

## REPORT 3

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### Accelerating Women's Enterprise project

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The impact of participating in the  
External Committee

# At a glance

This report discusses impacts of the EU Interreg funded programme Accelerating Women's Enterprise (AWE) from the perspective of the External Committee (EC) volunteer members who are representatives of organisations in the formal entrepreneurial ecosystem.

This group of individuals, from the project regions of France and the UK, undertook to support the multi-partner AWE project funded by the EU Interreg, over the period 2019-2021. Their responsibility was to support the social innovation project, acting as critical friends in the creation of interventions that support disadvantaged women entrepreneurs and leveraging their social capital to test and disseminate findings.

EC members reported impact for themselves personally, in relation to the organisations that they represented, as well as wider and future intended impacts:

Personal impacts	<ul style="list-style-type: none"><li>» Increased awareness (65%)</li><li>» Understanding disadvantage (15%)</li><li>» Acquiring new knowledge (21%)</li><li>» Understanding cross-border differences (21%)</li></ul>
Organisation impacts	<ul style="list-style-type: none"><li>» Change in thinking and approaches (16%)</li><li>» Pursuing new opportunities (40%)</li><li>» Network development (24%)</li><li>» Gender disaggregation (5%)</li><li>» Cross-border learning (3%)</li><li>» Accessibility improvement (7%)</li></ul>
Wider social impacts	<ul style="list-style-type: none"><li>» Social cohesion (21%)</li><li>» Positive portrayal of disadvantages as structural barriers (36%)</li></ul>

EC members also suggested changes that are needed in the entrepreneurial ecosystem to support female entrepreneurs with additional disadvantages, including greater government involvement, role modelling, partnerships within the public sector and access to finance. There is also recognition of the impact of Covid on women entrepreneurs, with the opportunity to

<sup>1</sup> Percentages show the proportion of EC member respondents who cite this theme

explore and understand further those who experience additional disadvantages (related to, for example, income, education, location, age, ethnicity, disability and caring responsibility). In order to maximise the impacts of the AWE project, members of the EC recognise that there is a need to disseminate the research and sharing methods (training, mentoring and bootcamps) beyond the entrepreneurial ecosystem actors who are already gender aware. To leverage the EC members' strengths and intentions for ongoing commitment, we recommend maintaining and enhancing connections between them, enhancing links with policy makers and advancing the cause of disadvantaged women entrepreneurs.

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We would like to thank the Accelerating Women's Enterprise External Committee Members from France and the UK for their contribution to recommendations.

Please note that all interviewees voluntarily participated in the study and were granted anonymity to ensure ethical compliance. Therefore, participants are not named.

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# Introduction

In 2019, Accelerating Women's Enterprise (AWE) was launched to help support disadvantaged women to create and launch enterprises, and to increase the sustainability of struggling, early stage, women-owned businesses. Funded by the EU Interreg cross-channel fund, this project focused on addressing the gender imbalance in enterprise start-up in the cross-channel region, and the lack of support tailored for women furthest from the labour market. AWE is a 'social innovation' project which the European Commission (n.d.) describe as 'new ideas that meet social needs, create social relationships and form new collaborations'.

## It set ambitions to:

- » Support and upskill 700 women through the creation of 30 hours of new, tailored, online and face-to-face training content and resources
- » Research possible gender bias in the entrepreneurial ecosystem
- » Recruit and train a mentor bank of 150 trained mentors
- » Create 120 jobs and reduce benefit dependency, and increase Gross Value Added (GVA) and associated income tax at a rate of £ 2M annually.

Beyond the focus on the women entrepreneurs themselves, there has been an emphasis on enabling the wider employment and entrepreneurial ecosystems to increase their capacity and capability to deliver more socially-inclusive and accessible support for women. A practical legacy "Starter Kit" has been created to allow existing enterprise development programmes to enhance their own services.

To secure social innovation within the entrepreneurial ecosystem, an external committee was recruited in 2019, supporting the project with expertise, networks and knowledge from its members' roles and organisations in the entrepreneurial ecosystem.

This report focuses on their perspective and experience in securing better outcomes for disadvantaged entrepreneurs that are attributable to the AWE project.

## 2. The role and representation of the External Committee

When AWE launched in 2019, a total of 29 individuals from both France and England were invited and joined the External Committee. They come from local Government organisations (PUL), official membership bodies (MEM), private sector training and support (PRT) and private sector finance (PRF), operating in key managerial roles:

**Table 1: Representation within the External Committee**

UK		France	
Gender	Organisation	Gender	Organisation
Male: 7	PRT: 2	Male: 5	PRT: 6
Female: 7	PUL: 5	Female: 10	PUL: 7
	PRF: 4		PRF: 0
	MEM: 4		MEM: 2
Total = 14		Total = 15	

Their role has been to support the AWE project to achieve its goals, incorporate its results, and help extend its reach into the wider enterprise stakeholder ecosystem at local, regional and national levels within the UK and France, as well as at European level. The scope of the work of the members of the External Committee and the Project Partners has been outlined in the Terms of Reference (see Appendix 1) and includes the facilitating activities outlined here:

- » Participate in AWE meetings and the final conference
- » Support the delivery of the project by raising awareness and increasing our connections
- » Share their expertise, good practice and perspectives with project partners
- » Build links with and connect other gender and enterprise stakeholders to the project (Facebook, Twitter, newsletters)
- » Help address any barriers or challenges faced by the project
- » Incorporate the learning and any good practices from the final Starter Kit into their own organisations and services
- » Disseminate the Starter Kit throughout their networks and contacts
- » Participate in any special working groups that may be established.



By reciprocal arrangement, **Project Partners commit to:**

- » Pay External Committee members expenses in a timely fashion
- » Give External Committee members advance notice of the agenda
- » Issue invitations to the External Committee to participate in relevant elements of the programme, for example in the pilot training sessions
- » programme, for example in the pilot training sessions
- » Permit External Committee members use of resources created through the project
- » Share plans and drafts of important resources with the External Committee at appropriate times in order to facilitate the most meaningful contribution possible from the External Committee
- » Create, and evolve as relevant, appropriate communications channels to maximise the potential meaningful input from the External Committee, whilst seeking to avoid a communications overload

Regular six-monthly meetings have been held throughout the project to update and consult the EC.

