

REPORT 2

Good Practice and Opportunities

Evolution of the entrepreneurial ecosystem
for disadvantaged female entrepreneurs

At a glance

Women's entrepreneurship represents untapped potential and unrealised economic assets for both the UK (Rose, 2019) and France. Women are, however, likely to be disadvantaged in their entrepreneurship due to the range of challenges that they face, which have been exacerbated by the Covid crisis. To unlock the value that women can bring to the economy, society, themselves and their families, an entrepreneurial ecosystem needs to be cultivated that encourages and supports women's entrepreneurship, both generally and more specifically for disadvantaged groups of potential and actual female entrepreneurs.

In this study, 'disadvantaged female entrepreneurs' are women that experience additional challenges in starting and running their enterprises over and above their gender and that relate to their health, caring responsibilities, location, skills and education, income and economic status, ethnicity, migrant status and age.

The Accelerating Women's Enterprise (AWE) project, funded by the European Regional Development Fund (ERDF) and Interreg Channel Region Fund, carried out in-depth interviews with 164 disadvantaged female entrepreneurs and stakeholders in the entrepreneurial ecosystems that support entrepreneurs in both the UK and France. In their current form, these ecosystems are not yet a good fit with disadvantaged entrepreneurs and their businesses. After comparing the experiences of the entrepreneurs and the support delivered by the ecosystem, we recommend a focus on the following areas:

- » Addressing childcare making it affordable and accessible, particularly for women who are working at the margins of their incomes;
- » Raising awareness of disadvantage - education and training for ecosystem stakeholders of the challenges that disadvantaged females face, including gender discrimination and unconscious bias;
- » Accessing finance - greater provision of loans, investment and financial support to disadvantaged female entrepreneurs, and promotion of relevant funding offers across the ecosystem;
- » Business support and training - better integration of research, training and educational provision for female entrepreneurs;
- » Addressing bureaucracy - making services simple and user-friendly, and client-driven in design;
- » Accessing the internet - providing e-skills and training to access information to support entrepreneurs' businesses, and host them online. Making available laptop loan schemes, and subsidies for internet access. Creating digital coworking and learning spaces.

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1.0 Introduction to the research

Entrepreneurial ecosystems are:

“a network of interconnected actors and/or organizations, which consist of a diverse set of interdependent stakeholders, within a geographic location, that impact upon the formation and trajectory of entrepreneurship” (Cohen, 2006).

They play a vital role in supporting the development of new business ventures through the connection of entrepreneurs to expertise and resources and are influenced by prevailing policies and culture. Our research explores entrepreneurial ecosystems and their fit with disadvantaged female entrepreneurs in both France and the UK, supported by the ERDF INTERREG Cross-Channel fund for the Accelerating Women's Enterprise project.

In this study, we define disadvantaged female entrepreneurs as experiencing additional challenges over and above their gender and relating to one or more combinations of the following:

- » **Health (physical and/or mental illnesses, mobility, disability issues);**
- » **Family context (caring for children and/or other relatives);**
- » **Geography located in region of socio-economic deprivation;**
- » **Skills gaps and limited educational qualifications;**
- » **Low income or economic status (unemployed, economically inactive, low-paid and/or part-time);**
- » **Socio-cultural disadvantage (ethnic minority status, migrant, aged under 30 or over 50).**

In total, we conducted 164 interviews, covering the period 2019 - 2020. Each interview was around an hour long and explored experiences of and attitudes towards the support and development of enterprises of disadvantaged female entrepreneurs, from the entrepreneurs themselves and from those supporting them. Interviewees included entrepreneurs in pre-startup, those in the early stages of development and those struggling with growth of their businesses. We talked to organisations in the ecosystem that enabled women in their entrepreneurial journeys, including training providers, education establishments, banks, networks, financiers, LEPS, Chambers of Commerce, local government, government agencies, media, business support organisations and credit unions.

In this report, we summarise the key findings of the research, focus on the good practices that have been found specifically to support female entrepreneurs experiencing additional disadvantage and offer recommendations to encourage an evolution of the ecosystem. These recommendations are intended to allow a more diverse spectrum of women entrepreneurs to benefit from more effective institutional support policies and practice and so contribute more readily to the economy and society with their ventures.

The full research report of the baseline analysis of entrepreneurial ecosystems in France and the UK Channel region can be obtained [here](#).

