# Land of the Rising Entrepreneurship: A description of rural female entrepreneurship programmes in China

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Jens Mueller, PO Box 3100, Greerton/Tauranga, New Zealand Telephone: +64 21 516 326 E-Mail: m@usainfo.net Success Rises From the Land: Rural Female Entrepreneurship in action in China

A discussion of an action-learning based entrepreneurship program in China with comparative evaluations in Korea, Malaysia, New Zealand, US, Singapore, Germany, India and Australia

## Overview

We report on an initiative between global firms and universities worldwide, to empower university students to teach ethical and sustainable business principles in their communities, with a special emphasis on women entrepreneurship. In many of the participating countries these activities occur in the rural sector, where abstract poverty is the norm rather than the exception, and for the benefit of women, who appear to have been excluded from many of the economic opportunities of recent times.

These community-based entrepreneurship education projects span the globe, and we document significant effectiveness, both for the community recipients of this effort as well as for the

students-become-educators. New skills are developed by both groups, as we report through outcome interviews with faculty members and corporate mentors.

We conclude that this Students in Free Enterprise (SIFE) empowerment program can be equally effective in many different cultures and be applicable in highly developed industrialized nations such as Germany, the United States South Korea and Australia, as well as in developing countries such as China, Malaysia and India. Students and community participants seem to react positively to this mix of hands-on learning in an action-learning format.

Corporate leaders confirm they use this program to identify those university graduates who have practically relevant skills and the 'can do' attitudes to perform.

We further find that such an action-learning program in sustainable entrepreneurship can effectively connect business leaders to their future managers, after earlier reports with a much smaller sample size indicate the favorable reaction of business leaders to the SIFE project outcomes (Mueller, Anderson, Patkar, 2005).

## Background

Entrepreneurship education has long been identified as a critical factor in preventing future high levels of long term unemployment, and there is evidence of a strong correlation between educational level achieved and high income over a lifetime (De Faoite et al, 2003). Nearly all the academic literature outlining the genesis of business and entrepreneurial studies is preoccupied with this gap. Traditional approaches have separated education institutions and business organisations as two isolated learning arenas (Leitch & Harrison, 1999), and we speculate that continued university focus on accreditation, refereed publishing and other mostly academics-based objectives of business schools will widen the perceived gap between businesses and teaching. In New Zealand, where the UK-developed model of government funding based on research contribution has been adopted recently, a pre-occupation of management schools with peer-reviewed publications has become evident. In Australia, where a similar model is looming, educators have also begun to spend more time on academic publications than on hands-on teaching. We argue that this shift of priorities foreshadows a lack of dedication to time-intensive teaching approaches such as action learning.

It appears intuitive that teaching limited exclusively to in-classrooms

activities cannot effectively replicate the real world environment. A desire for the shift from classroom-based teaching to facility action learning has been widely expressed for entrepreneurship education (Shepherd and Douglas, 1996; Formica, 2002; Gorman et al, 1997), and we are curious if such action-learning approaches can develop suitable skill in a discipline where many element are creative (Jack and Anderson, 1999).

Action learning has been underpinning an increasing amount of training practice throughout the world for nearly seven decades since its genesis in the work of Reg Revans (Zuber-Skerritt, 2002). These environments have ranged from private companies (Marquardt, 2004) to public sector organisations (Blackler and Kennedy, 2004) and even to development programs in Third World nations (Mayoux, 2005). Furthermore, in recent decades, it has been introduced either as a complementary and/or alternative means of educational instruction in some schools (Wilson, 1992) and tertiary institutions throughout the world (Brunetti et al, 2003). As a concept, the action-learning approach provides opportunities for participants to meaningfully reflect on academic subjects (Meyer and Jones, 1993). Starting with simple tasks, possibly in class, the effort then develops into long-term projects (Bonwell and Sutherland, 1996), and our review has considered projects which were performed over a period

from a few weeks in duration, to more than 18 months. The complexity of these projects is quite high, ranging from the introduction of new harvesting methods to older farmers, to the creation of self-sustaining businesses to impoverished women.