The project started in December 2018 and is due to complete in March 2022; thus, it is worth noting that significant periods of national lockdown occurred during the programme. These events had a significant effect on the project's resourcing and activities; for example, some staff were furloughed, and training moved online (with consequent upskilling of partners). For the EC, what were designed to be day-long, face-to-face meetings as a committee changed to shorter, more intensive periods of online meetings, and collaboration lasting half a day. EC members have been able to participate at their discretion and within the restriction of the additional challenge that Covid has presented.

<sup>2</sup> In the UK: 23 March - 10 May, 5 Nov – 2 Dec 2020, 6 Jan - 29 March, 2021 (Baker et al., 2021; HM Cabinet Office, 2021) and in France: 17 March - 11 May 2020, 29 Oct - 15 Dec 2020, 3 April- 3 May 2021 (Vie publique, 2020, March 17; Vie publique, 2020, October 30).

# Methodology

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# 3

In conducting this research, we invited all 29 EC members to participate in the interviews; a total of 14 volunteered to take part in the activity, as anonymous individuals. Whilst our aim was to gather a larger sample of 20, a number of participants politely declined because they were late arrivals to the EC committee and had not experienced the project from its inception. This had occurred because some members had changed roles within their organisations and were introduced to the project part way through its duration.

The interview procedure is contained within Appendix 2. The research interviews lasted between 30 minutes and one hour, were recorded with permission, transcribed, and translated where necessary. Data was cleaned and uploaded to spreadsheets so that emergent themes could be marked up, facilitated by the use of Nvivo software. Participants were coded only by number, to retain their anonymity. For the same reason, quotations from participants that are mentioned in this report are not attributed.

The focus of the interviews was to establish:

- » Whether and how the participants' views and activities have changed as a result of the project, with regard to disadvantaged women entrepreneurs at the pre-start stage and women-owned new businesses that are struggling;
- » How EC members as ecosystem stakeholders now respond to disadvantaged women entrepreneurs, and any changes in processes and attitudes in relation to finance, advice and support for starting, sustaining and growing a business, including networking, mentoring, education and training, innovation activities and support
- » What value EC members derived more generally from their involvement in the EC and the AWE project

Analysis of the results from these interviews provide a qualitative impact assessment of the AWE project, yielding findings on ecosystem development and recommendations for enhancing social innovation as a legacy activity.

# Findings

# 4

## 4.1. Descriptive findings

The sample of EC members showed a propensity of female over male participants drawn from private sector training companies, official membership bodies and local government organisations.

**Table 2: Description of interview sample**

UK sample		Frence sample	
Gender	Organisation	Gender	Organisation
Male: 4	PRT: 2	Male: 1	PRT: 1
Female: 7	PUL: 5	Female: 3	PUL: 2
	MEM: 4		MEM: 1
Total = 11		Total = 4	

PUL: local government organisations; PUE: public education organisations; MEM: official membership bodies; PRT: private sector training and support; PRF: private finance

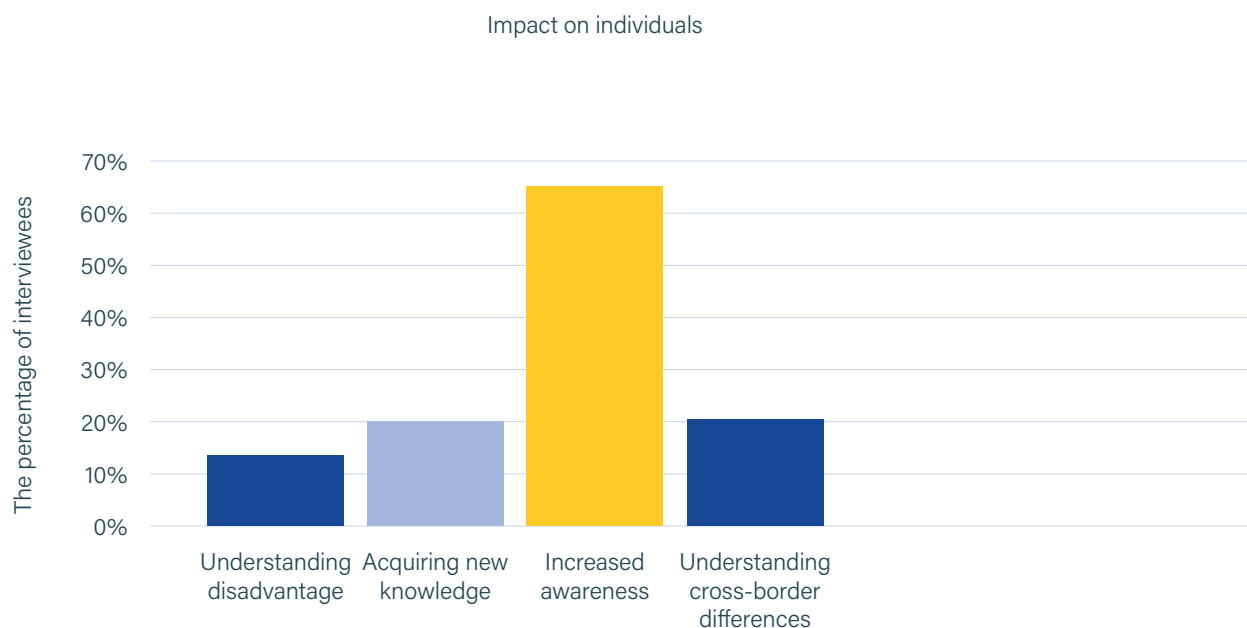
## 4.2 Impacts

The following section outlines our findings concerning the impact of the AWE project on our External Committee as **individuals** (Theme 1) and their **organisations** (Theme 2). They include their reflections on the impact of the **Covid** pandemic on women entrepreneurs' support mechanisms (Theme 3), and their **recommendations for good practices** to support change in the ecosystem to enhance equity for disadvantaged women entrepreneurs (Theme 4). Finally, EC members' views about wider and longer-term impacts are considered (Theme 5).