2.0 Key research findings

2.1 What disadvantaged female entrepreneurs told us they experience

Our research reveals that many disadvantaged female entrepreneurs experience barriers that inhibit their entrepreneurship:

- » The costs of childcare and managing entrepreneurial work with non-work roles, specifically motherhood, can create **work-life conflict**;
- » Gender **discrimination** is experienced as a persistent barrier;
- » There is a lack of **financial support** experienced by women entrepreneurs from the banking sector;
- » Women entrepreneurs located in **rural areas** tend to have less access to support, networks and the internet;
- » There is a **digital divide** reported by women entrepreneurs who do not have internet connectivity because of costs, skill levels, age (older women used the internet less) and/or rural location;
- » **Types of business** run by women entrepreneurs, including those with social goals such as social enterprises, are often not supported;
- » **Government bureaucracy** and the **welfare benefits system** can create barriers for female entrepreneurs.

We found that:

- » The **well-being** of some women is negatively affected by a lack of support, but engaging in entrepreneurial works is rewarding and has positive effects on well-being;
- » The women entrepreneurs interviewed do not lack **confidence**; rather, their self-esteem is affected by discrimination;
- » Women entrepreneurs draw much of their **support from family and friends** for their entrepreneurship, but this is different for disadvantaged women who have less professional support from their informal networks.

2.2 Our evaluation of support the Entrepreneurial Ecosystem offers disadvantaged female entrepreneurs:

- » The official ecosystem tends to be **gender blind** or **gender neutral** in the provision of services and support to disadvantaged female entrepreneurs, in that stakeholders in the ecosystem are not cognizant of **gender disadvantage**, or do not necessarily design services to address the disadvantages women face in their entrepreneurial journey;
- » There is a lack of financial support for disadvantaged female entrepreneurs;
- » Stakeholders acknowledge horizontal occupation gender segregation in the entrepreneurial and enterprise sector, which in turn affects the support that is offered to women entrepreneurs;
- » There was a lack of recognition of the **digital divide** or the extent thereof for disadvantaged female entrepreneurs;
- » There was lack of awareness or recognition of the extent to which **bureaucracy** and the public policy regulatory environment negatively impacts upon disadvantaged female entrepreneurs;
- » There was limited evidence of active representation of women entrepreneurs by official ecosystem stakeholders, even though the majority of interviewees were women and/or had previous experience as entrepreneurs;
- » There appears to be more localised business-related support for women entrepreneurs (and awareness thereof) in France than in the UK.

In Table 1, we provide a comparison of the perspectives of interviewees from stakeholder organisations and the views expressed by disadvantaged female entrepreneurs.



Table 1: Comparative perspectives of stakeholders and disadvantaged female entrepreneurs

Disadvantaged female entrepreneurs' views	Stakeholder organisations' perspectives	Recommendations
Work-life conflict and caring responsibilities	Work-life conflict and childcare recognised as a barrier	Affordable childcare and arrangements for women entrepreneurs and their families and support in sharing childcare responsibility within families
Gender discrimination and unconscious bias	Gender blindness or neutrality	Training and equality mainstreaming of policies
Access to finance	Seldom mentioned	Better knowledge of and access to loans, investment and financial support
Bureaucracy	Hardly mentioned	Reduce complexity and improve access to services
Better business support	Provision of business-related support is extensive	Client-driven and designed services
Digital divide	Hardly mentioned	Business-related support should include E-skilling and access to technology
Unofficial ecosystem support disparities	Not really recognised	Provision of specific localised support
Education and skills training	Some recognition that integration and coordination of support may be necessary	Better integration of research, training and educational provision for female entrepreneurs

3.0 Opportunities for development and good practice examples

In our interviews, we found good practices and suggestions that were targeted specifically at disadvantaged female entrepreneurs, in both the UK and France. Opportunities for development were further explored in our External Committee Meetings as part of the Accelerating Women's Enterprise Project and are offered here as guidance for entrepreneurial ecosystem stakeholders to consider when shaping their practice and policies for disadvantaged female entrepreneurs.

3.1 Addressing childcare

Disadvantaged female entrepreneurs stated that they can experience significant barriers and challenges to entrepreneurship with work-life conflict and childcare costs. Although stakeholder interviewees generally recognised this as a barrier, many were of the opinion that this was a societal issue and beyond their control. However, there is an opportunity to support disadvantaged female entrepreneurs through the provision of affordable childcare at events and locations where business-related support is offered, and spaces within the physical locations of stakeholder organisations (e.g. a play area in a bank). Further possibilities are scheduling of meetings and events around childcare, the provision of services online or via telephone (bearing in mind the digital divide), and a general recognition of childcare as a factor that impacts upon female entrepreneurship, and thus that active engagement with women is needed to support their childcare needs. Whilst such general recognition would perpetuate the societal norm that women are the key carers of children, disadvantaged female entrepreneurs would benefit from support that will enable them to negotiate sharing childcare duties with their spouses/partners and within the family.