Greater collaboration between the academic and business communities has been advocated for many years (Cochrane, 1988; Forcht, 1991; Gabor, 1991; Orr, 1993; Portwood, 1993; Reed, 1993; Warwick, 1989; White, 1993). For this closer working relationship, action learning seems to an effective connector. The number of multinational corporations who use action learning for managerial, professional, team and workforce development is diverse, ranging across such well known names as Samsung, Dow, GE, Deutsche Bank, Boeing, Sodexho, Novartis and Nokia (Marquardt, 2004). This would create a level of acceptance by business leaders for young managers who have received part of their education via action learning. Attractive for these corporate recruiters is without doubt the assumption of responsibility by students during the realistic conclusion of tasks by transforming and constructing knowledge (McKeachie, 2002; Cuthbert, 2001).

## Case Review 1

The native population in Guizhou province in China are the Miao people,

living mainly in Qiandongnan State. They live relatively isolated on average incomes of less than \$150/year, with women representing 75% of the casual laborers. Their communication is hindered by a unique dialect, and 10 out of the 12 cities in the state are declared poverty areas. Miao women wear elaborate traditional costumes and hand-made silver jewelry. Every year, many foreigners visit this region. The students from Tsinghua University in Beijing traveled to the region, sought out a group of Miao people and explained market economics. They then educated them on creating a 'branded' line of jewelry to sell in their own roadside stalls and rather than immediately using all profits for improvement of their living conditions, the villagers set some funds aside for investment into their sales operation.

Action learning is not without its critics, and we speculate that the divide between business expectations of practically relevant education outcomes will clash more intensely in the future, as government-driven funding mechanisms place greater pressure on business schools to engage in traditional academic publishing efforts. Consistent with Pedler (1983) and Mumford (1995), several authors find that the existing definitions either over emphasize one element or miss the other of action learning due to its flexibility and the widespread usage. This raises the issue of how action learning can be introduced to business school teachings as an effective complement to traditional teaching methods. As an entrepreneurship education technique, action learning is different from and more comprehensive than any kinds of management education approaches. It advocates to focus on the learners rather than on the teachers (Mumford, 1984) and challenges the passive approach to learning characterized in the traditional teaching/learning techniques (Leitch and Harrison, 1999). The action learning approach, on the other hand, has its critics. Some challenges include those to the psychological and political processes intrinsic to action learning, and that it also promotes practice at the expense of theory, thereby, promoting concerns about its philosophical base (Raelin, 1998). Smith (1988) identified and analysed a weakness of action learning for lacking a balance between knowledge and practice – which has been an ongoing debate in the field of management development (Silver, 1991).

Given this focus on action learning and its obvious interest to entrepreneurship educators who often focus on practice teaching, we investigate how this Students In Free Enterprise effort can effectively connect business leaders and managers, after earlier reports with a much smaller sample size indicate positive reports from business leaders (Mueller et al, 2005).

Many entrepreneurial characteristics, such as self-confidence, persistence

and high energy levels, cannot easily be acquired in the classroom (Miller, 1987), and this program engages students in their communities, to perform in a real environment, overcoming market resistance, structuring effective programs, measuring their outcome and demonstrating the results to executives. These projects can resemble real-life managerial challenges, similar to those students would be expected to perform once they have left university and have begun to work as junior-level managers. As part of this action learning challenge, participants need to create an effective internal governance system, develop fundraising techniques to remain fiscally solvent, create a sales approach for their projects and think about succession planning within the transient world of student life. We speculate that this comprehensive set of real-life managerial challenges is one of the reasons why CEO-level senior executives of some of the largest firms worldwide (HBSC, Unilever, PepsiCo, Wal-Mart, etc.) support this effort. It is a short step from performing under real-life conditions while at university, to performing in the work place where similar skills are needed.

#### Case Review 2

Students of Capital University of Economics and Business in Beijing selected a community in the Southwest of China, where people speak with a unique dialect. They educated the local women on technologies such as screen savers and ring tones for mobile phones. With the consent of the local women leaders, they then created a collection of recordings and presented them to a Bejing-based telecommunications company. The firm is considering the marketing of these ring tones and announcements.