## Theme 1: Impact on individual EC members

Reported impacts on the individual EC members' experiences of the AWE project are depicted in Figure 1 below.

**Figure 1: Impact of AWE project on individual EC members**



### ▪ Understanding disadvantage

Respondents were invited to reflect on any potential changes in their perception or understanding of the disadvantages that women entrepreneurs face, as well as any new knowledge that was acquired during the project. 13% of respondents commented on personal impacts related to their understanding of disadvantages for women entrepreneurs. Many of the respondents had already, at the beginning of the AWE project, a good understanding and experience of working with disadvantaged and female entrepreneurs. Despite this awareness of disadvantages in general, they referred to new dimensions that they previously had not thought of:

**"I think my understanding of what we mean by 'disadvantaged' might have changed. So, I think that I probably never thought that women were disadvantaged just by the fact that they are the primary carers of children and maybe other people in their family. That kind of made me rethink about what we mean by 'disadvantaged'". (EC-UK3)**

### ▪ New knowledge

Some EC members report acquisition of new knowledge (21% of respondents), citing sources

and events that stimulated learning. The level of knowledge acquisition is reflected in the following response:

**"I would say I had some pre-existing knowledge of the challenges, but otherwise, no, I think the first report showing the perspectives of disadvantaged females, I thought that did flag some interesting results."** (EC-UK1)

#### ▪ Increased awareness

Within this category, respondents evaluated their level of awareness, in terms of its extent and depth, of the disadvantages that female entrepreneurs might experience.

By far the **most reported benefit** of exposure to the AWE project was the **increased awareness** of EC committee members (65%) regarding the importance of addressing the equality of women who have additional (intersectional) disadvantages within their entrepreneurship.

This awareness translates into the realisation of multiple factors that could initiate disadvantages in different contexts, for example:

**"I think it's just more like being aware and conscious of different people's circumstances, needs, challenges, opportunities etc. and just having that more in the forefront of my work is really important."** (EC-UK5)

A French EC member reinforced this idea, emphasising not only new dimensions of disadvantage, but also tangible resources that could be brought to women to support them:

**"I find that with this project, I have really become aware, in any case the main axis, for the moment, is not so much the resources, the devices, it is not so much the engineering that is lacking, but really, to communicate better, to make it easier to understand what we can bring to women, so that each structure can be complementary to the others. [...] I was well aware that the balance between personal and professional life is fragile and complicated to achieve, generally speaking, in the workplace for women, and even more so when you want to be an entrepreneur. So it's really increased, and it confirmed that, because it's still a battle that's being fought. [...] it's not a novelty, but it really confirmed that, because it's a full-fledged project [entrepreneurship] and it requires the involvement of the family and those around them."** (EC-FR2)

#### ▪ Understanding cross-border differences

Respondents referred to their enhanced understanding of similarities and differences of challenges, disadvantages and context in relation to women entrepreneurs in France and the UK, as a result of this project. The cross-channel project was noted as beneficial (21%

of respondents), allowing them to learn through the partnership with organisations based overseas.

**"I think a realisation that there are so many similarities. It doesn't matter where you are, there's a common thread of issues for disadvantaged women, but also a common thread of ambition and courage running through, so that was really heartening." UK3**

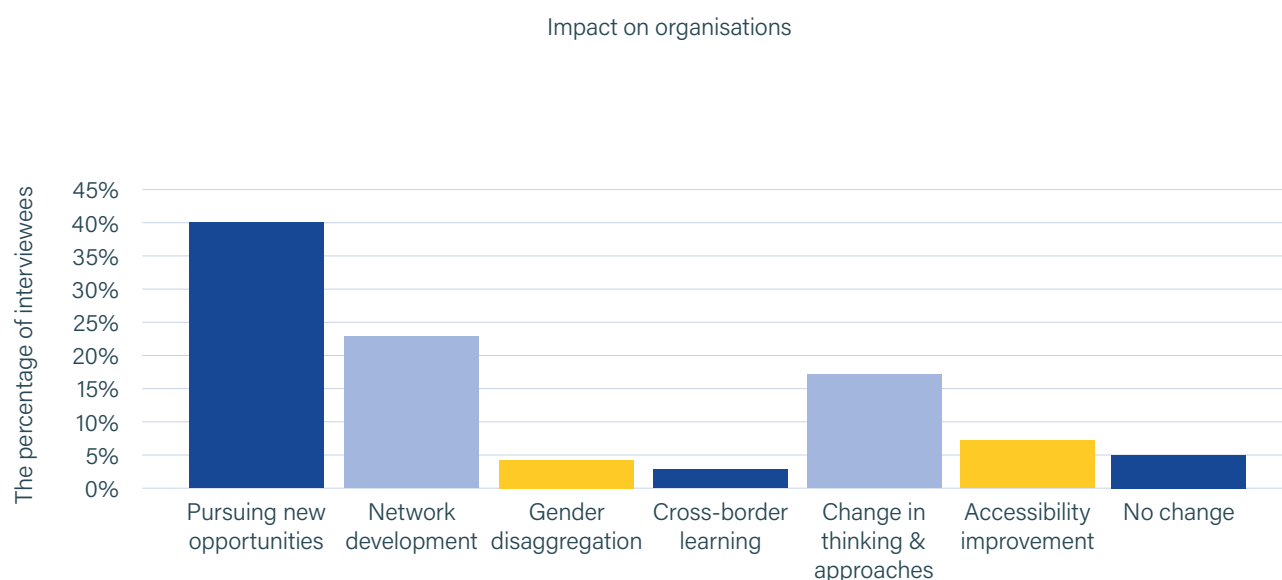




## Theme 2: Impact on organisations

Alongside those affecting the EC members individually, there were reported impacts of the AWE project within their organisations.

