5

S.No	Age	Gender	Education	Industry/sector	Experience (Years)
7.	32	Male	Master	Service/Catering	11
8.	52	Male	Master	Food	21
9.	49	Male	Graduate	Civil Engg Contractor	19
10.	69	Male	MBA	Manufacturing	23
11.	37	Male	PhD	Medicine/Pharmacy	13
12.	28	Male	Master	Delivery	4
13.	34	Male	Graduate	Exporter	10
14.	21	Male	Undergraduate	Software	14
15.	28	Male	Graduate	Delivery	5
16.	28	Male	Master	Education	6
17.	43	Female	Graduate	Merchandising	19
18.	40	Male	Postgraduate	Import/Export	9
19.	37	Female	Graduate	Restaurant	6
20.	44	Male	Undergraduate	Consultant	11
21.	52	Male	Postgraduate	Education	29
22.	49	Female	Graduate	Apparel	16
23.	61	Male	Graduate	Healthcare	26
24.	25	Male	Undergraduate	Software	8
25.	29	Male	Postgraduate	Consultancy	7
26.	31	Male	Graduate	Engineering	7
27.	68	Male	Postgraduate	Manufacturing	39

3.4 Data Analysis

Based on the data collected, constructivist grounded theory inspired methods of three cycles coding was used. For deeper understanding, the transcripts documents were studied prior to coding. Then, data were coded using instances-by-instances coding technique (Charmaz, 2006) as word by word or sentence by sentence coding were not feasible due to complexity of the phenomena. This process occurred in many iterative stages with the help of constant comparative methods in which the "researcher compares data with data, data with codes, codes with codes, and codes with categories" (Charmaz, 2017, p.3). Throughout the analytic process, memos were written to explain the relationship between the codes and categories. All participants of the study signed an informed consent form. Data of these entrepreneurs was anonymized and kept confidential. They were also informed of the topic of interviews and related questions well in advance and were free to withdraw from the study at any time.

3.5 Quality and Rigor

To ensure quality, we implemented several measures including reflexivity, purposive sampling, transparent data collection and management procedures, and member checks. As researchers, we had pre-existing concepts based on our academic backgrounds in entrepreneurship and human resource development. However, we remained open to the participants' experiences and perspectives. The interviews were recorded, translated, and transcribed. These transcriptions were then cross-checked with the recordings and immediately analyzed. Additionally, the participants were carefully selected and through intensive probing, the interview questions were adjusted during data collection to clarify any ambiguities and authenticate our interpretations. We also had the opportunity to follow up with participants after the interviews to clarify concepts and conduct repeat interviews with entrepreneurs, which helped refine our concepts. Finally, meticulous records of the analysis were maintained to support the use of the constant comparative method, enabling us to develop a typology of triggers to EL.

4. Findings

The findings suggest that EL begins when entrepreneurs face challenging tasks, events, and situations that push them beyond their existing knowledge, skills, and abilities. Based on the source from which the trigger emanates, these events have been grouped into six overarching themes as shown on Exhibit 1: Competitive Pressures,

Interaction with Social Networks and Stakeholders, Operational and Strategic Mistakes Institutional Voids and ecosystem fragility, Personal Alignment and Leadership Development, and Effective Business Management. Below each of these thematic codes have been explored in detail.

4.1 Competitive Pressures

The first code "Competitive Pressures," signifies the stimulating effects of external challenges brought on by the entry of new competitors or competitive tactics by existing businesses. These challenges serve as triggers that compel individuals to adapt and respond strategically. For example, in the small market of Peshawar, the arrival of influential competitors like FoodPanda became a significant catalyst for learning as described by Entrepreneur 15. His business underwent a strategic shift towards non-food offerings to avoid direct competition with FoodPanda. This highlights the proactive nature of entrepreneurial responses. Similar experiences were shared by Entrepreneur 6, who faced a new fast-food competitor and responded by redesigning their office, expanding their product range, and improving their social media presence. These actions not only sustained their business but also enhanced their overall reputation. The theme of "Competitive Moves" addresses situations where entrepreneurs counter to strategies actions taken by rivals. While dealing with these moves, the entrepreneurs feel stimulated to learn leading to strategic adaptation and innovation. For instance, an entrepreneur 4 reevaluated their cost model, identified unnecessary expenses, and collaborated with clients and retailers to optimize designs in response to a competitor's aggressive pricing. Similarly, Entrepreneur 8, facing a decline in customers due to a rival's pricing campaign, hired a university student for improved online advertising leading to significant increases in visitors and delivery sales. All these demonstrate how competitive pressures stimulate EL through adaptation and innovation.