Our interest was not merely in assessing such a uniformly administered program in different country for effectiveness, but we are keenly aware of the cultural difference among these countries. While Germany, the United States, Australia and New Zealand have been 'free market' countries for all of their existence, China and Singapore business leaders operate with a strong recognition of political dogma overshadowing economic activity. Although values in China are changing, and resilience and resourcefulness will continue to elevate them towards success (Liao and Sohmen, 2001), not all commonly measured entrepreneurship values easily transfer from West to East. Some entrepreneurial attributes, a positive response to change, initiative and profit orientation, appear to be in conflict with Chinese values (Kirby and Ying, 1995) and more recent work found that a sharp contrast existed between Chinese entrepreneurs and Chinese managers regarding individualism, risk and openness to change. In some areas, particularly risk tolerance, Chinese entrepreneurs scored higher than their American counterparts (Holt, 2000). Equally important, entrepreneurship is on the rise in South Korea,

with one out of 11 people working for relatively young companies in 2000, firms that were established less than 3 1/2 years ago (Park et al, 2001). The SIFE approach actively focuses on gender inclusion through specific sponsoring of Women Entrepreneurship (through HSBC), and thus we connect this work to the growing trend of women in business in Asia, i.e. in South Korea, where more women are participating in business, with about 33.9% of all business establishments in South Korea were owned or headed by women in 2000 (Korea National Statistical Office, 2001). We therefore conclude that an entrepreneurship education system is of great importance in these countries, where private ownership of assets and personal profiting from business opportunities has not always been the norm.

In an attestation to the close interest executives have in the outcomes of such an effort, HSBC's Chief Executive Officer Paul Lawrence in Singapore hopes to "help university students in Singapore to expand their skills and outlook, and to prepare themselves for the opportunities presented by businesses in the global economy" (Lawrence, 2005) and Wal-Mart's President in Korea Santiago Roces expects the students "make positive progress to build a better world of business" (Roces, 2005). At the end of each year of student performance, SIFE teams compete in front of senior executives for the right to represent their country during a global competition, undoubtedly adding an incentive to students with these global events being held in places like Toronto, Barcelona, Paris, etc. KPMG's Director of Global Markets in China says "I am amazed by the enthusiasm and quality of the young people that participate in SIFE. Their projects are typically innovative and bring value to the communities and environments in which they operate. The business exposure they gain through SIFE certainly positions the students well for their future careers" (Thomson, 2006).

# Case Review 3

Students from Shanghai's International Studies University helped develop Hongli Studio as a commercial outlet for handicrafts produced by a group of disabled women. Within one year, this studio gained a reputation for Chinese Knot products and employed more than 22 disabled women. Under the guidance of the students, the staff developed the self-confidence to approach several hotels to showcase their products and now the firm owns its own production facility, Jieyi Factory, where they supply their own 11 sales outlets with art from these women, who all share in the profits.

The interaction between the executives and the student participants creates an innovative forum for leaders to evaluate prospective new staff

members, and for students to better understand the needs of the firms. Anecdotal evidence suggests that several of these participating students are hired into supporting firms, bypassing the traditional recruitment pathways.

## Methodology

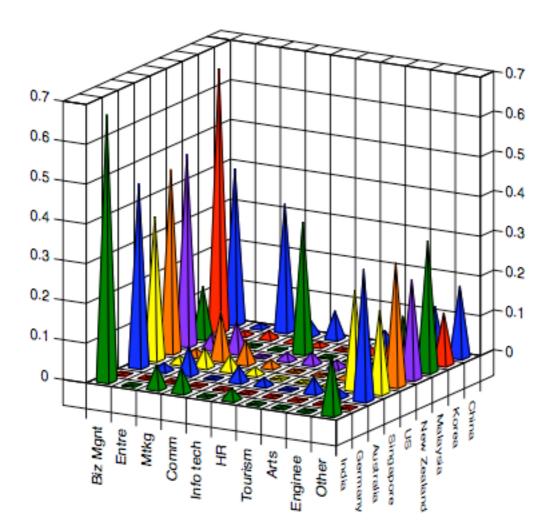
We have asked nearly 1,000 participants of the Students in Free Enterprise program in nine countries to complete a web-based survey (www.sifeaction.com/survey), and we have assured ourselves that web access was available to all of those students in their respective countries. In China, where web access to this specific site was not universally allowed by university servers and networks, we have made hardcopy survey forms available and then entered the survey results onto the system through local research assistants. The survey was in English, since the SIFE presentations are also operated in English. The response rate varied country-by-country. While it was significant in Korea, Singapore and China (with more than 60% of all SIFE students completing the survey), the participation rate dropped for Australia (18%) and New Zealand (30%) and was low in the US, where we sampled the responses mainly from one large university, and in Germany, where the effort had just started. The total survey population numbers 927.