**Figure 2: Reported impacts of the AWE project on EC member organisations**



The following categories of impacts emerged through our interviews

### ▪ Pursuing new opportunities

This includes any reference to new initiatives as a direct or indirect result of broadening and deepening the understanding, by being part of this project, of challenges that women entrepreneurs face.

When considering their organisations, respondents indicated that involvement in the AWE project allowed them to pursue new opportunities (40% of respondents) and become more involved with the subject of women's entrepreneurship; they were able to explore the challenges faced by women entrepreneurs in depth and observe the formats that support them. Some reported that their organisations now involved a wider range of stakeholders and developed their services and tailored the support to the women's needs. This included broadening both the range of training opportunities available and their involvement with stakeholders:

**"It [AWE] created a great opportunity, and now we see the interest, and the actions that are needed, very concrete actions... we have the political will to continue to support women's entrepreneurship, and to make it grow... this is really a will of the community, of the Normandy region...we're clearly going to continue working with Normandie Pionnières, but also with other players... the evolution is this, we are going to continue to make PAREF live, and to widen it to all the actors, not only the**

**actors specialised in female entrepreneurship. So, there are projects that will be supported, concrete actions that will emerge, partly carried by Normandie Pionnières, but not only.” (EC-FR1)**

**“There is an attention in the monitoring procedures to identify the support that might be specifically available for women entrepreneurs. And what we are putting in place is not in the content, but in the methods of considering the pace of life, in particular the time constraints of travel, the organisation of the time we propose.” (EC-FR4)**

**“I wouldn’t say it’s changed, per se, but we’ve got multiple training opportunities going on, or in the pipeline at the moment here on the Isle of Wight. So for example, previously we’ve run two pop-up business schools, and we’re planning to potentially run another one next year. So that has – a lot of that’s actually got, generally, a disproportionately higher number of females involved in that, and that’s usually a two-week course held online, which is great.” (EC-UK1)**

**“But we’re now thinking about how we might support disadvantaged women entrepreneurs and start-ups in the future, specifically. So yes, it has. Well, we’re looking at seeing how we can bring services or enterprise services to them in their environments or in their geography - their locations. Rather than them having to work out how to get into cities or bigger towns to find that support. What we’re thinking of doing with our training is, we are thinking of offering bursaries, as it were. So, some free training to disadvantaged women entrepreneurs.” (EC-UK9)**

## **▪ Network development**

This category refers to the need to develop further networks and build social relationships to explore the challenges and appropriate ways to support disadvantaged women entrepreneurs further. 24% of interviewed EC members indicated that they had developed networks including financial providers, organisations supporting female entrepreneurs, structures and intermediaries, to which entrepreneurs can be signposted:

**“The aim is to bring more and more players into our women’s entrepreneurship boat, which might seem a bit specific at first. And then, with the extension to players in the mixed entrepreneurship ecosystem, we bring them into this dynamic, we trust them and commit them to take action, in a concrete way. So, it’s really positive, and the evolution is really very good.” (EC-FR1)**

## **▪ Gender-disaggregation**

Five per cent of EC member respondents mentioned practices that specifically differentiated between women and male entrepreneurs in their approaches (e.g. recruitment, engagement



and delivering services), support (in terms of content and access), and monitoring systems (to track the engagement and subsequent performance of entrepreneurs) available. The disaggregation happens at two main levels:

1) **monitoring and data collection**, where the cohort of female entrepreneurs is monitored separately to inform practices, and initiate actions:

**“So, we have brought in a pilot into local enterprise partnerships to gender disaggregate the data of businesses that we’re working with.”** (EC-UK 6)

2) **focusing on the engagement of women entrepreneurs** in particular in terms of strategies and practices to attract them more to the organisation, and engage with its activities, although attributing impact to specific action of the AWE was found to be challenging:

**“I don’t know if it’s a result of, but as an organisation, we’ve been becoming more female over the last couple of years, which is bearing results in terms of the proportion of women-owned businesses and start-ups that we’re supporting, so we can see the result.”** (EC-UK7)

#### ▪ **Cross-border learning**

This refers to the instances where respondents mentioned learning across different constituencies and countries that was made possible because of AWE:

**“I hope that we can draw inspiration from the study so that EAF can make proposals to us. And that I myself, in conjunction with them, think about other areas of action for female entrepreneurship in Finistère”.** (EC-FR2)

#### ▪ **Change in thinking and approaches**

Respondents referred to changes, at the strategic levels of the organisations, that affect the culture, mindset, and broader outlook of and approaches to their practices in relation to support initiatives for disadvantaged women entrepreneurs. This category refers to more intangible, conceptual changes around overcoming biases and prejudices, and being open-minded to the challenges that women entrepreneurs face, and disadvantages that they could be experiencing:

**“So therefore, I think what we need to do, and reflect on is, we want to ensure that we’re not prejudicing against – subconsciously, against women entrepreneurs by the way we style those services. So looking and thinking about that is provoked by the piece of work that’s done, is something that we could look at and consider, but really, the core of what we’re trying to do is to enable companies to grow and prosper, but in this more liberated, open way, which is the mixture of co-working, home working, maybe moving to office accommodation eventually, but sort of a more flexible approach is what’s needed, with the wraparound services centred in**

**the incubator.” (EC-UK1)**

**“For instance, I had to review a document for the county where I am based around the innovation ecosystem, and it was completely gender blind, it was not talking about women’s role and the unique challenges that they face. And so, I was able then to use the information that I learnt through the project to then provide input to that report - obviously not citing individuals, or anything like that, it was more about these general challenges that have been emerging that I heard through the consultation exercise”. UK 4**

#### ▪ **Accessibility improvement**

The project led EC members to reconsider online access to information, training and development, the provision of childcare at events to reduce the barriers for female carers, and supporting and encouraging homeworking:

**“Now, maybe thinking about how we can make things a bit more accessible for women entrepreneurs is something that would be an interesting thought because I think the last 18 months, again, the pandemic has - so many people have been working from home that there’s an interesting dynamic in that as well. I think people have - companies have realised that people can work at home and be quite productive.” (EC-UK1)**

### **Change archetypes**

We performed a cluster analysis on the results to observe whether the impacts noted above were related. There are three distinct clusters that emerged from the analysis:

#### » **Changers in thinking and accessibility**

Organisations here had clear intentions that translated into direct actions in improving the service for disadvantaged women entrepreneurs.