Recommendations:

- » Childcare arrangements at official entrepreneurial ecosystem events, affordable childcare, and government policy change on affordable childcare provision are needed, alongside additional support to negotiate childcare within families.
- » The importance of childcare to working parents and thereby the economy was proved during the coronavirus lockdown measures and should be considered a public policy priority.

Good practice in childcare

Our interview with English Ecosystem Stakeholder 017 highlighted a range of good practices to enable childcare.

Networking club targeted at entrepreneurial mothers

“My business is a networking club owned by mums that run their own businesses. ... it was set up primarily to facilitate and enable mums that run their businesses to go networking because traditional networking groups are predominantly very early morning or after school time. And that’s when obviously we have the children so we’re unable to attend so it was set up because there was nothing out there in our local community to do that.”

Accessible offer around family commitments and career breaks

“Its primary purpose is to provide a business networking space for mums that run their own businesses around their family so whether or not they are turning over £20, £50 or £100 or £100,000 it is a space that is available so that’s it at the right time. It’s not in the school holidays so it’s easily accessible, it’s widely accessible and it’s good value for money.

The school timings will always be the same. The school holidays - I mean you’re running a business and you’ve got potentially three months of holiday a year. So for three months what do you do with your business, how do you operate? We are getting people that filter through to us of a certain type: 90% of them are women, 90% of them have kids of school age, 16 and under... We see women come out of university ... they get on the career ladder for maybe 10 years and then have a baby and then they find that they can’t go back into full time work. Full time childcare for two kids is £2,500 a month but then you’ve got your travel on top of that. And then you’ve got to think well who the hell has massive salaries like that unless you’re in London, so what’s the point of having two kids, never seeing them (for) 12 hours (a day and at a cost of) £2,500 a month. So we see that a lot of people then come off their career ladder, come home and think ‘what the hell am I going to do’? And it’s normally around that time that we see the whole confidence thing. So like ‘I don’t want to go back into full time work’ and they are looking for an alternative, either self-employed role or setting up a business that can bring money into the family without spending a huge amount on childcare.”

Free networking and training places

“So an answer to the issue of disadvantaged women would be to find people like us that provide a service and they could provide free places. ‘I run my business around the family but my support network is this business network: I use them online; I use them offline; I attend their events; I attend their workshops.’”

3.2 Raising awareness of disadvantage

Although some disadvantaged female entrepreneurs experienced gender discrimination and unconscious bias (judgements made about individuals often based on negative stereotypes), many of the entrepreneurial stakeholder interviewees had opinions that were either gender neutral (regardless of gender, support should be offered equally to males and females), gender blind (not aware or did not consider gender specific support), or did not feel that there should be services offered exclusively for women.

Recommendations:

- » There should be a higher level of awareness of the disadvantages and intersectionality of disadvantages that female entrepreneurs face. Intersections are the combinations of multiple challenges that are experienced by an individual e.g. having a disability and living in a deprived socio-economic region.
- » There should be training for 'official ecosystem stakeholders' on gender discrimination, unconscious bias, intersectionality of gender disadvantage, and equality mainstreaming in policies.
- » In addition to training, there should be adoption and implementation by official ecosystem stakeholders of impact assessments of their policies and practices on gender and intersectionality of disadvantage.

Good practice in recognition of disadvantaged female entrepreneurs:

Some ecosystem stakeholders adopt useful practices in order to improve their understanding and recognition of disadvantaged female entrepreneurs.

Researching female entrepreneurship

"I've been here nearly three years and in the last year we had a look at statistics on the number of males to females that we would see coming through with start-up ideas. We had a fraction of females to males so we decided to re-address that balance. I then applied for a bursary through the Enterprise Educators UK and I said I wanted to do some research on female entrepreneurship because we wanted to put on a big event at the end of last year. And so I've spent a year researching it, which has been really fascinating as I didn't actually really fully appreciate how difficult it is for female entrepreneurs, although that is changing now." English Ecosystem Stakeholder 013