In addition, we have also interviewed more than 30 senior executives of multi-national organizations in New Zealand, Australia, South Korea, Singapore, United States, Germany and China to investigate how effective a program is, through which those firms create practical entrepreneurship experiences for students, and then recruit those program participants as young managers into their organizations.

We have confirmed these student reports by collecting data from faculty advisors in several countries, with a similar on-line survey instrument and then applied the PETE (Practical Entrepreneurship Teaching Engagement) model (Mueller/Thornton et al, 2005) to validate the approach of this program and to reconcile it with the requirements of the market place. The PETE model describes ingredients of an effective interactive managerial learning program and seeks to explain that the presence of several factors can improve the effectiveness of practically relevant entrepreneurship education.

#### Study Results

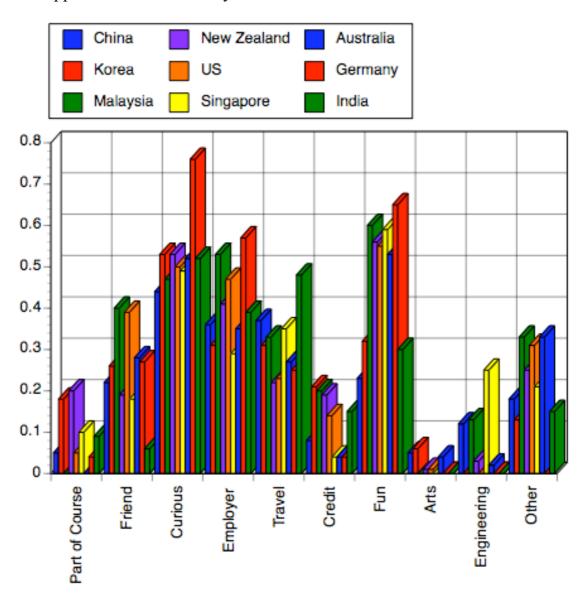
The students come from a broad cross-section of education programs, with a heavy emphasis on business management, given the entrepreneurial/business focus (Graph 1). It is part of the criteria of this program for students to represent different societal groups so that they can bring in their respective understandings of the community needs in their backgrounds. This presumably makes it easier for the students to connect with the community members when they approach women to assist them with business education. It is hard for students to have credibility when they approach much older community members, especially in cultures where young age is a detriment, and tell them they know better what to do than they do. It speaks for the salesmanship and cultural/adaptive abilities of these students to get beyond a polite introduction and to then be able to interact with these women as educators.



Graph 1: Who joins in this program?

Students join this program for different reasons, with some similarities throughout these diverse cultures. While students in China, Singapore, Germany and South Korea were interested in the travel opportunities offered through this activity, 'curiosity', 'having fun', 'making friends' and 'meeting employers' were ranked highly throughout the sample (Graph 2). Of greater significance is that the traditional academic connections of a university-based activity, 'getting academic credit' and 'being part of a course' were very uniformly ranked as poor motivators

for students. We speculate that students attach value to the fact that this program is not part of the school offering, and that they actively look for an engagement which reaches beyond the boundaries of conventional academic teaching. Conversely, this threatens our traditional beliefs that learning opportunities offered within the confines of a university setting are appreciated because they are offered there and not outside.



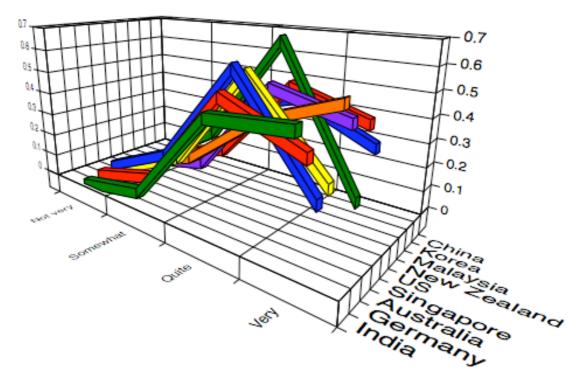
Graph 2: Why did you join this program?