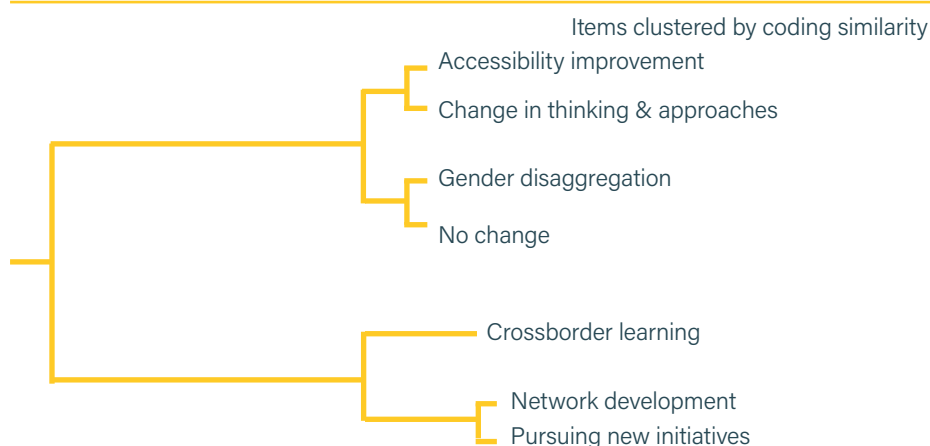
#### » **Gender disaggregators**

These organisations improved their data-collection and monitoring of women within their services but with without reporting any actual changes to their practices as a result of the AWE project.

#### » **Opportunity developers**

These organisations adopted an outward-focused approach, exploring and developing new opportunities from network development and cross-border learning, to advance the support they are providing for women entrepreneurs. These are the last cluster depicted in Figure 3.

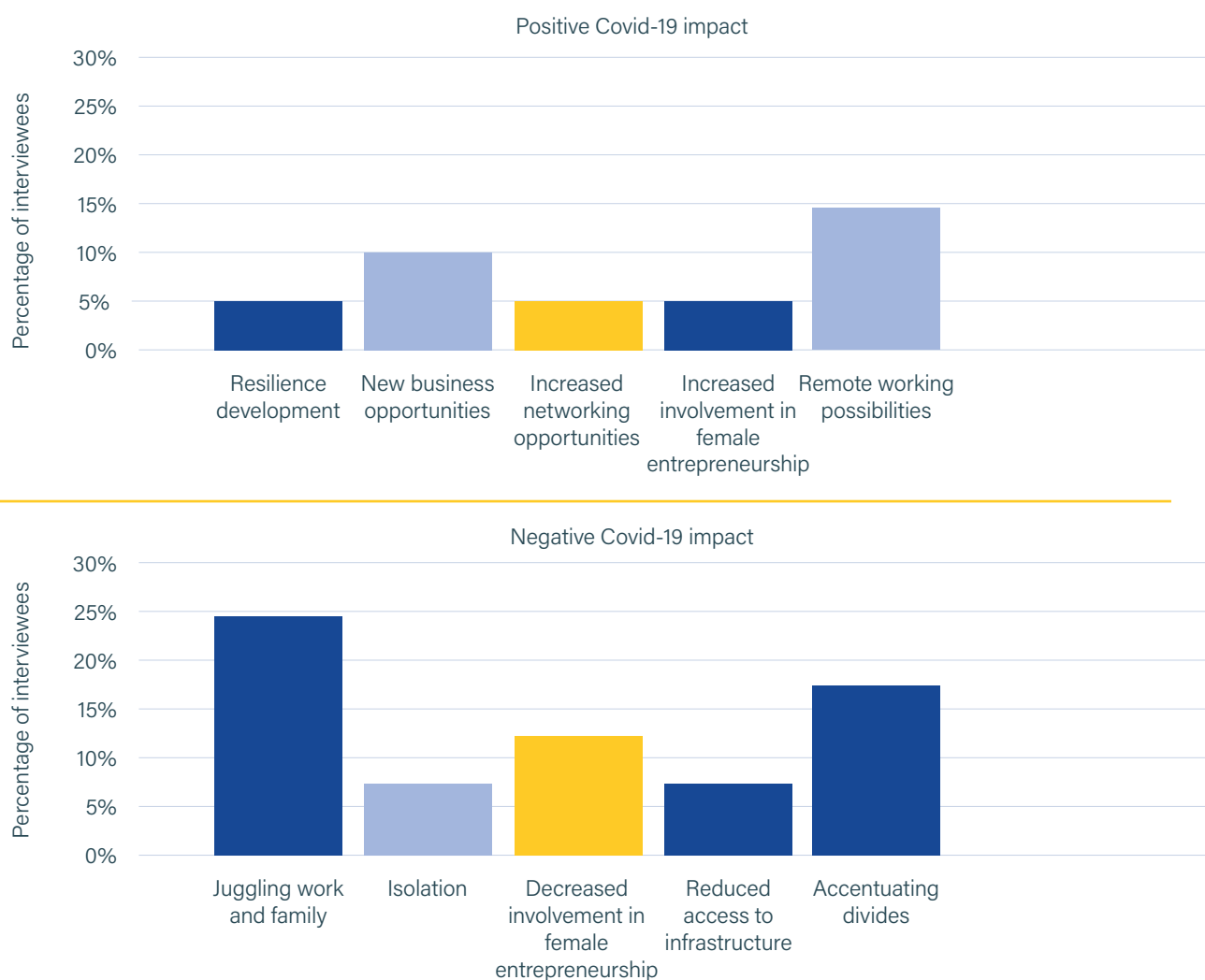
**Figure 3: Cluster analysis on impacts**