Making the case that there are many types of female entrepreneurs

“I wrote a paper that recompiled the last 30 years on women’s entrepreneurial motivation to show that it was inconsistent in the way the subject was treated because women’s entrepreneurship was already shown as a concept when it is a broad field of study. We homogenise female entrepreneurship as if it were a homogenous reality, whereas from this point of view (the research), there are all types of women, with different issues and problems, and we see in our article that there are three archetypes. One archetype is the woman without children who wants to grow, who wants to create. The second archetype is the woman who is a mother who wants to reconcile family and work. And the third archetype is that of necessity - it doesn’t matter, it’s necessary to bring in extra money for the family, we’re going to create (a business) to complement. These are great archetypes, but in the case of women entrepreneurs, we have 10,000 cases, so we have to stop talking about women entrepreneurs as a homogenous reality.” French Ecosystem Stakeholder 021

3.3 Accessing finance

A significant barrier reported by disadvantaged female entrepreneurs has been access to finance (where there is evidence of gender bias within the ecosystem), specifically from banks and lending institutions; this includes women reporting not being taken seriously in their business endeavours. While it is acknowledged that business-related support exists, entrepreneurial ecosystem stakeholder interviewees seldom mentioned access to finance for disadvantaged female entrepreneurs. This is in contrast to the female entrepreneurs who had requested financial support, some of whom commented that their businesses would have grown more rapidly had they known about funding offers earlier in their entrepreneurial journey. There is a general lack of information and consideration for their enterprises, particularly social enterprises.

Recommendations:

- » There should be greater provision of loans, investment and financial support specific to disadvantaged female entrepreneurs. These might include interest-free, guarantee-free loans, and access to financial expertise, bankers and accountants.
- » There should be better promotion of the relevant funding offers to disadvantaged female entrepreneurs.
- » There should be better education for staff within support services about funding products on offer.

Banks could play a crucial part in coordinating all this activity.

Good practice in access to finance:

French Ecosystem Stakeholder 02 in the banking sector highlights practices that can benefit disadvantaged female entrepreneurs and that could be adopted by other financial providers.

Low cost services and loans for microenterprises

“We were one of the first banks to say that the microenterprise is also a business and we must support it...we have specific offers with six months of free services including electronic banking which is included, as well as credit cards. Then there are also specific loan offers for start-ups and take-overs. We have the Goyave Créa loan, which is up to 50,000 euros for up to seven years. There is no application fee and the rate is 0.55%. On the offer for creation (of businesses) there are financing levers because we have a specific offer called Idéca where we can give a little help with interest-free loans and subsidies launched in 2018.”

Bank collaborations

“We have always focused on support and creation (of businesses). Our natural market share is around 34-37%. One company in three is a client of our bank. We are everywhere. We have an agreement with the Chamber of Trades and Crafts Finistere (CMA Finistère) and France Active Bretagne, with whom we also have a convention where we participate in all the committees, about forty per year. We decided to set up a guarantee and an interest-free loan. We set up ‘creation cafés’ where *Entreprendre au Féminin*’ (EAF - Entrepreneurship for Women, training provider for female entrepreneurs) is one of the members of the convention, as well as accountants and lawyers from the Brest and Quimper bars. We also work with the Chamber of Notaries (Association of Notaries of the Finistère Department) and the URSSAF (Union for the Collection of Social Security and Family Allowance Contributions), who are a body created to collect contributions and fees for the financing of social security. There is also the Initiative network¹ in France where there are four platforms in Finistère (offering loans of honour²) and we are also members of the committees. We relied on this system to get interest-free loans on a personal basis.”

Banks set up ‘Creation Cafes’ for entrepreneurs to test ideas and develop connections

“We have set up the creation cafés to encourage the meeting of experts, because pushing the door of a notary, a lawyer, even a banker or a chartered accountant is not a natural thing to do. We have set up these meetings in a neutral place - cafés, hotels, and restaurants that provide premises. Multiplying these operations helps women and men who want to come and see, even if it’s just an idea at the beginning. It is up to us to direct them towards EAF, to give them additional support. To be as close as possible to the people. We deliver 10 creative cafes a year throughout Finistère and move around in all the towns of Finistère to get as close as possible to the people.”

¹ A network of associations for financing and supporting business creators, buyers and developers.

² These loans of honour are interest-free and personal-guarantee-free, based on a relationship of trust between the business creator and the Initiative network. These loans are provided through the following schemes: Pass Creation, BRIT and BRIT agricole.

3.4 Addressing bureaucracy

Disadvantaged female entrepreneurs frequently cited the complexity of bureaucracy in the public and private sector that posed a challenge to establishing their businesses e.g. registering businesses and grappling with the benefits system whilst starting up a business. Bureaucracy was seldom acknowledged by ecosystem stakeholders as a potential barrier.