In reviewing the expectations of students, we find that the majority of all students, are looking to learn 'new skills' and to 'meet executives' (Graph 3). To a lesser degree they indicate an interest in 'making new friends' and 'getting a job', although that intent is likely also reported in the response of wishing to 'meet executives'. Respondees in the US, where this program has been operational for more than 25 years, focus on job opportunities which are offered during large job fairs attached to SIFE competition events. Thousands of students pour into the national US competition event where more than 100 firms have recruitment booths, and large numbers of students are hired on the spot by brand-name companies, such as Wal-Mart, Walgreens, HSBC, AIG, etc. "When you come to a SIFE event, there is a belief that this is the future generation that really does have the potential to change the world, and to be a part of that is very extraordinary." says Denise Morrison, President of Cambell USA (Morrison, 2005), and we have interviewed several dozen executives who attribute significant skills to these students.

We have not yet reviewed enough long-term data to form an opinion on whether program participation results in tangible job search advantages, and we suggest those areas as valuable additional investigations in the future.

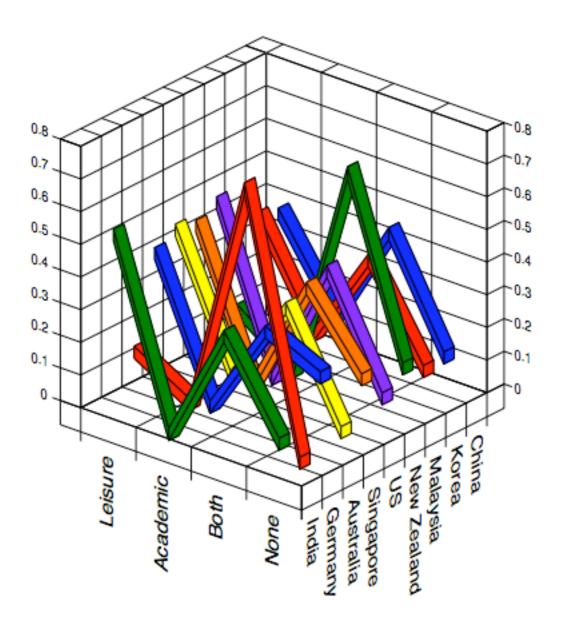
Chinese and Korean students, culturally more focused on creating large

networks of friends and family, value the opportunity to enlarge their circle of friends, consistent with the 'guanxi' concept of contributing to and then become a beneficiary of, strong and long-lasting relationships among local friends in family and commerce.



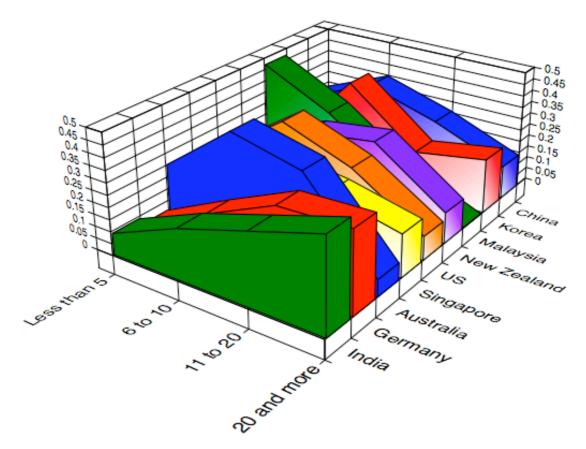
Graph 3: How important was this program for you?

The interest of these students to engage in these extracurricular projects is not just a passing fad, but ranks highly in terms of importance for them. The majority of students, consistently across these different cultures, report they consider participation either 'quite' or 'very' important. Consistent with that importance is the sacrifice of giving up mainly leisure time (Graph 4) or, in Germany in Malaysia, both leisure and academic time.



Graph 4: What time did you give up to participate?