4.2 Social Networks and Stakeholders

The thematic code "Social Networks and Stakeholders" explores how valuable connections and interactions with diverse stakeholders' impact EL. These relationships provide insights, information, and support that help entrepreneurs adapt and learn.

The story of social interaction demonstrates the crucial role of stakeholders in the learning process and the success of operations. Entrepreneur 27 emphasized the important role of a customer with marketing expertise, who provided essential information for free. Other entrepreneurs highlighted how regulatory bodies, investment bankers, and relationships with stakeholders like the Halal Food Authority contributed to their knowledge, financial stability, and regulatory compliance.

4.3 Operational and Strategic Mistakes

Entrepreneurs viewed mistakes as necessary evils, a disliked but inevitable in the early stages of business development. However, they recognized these mistakes as integral components of the learning curve instead of hindrances. For instance, Entrepreneur 3 highlighted the profound impact of initial missteps leading to reflection on the root causes. Mistakes turned out to be opportunities for growth as these triggers a continuous cycle of foregoing conventional practices and adopting innovation. This transformative learning process represents a departure from static methodologies to dynamic and responsive strategies. In addition, mistakes were seen as catalysts that challenged and reshaped deeply held beliefs and convictions. Entrepreneur 9 emphasized that errors amplified the introspective aspect of EL. The critical errors propelled them to critically reevaluate and adapt their cognitive frameworks. Entrepreneur 26 emphasized how the cost incurred from misaligned opportunities led to a paradigm shift in risk assessment and opportunity evaluation. Similarly, Entrepreneur 17 emphasized the importance of understanding and integrating with the culture by narrating how lavish expenditure on imported strategies without consideration of the regional context.

4.4 Institutional Voids and Ecosystem Fragility

The thematic code "Institutional Voids and Ecosystem Fragility" highlights the challenges faced by entrepreneurs in Peshawar characterized by lack of essential institutional support and the weak ecosystem. The mentioned challenges affect decision-making, resource allocation, and the adaptation of SMEs. Entrepreneur 14 expressed frustration at the lack of government support, which impacted conflict resolution and operational sustainability.

Entrepreneurs also highlighted the role of intuition for decision-making when faced with challenges related to a lack of relevant market data and insights. Absence of institutional support does teach many lessons. Similarly, concerns were raised regarding government practices, particularly in licensure and taxation. These issues not only added difficulty in operations but also raised questions about the reciprocal value provided against the huge taxes. Furthermore, the inefficient and corrupt judiciary and consumer courts were identified as significant issues. These problems have a direct impact on the availability of legal remedies and the overall resilience of small and medium-sized enterprises (SMEs).

4.5 Personal Alignment and Leadership

The fifth thematic code "Personal Alignment and Leadership" appeared as a major factor that fosters personal growth and transformation. It highlights the impact of aligning personal values and business leading to truly internalizing the business and developing effective leadership. While realizing the importance of aligning with values and life purpose for greater fulfillment, the entrepreneurs undergo transformations in their personal journeys. Effective communication is a critical leadership skill that pushes entrepreneurs to learn how to engage with stakeholders effectively. Issues related to diminishing passion for business, recognizing cultural sensitivities, and addressing mental health challenges were discussed. These instances highlight the importance of personal growth and awareness for effective leadership and resilience in entrepreneurial endeavors.