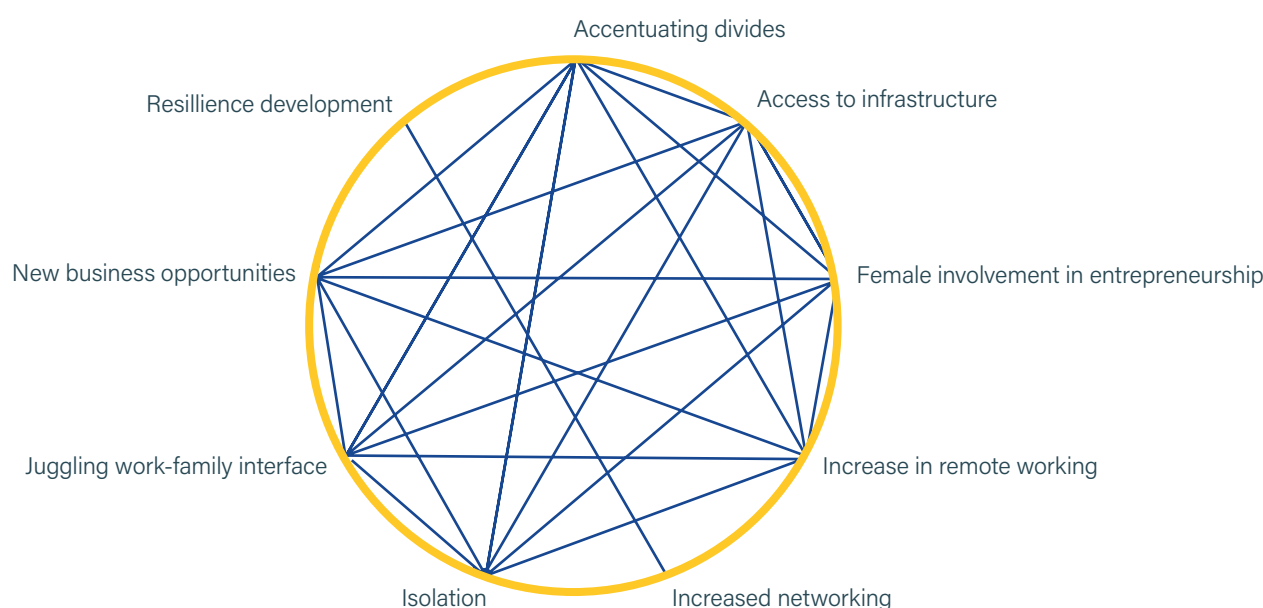
### » Theme 3: Covid-19 impacts on women entrepreneurs

Discussions in relation to the impacts of Covid on disadvantaged women's entrepreneurship revealed empathy and both positive and negative views (See Figure 4). These individual themes were correlated with related observations and EC members' views on what they believe women entrepreneurs had experienced (See Figure 5).

**Figure 4: Positive and negative aspects of Covid -19**



**Figure 5: Interrelation of positive and negative aspects of Covid in interviews**



Respondents offered views showing an understanding of the disadvantages experienced by women entrepreneurs as a result of the Covid pandemic. **Isolation** was related to most of the negative aspects of Covid-19 impact on women's entrepreneurship: balancing family and work commitments and responsibilities, accentuating divides (including digital divide, and rural/urban divide), reduced access to infrastructure (banking, support systems, mentoring, training etc.), increased remote working and discouraged/reduced participation of women in entrepreneurial activity:

**"...for the time being when women manage to take the step of starting to make an entrepreneurial project and to come and apply to the programme in order to be supported in the motivations that they often express, there is that of coming out of isolation and joining a collective dynamic. As a result, being sent home during this whole period was difficult. And for that, the digital tools, the Zoom, did not compensate for the loss of direct contact."** (EC-FR4)

**"I think the isolation - we've all moved virtually, hence we're doing this interview on Zoom, which I love - I love the control of Zoom. But women are social beings. I think that the opportunity to network and share ideas in a safe space, whilst you can do it on Zoom, it's not quite the same as being face-to-face. And please don't tell any of my [colleagues] because 16 I've told them they can't meet face-to-face [laughs], but I think for women, it's part of that kinship and bonding".** (EC-UK10)

There were some views (15% of respondents) that these mostly **negative effects** could potentially influence the search for new business opportunities and affect women's entrepreneurship more **positively**. For example, new or increased networking opportunities (as

a result of increased online communication and flexibility around home working) could be viewed as an opportunity to develop resilience to overcome the challenges, and leverage the positive aspects. However, these views refer to formerly salaried individuals either furloughed or re-evaluating work whilst spending long periods at home relatively isolated under lockdown. Disadvantaged entrepreneurs are less likely to have benefitted in this way:

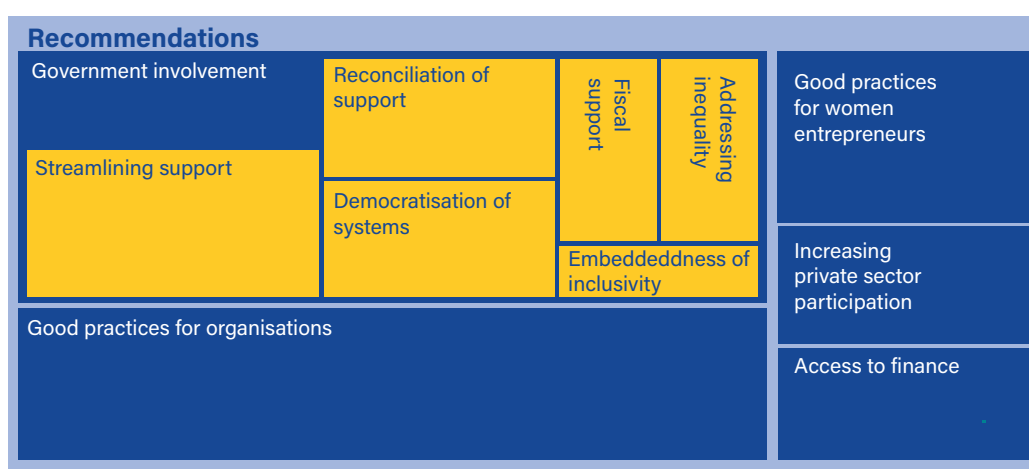
**“Others, on the other hand, were also able to do well in this context because their projects corresponded to a shortcoming in that period, and were able to develop more quickly than expected and achieve their projects. And we also have the case of salaried women who realised that it was not their personal status that was appropriate. Because this period made them aware of other things, and they are now starting up. They are starting to undertake today because they want to undertake a job that resembles them today, rather than doing a job out of obligation in order to respond to daily life. So we also have this type of profile coming to us”.** (EC-FR3)

**“There will be some people where actually they were furloughed but it gave them the chance to concentrate on their business itinerary that they’ve never been able to concentrate on before. But, you know, I don’t think largely that will be the pattern, but you would have to look at people – those different distinctions and then say actually there’s probably 10-20% of disadvantaged female entrepreneurs who actually had some opportunities here”.** (EC-UK3)

## Theme 4: Recommendations for future development of the entrepreneurial ecosystem

EC members offered insights about a range of developments that they believe would enhance the entrepreneurial ecosystem for disadvantaged women entrepreneurs. These both reinforce and add to ideas from the initial interviews conducted at the start of the project, and in the light of the experience and learning that has taken place over the project duration. Figure 6 depicts the themes that emerged from the interviews; the relative importance of these is shown by the size of the rectangle in which the theme sits.

**Figure 6: The scope and intensity of key concepts**



Opinions were offered about the structuring of the entrepreneurial ecosystems to support women with disadvantage, including government and private sector interventions, access to finance, and good practice observations for disadvantaged women entrepreneurs.

### ▪ Government involvement

EC members argued that government involvement is needed to underpin a vibrant entrepreneurial ecosystem to support disadvantaged women entrepreneurs. This includes developing women's entrepreneurship through, for example, the education system, to educate people at a young age, through facilitating networks, and by reducing the cost of childcare. The various aspects of involvement are illustrated in Figure 7 and include, for example:

- » The revisiting of the 'early-age' education system: This is particularly relevant if a government wishes to address the gender gap in entrepreneurship, enabling women entrepreneurs' economic contribution to match that of men. Action is especially necessary in more 'masculine, but economic-value driven sectors, such as technology, construction and engineering, where women's businesses are under-represented:

**"I think that, putting that research aside, there probably needs to be something within education for women to understand – or for young girls to understand – who understand that young girls understand that being an entrepreneur is a possibility. And that I think there probably needs more encouragement around supporting, maybe at an earlier age, of finding opportunities, etc. So I think that what the government can do is that they can kind of embed this whole thing around entrepreneurship maybe within the educational system. Yeah, in secondary schools, because I think that it's got a very kind of masculine connotation hasn't it, really?" (EC-UK2)**

- » The streamlining of available support is also necessary to make the system clearer, more transparent and accessible:

**"I mean calling on the administrative institutions to come and meet the people being supported, to demystify the impassable wall dimension of these administrative procedures. To put the human element back into this type of process [...] And another thing is to be more proactive in supporting the completion of these procedures, and therefore not to hesitate to take time, even if it's collective, to make it feasible, to fill in certain documents. Finally, to broaden the framework of support for entrepreneurship to include administrative aspects." (EC-FR4)**

- » The democratising of entrepreneurial support systems, encouraging more flexibility, equality and direct contact with institutions:

**"So, I think it's just the whole system and we're often just fighting against the tide because, you know, the systems are things like the way that land and property is owned in this country. The way the finance system works. The way the housing market, you know, the way that the Government stands behind our big financial institutions. All these things mean that those with advantages tend to be more likely to profit more in future. We don't have a system which is set up to make things fairer and more equal. We have a system that's set up to favour those that already have power and privilege." (EC-UK3)**

- » The bringing together of entrepreneurial support systems and networks to reconcile effort, support, and resources available:

**"I think every network should talk about other networks and it's up to the woman entrepreneur to make the choice. I think it's more in that sense, rather than trying to promote your own network. But rather present what exists and let women choose." (EC-FR3)**