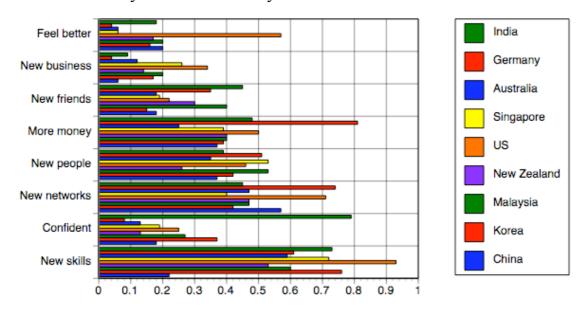
How much time did these participants invest? To the chagrin of educators who can often hardly motivate students to the minimum level of class participation, these students invested an average of 9.6 hours per week in this effort (Graph 5). Especially in cultures where students are more-than-fulltime engaged in their studies and fight for every decimal of their grade point average (China, Korea, Singapore), this time commitment appears extraordinary. Especially in India, Germany and Korea the time commitments were significant, with a large number of students investing more than 20 hours per week.



Graph 5: How much time per week did you invest?

With this significant investment in time comes the question what the students got out of this. What pay-off drives them to divert such a large portion of their busy study time and their scarce leisure time to participate in a community entrepreneurship teaching program? Students report effective results through outcomes for their 'clients' in the communities (Graph 6). While students in Germany and US focused on outcomes that creates monetary wealth for their clients, students in India

mainly built self-confidence in their community members, and all groups reported they helped create additional skills and effectively networked clients in the community. We note that these new skills generated, whether they are specific to a project or general networking and business abilities, are likely to remain with these community clients for much longer than the students' involvement, thus creating a sustainable effort that extends beyond the transiency of the students.

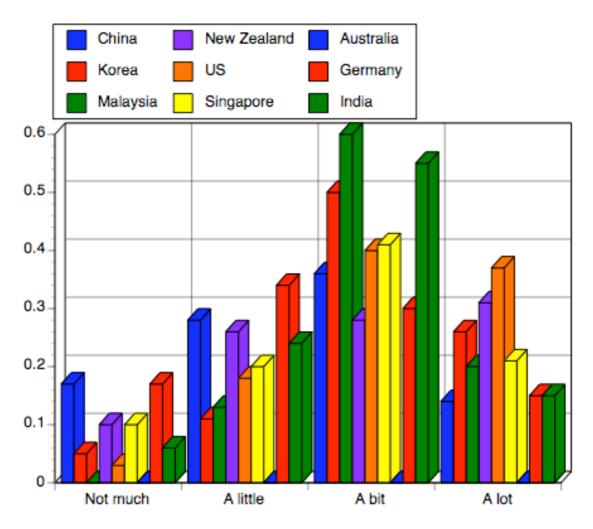


Graph 6: What effects did your work have for others?

#### Case Study 4

Students at Tenaga National University in Selangor, Malaysi (Faculty Mentor Kamariah Othman) a developed a 2-day seminar for women entrepreneurs and female orphans, age 12-18, to teach survival strategies in business with a strong ethical/sustainability focus. They were taught how to expand existing businesses on a greater scale and how to secure third-party enterprise funding, i.e. from investors, through supplier relationships and with strategic alliances. A special emphasis was placed on the creation of a simple business plan that suits their age and level of maturity.

Hoping for a ringing endorsement that this kind of activity would be perceived as a good addition to the teaching activities at the universities, we asked to what extent this action learning work assisted the teaching efforts (Graph 7). The results were consistent with the earlier findings that this kind of work is clearly considered an extra-curricular activity. The minority of students found this action learning activity contributed 'a lot' to the teaching, and we come to the conclusion that there clearly is appreciation for this kind of work among students, especially since it is operated outside the class room and seemingly adds complimentary skills.



Graph 7: Did this project work assist with the teaching?

# Case Study 5

Students at The Australian National University in Canberra, Australia (Faculty Advisor Chris Chan) created a special education program for adolescent mothers, who generally have poor education and employment opportunities. By working with the YWCA, the students recruited clients and organized ½-day seminars led by a qualified financial counsellor. The seminar was structured by the students to appeal in simplicity and

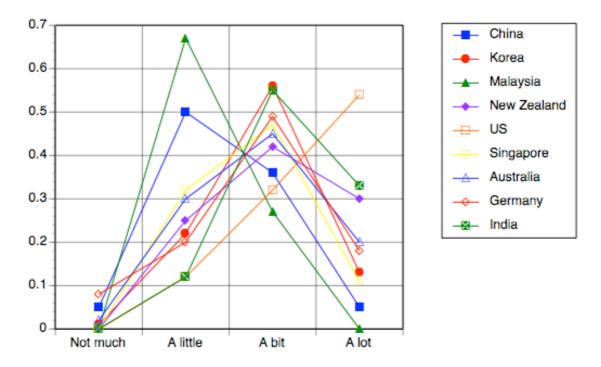
effectiveness, and to teach home budgeting and the 'cost of interest'. As a follow-up, successful seminar participants were offered a 1-on-1 session with the students to apply the learned models to their own personal/business situation to develop practically relevant skills.