4.6 Effective Business Management

The thematic code "Effective Business Management" pertains to the triggers associated with the management of resources. These include resource management, human resource engagement, cost controlling, and creative problem-solving in the entrepreneurial journey of Khyber Pakhtunkhwa. Entrepreneurs from all backgrounds struggle with the central challenge of managing limited funds effectively. Even with an MBA, Entrepreneur 10 had to significantly learn optimal cash utilization. Human resource management complexities in the local culture were acknowledged emphasizing talent management. Handling of customers with poor capacity to buy but expecting higher quality necessitated a commitment to strict cost control and financial discipline. Financial acumen emerges as a cornerstone of effective cost control strategies. Entrepreneurs face the challenge of modern customers who are technology-connected, globally informed, but are sensitive to prices. Customer expectations cannot be met profitably and sustainably until Innovative, cost-effective solutions are adopted to meet the evolving customer expectations. These situational triggers emphasize creative problem-solving as seen in the story of Entrepreneur 21. This entrepreneur stressed the need to use experience and intuition to exceed customer expectations focusing on customer centricity and entrepreneurial intuition in decision-making. The COVID-19 pandemic provides a background for employing responsive problem-solving where entrepreneurs face shortages but manage to adapt without compromising product quality. This leads to being resourceful but flexible. Entrepreneurs recognize the instrumental role of continuous improvement in various domains of their businesses. These apparently small changes yield significant improvements. This focus on incremental enhancements contributes to tangible results, fostering adaptability in the face of evolving challenges.
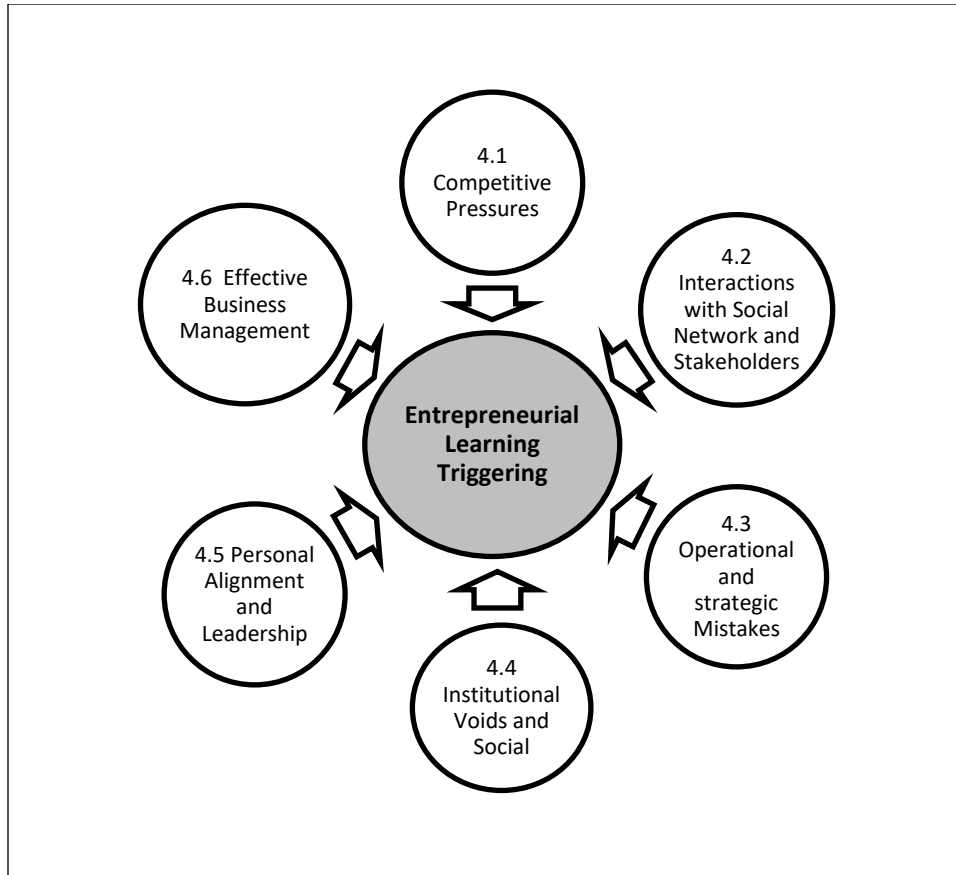
Exhibit 1: Typology of Triggers of Entrepreneurial Learning