Recommendations:

- » Stakeholder organisations need to be cognizant of the complexity of services and policies that may alienate disadvantaged female entrepreneurs or increase the complexity and time costs to undertake entrepreneurship, particularly legal and financial documentation related to business start-up and benefits.
- » There needs to be a streamlined, user-friendly service that is client driven in design.

Good practice in addressing bureaucracy:

The following practices are expressed by French Ecosystem Stakeholder 020 that can alleviate aspects of bureaucracy.

Simplifying offers of support

We have a signposting and informative role to enable women to navigate in the entrepreneurial ecosystem by knowing the different offers, funds, and activities available for them... We position ourselves as an organisation complementary to the offer available in the ecosystem and moreover take care during the first individual appointment to check that the women are aware of other actors and complementary activities proposed."

Integrated support offer and liaison contact

"In Normandy, there is an initiative called, 'Ici je monte ma boîte' ('Here I set up my company'), which draws upon partnerships of networks of Chambers of Trade and Industry (CCI Normandy), Chambers of Trades and Crafts (CMA Normandie), the Regional Chamber for the Social and Solidarity Economy of Normandy (CRESS Normandie), ADIE (Association for the Right to Economic Initiative), Initiative Normandie, and France Active, and which offers free personalised support to entrepreneurs. The initiative is supported by the Normandy region and all of its partners in order to promote the long-term success of these businesses. The support is therefore aimed at business creation or a takeover project, whatever the field of activity, including the social economy. Each entrepreneur is put in contact with a dedicated person who liaises with the partners that can support the business. This support involves project diagnosis and preparation, setting up the financing plan, and follow-up for three years. Entrepreneurs are offered honour loans, a 'Coup de Pouce' ('helping hand') subsidy, a guarantee to use bank credit, and training."

3.5 Business support and training

Among stakeholders and disadvantaged female entrepreneurs, there appeared to be varying views on the provision of training. While some disadvantaged female entrepreneurs found the training and educational provision on offer of value to them personally and professionally, others did not. This may be due to the type of support that is on offer, the accessibility of the support, whether childcare is catered for, and the extent to which there is a coordinated approach among stakeholders.

Recommendations:

- » There should be better integration of research, training and educational provision for female entrepreneurs. The education sector should work with stakeholders and business support services to improve female entrepreneurs' learning experience.
- » There should also be a coordinated approach among stakeholders to avoid duplication and to provide services that suit the needs of disadvantaged entrepreneurs by adding value to their businesses, and avoid the frustrating situation of women being referred to various services without adding value to their entrepreneurial journey.
- » Business support providers should consider appraising women's needs to embrace a number of intersections, for example their personal needs alongside their business, and accrediting their training to provide recognised qualifications.

Good practice in the provision of business-related services:

The following interview commentary from English Ecosystem Stakeholder 02, highlights potential good practices for organisations delivering business services to disadvantaged female entrepreneurs.

Holistic review of personal and business development needs

"We actually do a 'work star' with them (the entrepreneurs) when they first come to us. We go through ... where they are and where they think they are when it comes into those sorts of areas (of developing their business). And then we check again a couple of months later and we can actually see that they're growing. So a lot of work we do around mental health, around their ability to run personal survival budgets, around their self-confidence in as much as knowing what they're actually worth... So what we do is, when we first meet them, we do a full holistic (review) to see where they are, who is in their support network, what other agencies they're working with. And then we work from there, so it's very much around a holistic needs analysis, so we're actually ensuring that we do what they need us to do."

Upskilling with accredited qualifications

“...the Institute of Enterprise and Entrepreneurs, so we actually do accredited courses with them, but again, those courses are tailored to meet their (disadvantaged female entrepreneurs) needs and requirements and are done at a pace that suits them. So we will work with them and they will end up with a level 1 qualification with us. Some of those people haven't got Maths or English, so are unable to attend courses or get qualifications elsewhere, so that's a starting point. But we also work very closely with skills and learning where they do the free courses like bookkeeping, counselling and where they can actually grow their skills to actually help with their business.”

Collaboration with referral partners

“We also work very closely with the referral partners making sure that if we put something in-place, the other agencies know we've done it. It's very much about supporting their needs all the way through. ”

Developing and matching mentors

“We actually have mentors that work within the charity. The mentors that we select for the people are very much based on the needs of that person. So where possible, one of the family team will go in first and work with that client and then we build in a business mentor who we have already almost matched, if you like, the personality, the kind of work they're doing, the skills that they need, the support that they need.”