Nearly 80% of all participants ranked this activity as 'quite important' or 'very important' to them (Graph 4), which is consistent with the number of hours invested. This likely rivals the ranking they would give traditional university assignments and supports the notion that such an effort can mobilize students not only to perform the quantity of work required but to also commit to quality output.

# Case Study 6

Students at Shanghai's Jiao Tong University selected housewives, laid-off female workers and retired women, who make up a large portion of the local economy, and who generally have few financial skills and little financial independence. In cooperation with these women, the students selected handcrafts which combined Chinese tradition and western styles (such as a unique cross-stitch) and helped to develop a business plan for the marketing of these products. The women were educated to attract local venture capital to finance the production and marketing cycle, and to create significant earnings for themselves.

With a peculiar exception in China and Malaysia, students across the three continents report of 'largely met' or 'exceeded' expectations, which appears to be a good result given the many hours the students have invested in their work (Graph 8). The lone outliers of China and Malaysia, where more 50% and 60% respectively of the students indicated their expectations were 'only' "somewhat met". Follow-up interviews with those students clarified their response. These achievement-focused students were frustrated that their team did not win their local SIFE national competition and thus they missed out on the (all expenses paid) travel to the world cup competition event in Toronto. We know from contact with the students in all of these countries that nearly all of this year's participants have re-enrolled to participate next year again, and we take this as a confirmation of the reported high level of satisfaction.



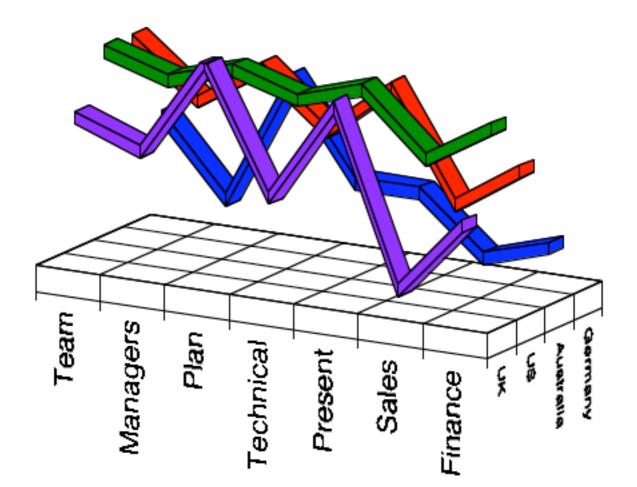
Graph 8: To what extent did this activity meet your expectations?

# Case Study 7

Students at the Guru Gobind Singh Indraprastha University in Delhi, India identified that although women equality is desired, it is achieved by few women in real life. Rural women are generally deprived financial independence, and this student group decided to educate women to start a small home business to generate a new income stream. 20 women were selected to participate in a class which discussed the basics of identifying saleable products, in this case special local embroidery, led by a skilled trainer. The women were educated to the level required to apply for 0% interest loans under the Jawahar Rojgar Yojana loan scheme of the Indian Government. Are these results based on overly enthusiastic students who are swayed by the lure of free travel, or is there substance to these extraordinary claims of achievement and satisfaction? We asked the faculty advisors in four countries (selected purely on the basis of quantity of replies) to comment on the skills the students developed through participation in this program. Highly ranked were team building and team management skills, as well as presentation skills at a professional 'real-life' level (Graph 9).

# Case Study 8

Students at the Shanghai International Studies University in Shanghai, China, identified young immigrant workers in the Song Jiang University Town as often being forced to leave school prematurely, due to family poverty. 95 trainees were recruited, mainly women, to learn to operate relatively simple businesses, such as fast food outlets or grocery stores. A formal 'Dream Weaver' program was created from which the women could 'graduate' with demonstrable business skills, also including a greater self-confidence and willingness to engage in commercial ventures.