4.7 Discussion

The findings of this qualitative study align with and contribute to existing research on triggers and stimulation of EL. Learning in entrepreneurship is a complex and dynamic endeavor. The triggers identified here resonate with and extend established literature by providing typology of factors at play. The theme of Competitive Pressures is in line with research by Shepherd and Patzelt (2018) who studied the role of dynamic environment and competitive forces in entrepreneurial actions. The study further adds the idea that entrepreneurs, when faced with competitive challenges, learn strategic foresight by engaging in strategic reevaluation to adapt and innovate strategically (Shepherd & Patzelt, 2018). The importance of Social Networks and Stakeholders as triggers for EL aligns with the work of Jack and Anderson (2002), who emphasize the role of social capital in shaping entrepreneurial behavior and learning. The study expands upon this by explaining how interactions with diverse stakeholders contribute to adaptability and tacit knowledge acquisition among entrepreneurs. Operational and Strategic Mistakes served as catalysts for transformative learning find support in the research of Cope (2011). Mistakes are integral to the learning process and this study extends Cope's findings by illustrating how mistakes prompt reflection, unlearning of conventional practices, and the embrace of innovation.

Institutional Voids and Ecosystem Fragility echo findings by Bruton, Ahlstrom, and Li (2010), who discuss the impact of institutional voids on entrepreneurial behavior. This study further contributes to understanding of decision-making in poor institutional environments by exploring the challenges faced by entrepreneurs in regions with institutional gaps. The theme of Personal Alignment and Leadership resonates with the research of Ucbasaran et al., (2006) who highlight the significance of entrepreneurial orientation, and and Rae (2006) personal emergence and effective leadership in venture performance. The present study extends these findings by emphasizing the transformative role of personal alignment and effective communication in EL. Effective Business Management aligns with research by Wiklund and Shepherd (2008), who discuss the importance of resource management and

creative problem-solving in entrepreneurial ventures. This study builds upon their work by delving into the specific challenges faced by entrepreneurs and how they navigate resource constraints and customer expectations. These integrated insights from established literature reinforce and enrich the understanding of triggers and mechanisms driving EL. This study contributes to the scholarly discourse by providing a context-specific exploration of these triggers in the SMEs in Khyber Pakhtunkhwa.

5. Conclusion

This study identified six distinct triggers of EL which leverage opportunities for EL. These include Competitive Pressures, Social Networks and Stakeholders, Operational and Strategic Mistakes, Institutional Voids and Ecosystem Fragility, Personal Alignment and Leadership, and Effective Business Management. The findings reveal a typology of triggers which explain how various events and situations stimulate the learning processes among the entrepreneurs. The study focused on the unique entrepreneurial context of Khyber Pakhtunkhwa and contributes valuable insights to the broader field of research on entrepreneurial learning. By uncovering the specific triggers that stimulate learning, the research advances our understanding of entrepreneurial behavior in diverse and dynamic environments.

5.1 Contribution

This study contributes significantly to EL by elaborating and exploring learning triggers. Competitive pressures, identified as tangible encounters with competitors, enrich the stages of concrete experiences and reflective observation in Experiential Learning Theory. It also highlights Institutional voids as opportunities for experiential learning leading to strategic foresight and learning on macro level. Institutional voids also foster resourcefulness, resilience development, and double-loop learning. In addition, the study broadens social learning theory by recognizing regulatory stakeholders as stimulating the EL. Overall, this research enhances our understanding of entrepreneurial learning across diverse theoretical perspectives. Practically, the findings offer insights for educators, policymakers, and practitioners aiming to foster entrepreneurial ecosystems and enhance EL initiatives. Understanding the triggers specific to the region enables the development of targeted interventions that can better support and empower entrepreneurs in Khyber Pakhtunkhwa.

5.2 Limitations and Future Research

Despite its contributions, the study has limitations which need to be acknowledged. The qualitative research design restricts the transferability of the findings beyond the studied context. While the identified triggers provide rich insights into EL in SMEs in Khyber Pakhtunkhwa, caution should be exercised in applying these findings to different geographical or cultural settings. Secondly, how the individual entrepreneur experiences the triggers are linked to the emotions which has not been explicitly studied in this study. Future research could benefit from including emotions to enhance the robustness of the findings. Moreover, the study focuses on a specific region, and variations in entrepreneurial ecosystems within Khyber Pakhtunkhwa are not extensively explored. Future research could delve deeper into other regions to provide a more granular understanding of EL. Acknowledging these limitations, this study offers a valuable foundation for further research and practical implications in the realm of EL, particularly in regions characterized by unique challenges and opportunities.

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