Networking with early stage start-ups

“Networking-wise, we will feed into - it's a local networking group, 'New 2 Business' based down in Bournemouth, and that is only newbies (new starters) that are allowed to go. So it's very good at giving them training, supporting them and it's run by the local Chamber, so it gives them that extra support network that way.”

Developing links with the 'official ecosystem'

“So we feed in where we can to other groups and encourage them to grow that way. What we do is, we will get ready to a point where she understands what a business plan is. And she understands who her customer is, she knows what she's going to charge and then we refer them into those because they do the start-up loans which are something that we don't offer. So we do make sure that they have that and we also work with HSBC bank to make sure they understand what bank accounts are and the local manager supports us with that.”

Recommendations:

- » Training for disadvantaged female entrepreneurs should involve outreach and delivery in an accessible and engaging manner. This could involve more accessible learning, convenient times, peer-to-peer support, and trainers with local knowledge.

Good practice in the provision of training:

Some providers could enhance enterprise training for disadvantaged female entrepreneurs by considering the practice of English Ecosystem Stakeholder 07 interviewee.

Recruiting potential entrepreneurs through targeted outreach and engagement

“Lots of outreach and engagement in different ways, really informal drop-in, ‘come and have a cup of tea, bring your auntie, bring your nannie, just come and have a talk if you’re thinking about making any kind of change’. So not even talking about ‘business’, we wouldn’t even use that word, never used the word ‘entrepreneur’, ever. So just the language, the way we dressed, the people that were our ‘street ambassadors’, as it were, and just getting out there, just going to where women went. Mother and toddler groups and doctors and community groups and libraries and supermarkets and markets, and just being out on the street. So we did a lot of that, just to get them to feel comfortable about coming along to a session around ... transferable skills or confidence”.

Bite size accessible learning

“And making it really bite size, really accessible, gentle, no PowerPoint, no school environments, they could bring their kids along, all that sort of stuff, to get them making those first small steps. And then if, as a result of the first kind of series they decided that actually they didn’t have the right skills or were no good – OK, at least you are educated and you understand and you’ve moved from where you were in a positive direction. “

Accessible times of workshops

“We would never deliver a start-up workshop from nine till five – that’s a pretty easy example, because you’re taking out half your potential audience.”

Peer-to-peer support

“So that was where the peer-to-peer communities came in, the mentoring, so not only did women have the support group of their cohort – their learning cohort – but it’s that, again, now we need to bring more, we need to make you into the family of women just like you.

Recruiting staff with local and demographic knowledge

“About half of our staff have come from those client groups. We try to recruit both from the local client groups and the demographic target groups when we’re hiring. Because they are exactly like the target group we want to reach, so they go to the same places, they look the same, they speak the same, but they’ve just had some experience of self-employment on the way.”

3.6 Access to the internet

Finally, the research with disadvantaged female entrepreneurs showed that their access to the internet can be cost prohibitive (e.g. the expense of an internet or mobile package). For disadvantaged female entrepreneurs living in rural areas, connectivity to the internet can be limited or lacking. However, stakeholder organisations are moving more business-related support online, especially during the pandemic lockdown measures, with little awareness of the impact this has on disadvantaged female entrepreneurship, and of how it embeds the digital divide.

Recommendations:

- » The education sector and business support services should provide women with E-skills and training on how to access information to support their business, how to navigate the internet efficiently and effectively, signposting useful and reputable information, and how to host, market and conduct their business online.
- » Business support services and government could work in partnership to provide spaces for digital co-working and co-learning, with laptop and tablet loan schemes.
- » Where internet access is not possible, education and business support organisations should consider providing their core information and training materials by post, and where these are delivered online, they should be accessible by mobile phone.

Good practice in addressing the digital divide:

Below are some examples of services that were quoted by stakeholders to overcome the digital divide. These provide models that could be developed and more closely integrated into traditional ecosystem support services to enable disadvantaged female entrepreneurs, particularly in rural and remote communities, to access equipment, digital resources, and training.

- » EforAll, which offers E-training for entrepreneurs (USA initiative);
- » FabLab, claims to provide access to the environment, the skills, the materials and the advanced technology to allow anyone anywhere to make (almost) anything (global initiative);
- » Google Bus allows remote communities access to internet and computer technology (Indian initiative);
- » Solidarite Numerique offers help centres for entrepreneurs that need digital support and training (French initiative).

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