Graph 9: What skills did the students learn (Faculty opinion)

Reason dictates that the integration of such a demanding program into the standard university curriculum, both in time and quality of effort, would

not be without its problems. Teaching staff are perennially busy, administrators fear any abrupt changes in syllabi might affect accreditation outcomes and student satisfactions, and students are a notoriously transient and fickle lot when it comes to the development of long-running, sustainable programs.

#### Case Study 9

Students at Bond University, Queensland, Australia (Faculty advisor Dell McStay) selected the Wahine (Maori) women of Queensland as a group which could benefit from business/entrepreneurial education. The students worked through the (elderly) management committee of the Maori women to teach management skills and financial independence skills to the younger female Maori population in Queensland. This group has more than 4,000 members, and the students are planning to establish a workshop series which can be self-taught by the local tribal members.

To that extent, this action learning program meets common definitions, and we see it consistent with the Practical Entrepreneurship Teaching Engagement (PETE) model (Mueller/Thornton, 2005), developed to guide school faculty to the creation of effective action learning environments. This entrepreneurship teaching model attempts to isolate factors which can contribute to high student engagement and outcome levels by creating a sense of:

<u>Belonging</u> by creating a committed and motivated sub-group of students with a special group membership in an organization;

<u>Challenging</u> the students to practical work outside the classrooms and requiring significant personal commitment to achieve acceptable outcomes;

Including a real-life <u>competition</u> in front of senior corporate executives of world-class corporations;

<u>Connecting</u> students to the corporate environment before they leave university;

Creating a <u>signal</u> effect among other universities, academic mentors and students (and, as they indicated in the responses, also among their friends)

Producing a sustainable community benefit which educates the

performing students as well.

The involvement of faculty in this action learning programme is one of innovation from both an organizational and educational perspective. At the heart of the programme is a team of multinational CEOs and Presidents who can expose participants to the "real world" and offer practical assistance (including financial support) and advice to the ongoing assignment\_issues of SIFE.

The participating executives from companies such as Unilever, HSBC, Philip Morris, Wal-Mart, Metro, KPMG, Bayer, Asahi Shimbun, etc. are universally supportive of this effort. These senior executives comment positively on the quality they have seen when the students present their materials. Two of these comments are shown below, and are suitably representative:

"KPMG is proud to have been a founding supporter of SIFE in China. With the expansion to more than 30 teams this year, we are excited about the many new Chinese students who have participated in SIFE. The ability to develop, deliver, measure and manage projects is essential for successful business leaders and I am delighted to see the growth of SIFE in China introducing more and more future business leaders to the skills required to be successful in both local and global organizations." (Kennedy, 2004)

"Wal-Mart is a fast-growing company and committed to sustainable global business and people development. Wherever we are, we see SIFE students participating in important community work. They educate our communities about business opportunities, and we congratulate them for their efforts. We also welcome your joining the team with passional interests and grow with us." (Hatfield, 2005)

The Human Resource Director Asia for Cadbury Schweppes, Lesley Staples (Staples, 2005), reports that the company identified at least two students from the Australia SIFE teams who they would otherwise likely have not been in contact with. Those students were hired, performed above-average, and one was sent recently on fast-track development program in Singapore, where he excelled.



Graph 10: PETE Model

# **CONCLUSION**

We have investigated an action-learning based entrepreneurship program in nine countries on three continents, which attempts to give students the opportunity to apply their academic learning in a practical environment. These students have grown up with different cultural norms governing their rules of interaction and with different economic systems favouring/disfavouring free market enterprise. It is therefore remarkable for these participants to uniformly and consistently report outcomes which propel their learnings ahead of those who do not engage in action learning events like these. The outcomes, in this study focused on women entrepreneurship, appeared rich in content and diversity and of a lasting nature for the participants in the communities.

These students work in teams for which they establish self-governance, must create and 'sell' their own design of projects, and then perform those projects. At the end of each program year, student teams from each country compete before senior executives and the winning team travels to a world event.

Executives appear attracted to this program and support this work through their personal attendance at competition events, as mentors to students and with corporate financial contributions.

There has not yet been a longitudinal investigation into the lasting career benefits of action learning education at university.

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