**Figure 7: Government involvement**

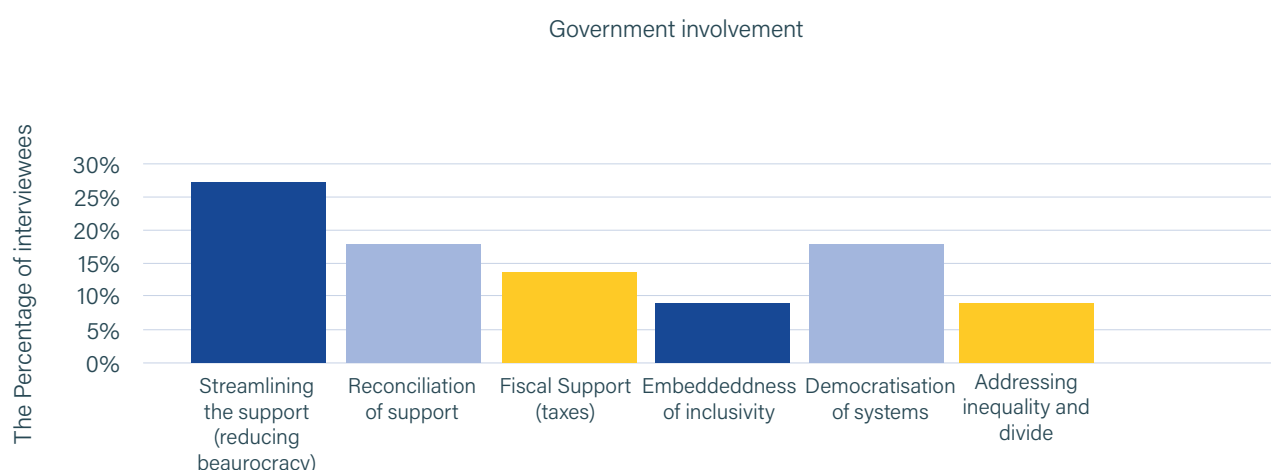


Figure 7, above, demonstrates the dimensions of the interventions mentioned by the respondents as aspects that the governments in both countries should focus on, and where the AWE project could potentially help inform those initiatives. The majority referred to the system overall (among UK and French partners), which would benefit from streamlining of support services (27% of respondents), consolidation of efforts across different agencies (both public and private) (18%), delegating power down for decision-making to address local and specific needs, and enhancing system agility to allow for more flexibility and faster responses. Other suggestions included: targeted fiscal support (in terms of tax allowances, mentioned, for example, by EC-UK6) (14%); the embeddedness of inclusivity in the system by encouraging women to be part of the system (14%); making “entrepreneurship an aspiration for everyone” (EC-UK2) (18%); addressing divides that accentuate gaps between male and women entrepreneurs, including rural versus urban location (EC-UK6), digitisation access, and resource constraints (EC-UK4) (14%).

### ▪ Increasing private sector participation

Whilst there was recognition that government intervention would support disadvantaged entrepreneurs, there were clearly-expressed views arguing that increasing private sector participation would provide be complementary to the public structures. These private sector providers are cited as the drivers for partnership and collaborations, providing support, sponsorship and investment for women entrepreneurs, and engaging with training and awareness initiatives. The private sector is also seen as a driving force for disseminating support across wider communities and encouraging reciprocity and empathy:

**“What does the private sector need to do, lead by example, let’s have more companies like NatWest actually demonstrating that actually to invest in supporting women entrepreneurs through schemes that they’ve got. I’m trying to remember the name of it, I’ve got the Rose Review here, so whether that’s just as**



**good practice in terms of being a flexible employer, an employer that embraces equality and diversity". (EC-UK4)**

#### **▪ Access to finance**

Access to finance is a persistent challenge for disadvantaged women entrepreneurs. Following on from our investigation with the entrepreneurial ecosystem in Report 1 (Danho et al, 2021), further suggestions about the development of finance for women entrepreneurs were offered by EC members. These included provision of, and decision-making around, women-focused investment funds and government funds, and the challenge of, and need to respond to, the 'discouraged borrower' phenomenon (Kon & Storey, 2003). The following comments reflect these recommendations:

**"I think there need to be funds solely available for female entrepreneurs. So a women's empowerment fund, if you like, which we have ... but it's not big enough. I think the whole finance sector needs to coordinate the way that it decides on risk and the way that it decides on – measures impact and measures what success looks like. So that the finance providers can make better decisions around this". (EC-UK6)**

**"Yeah, it's 'where does this get picked up? Who provides that support, and how does that connect with the mainstream providers, or the access to finance?' It's not really there at the moment. There are little pockets of it. It's a real patchwork but it's not to any great extent. And it's something called discouraged demand, which is quite hard to quantify exactly, but it's estimated at something like £20 billion worth of unmet, sort of, borrowing requirement exists, and these are people who are being discouraged from applying, or just aren't able to apply because they can't get into the system." (EC-UK7)**

**"Access to finance. I think finance is the big issue – it really is, with women entrepreneurs, because they don't know about it, they don't find it. And I think, for the government, maybe they could – grants are very difficult to get because women don't understand how they apply for them, they don't understand how they work. And match-funded grants, as lovely as they are, if you've got some money coming in, they just don't work because they can't find that match fund. So I think there needs to be a look at the finances provided for disadvantaged women." (EC-UK9)**

## ▪ Good practice entrepreneurship for disadvantaged women

EC members articulated clear views on the range of services that were available and could be taken up by disadvantaged women entrepreneurs, including bootcamps, mentoring and sponsorship schemes, and training programmes. In these suggestions, respondents drew from their observations of the AWE project activities, as well as other organisations that are inclusive in their approach, for example 'Tech Pixies' and 'We are Digital'. Bootcamps were viewed as highly effective. Run as part of AWE, these enterprise development events were carried out over a period of days, where entrepreneurs worked intensively in a series of workshops on developing their enterprise. Mentoring was viewed as providing a longer-term benefit to women with a more bespoke offer of support:

**"Bootcamp... it's really to be continued, because from what I see, it's really very beneficial. And it has given a real impetus, a real help for the women who have followed it. The small drawback is that it's a small group, in terms of groups, but that's normal. This means that they should be multiplied, that we should maximise our efforts, but multiplication means additional funding and human resources to organise them. It is a lot of work to organise a Bootcamp. In any case, I think it is a very concrete, very useful, multifaceted action because we really deal with all aspects in the Bootcamp and with the themes of the workshops, it is very complementary. And in two days, well, it's over two days. In two days, we can really have keys to many things. So, I think it's really good and should be continued. That's it, with an extension if possible". (EC-FR 1)**

**"...mentoring and sponsorship schemes are potentially the most relevant in the long term. And then there are Bootcamp-type sequences, such as what has been tested to revitalise and then to have a privileged time in a slightly closed, very welcoming group, which is very useful" (EC-FR4)**

**"Yes, I really like what - I think they're called 'TechPixies' - are doing. They're a training programme for - they wouldn't necessarily say 'disadvantaged', but that they just speak about female entrepreneurs. But they have some finance available to [unintelligible], people that struggle to afford it, to come on the programme. I really like what they're doing. I really like what 'We Are Digital' are doing as well. They bridge that digital divide very well. Often for entrepreneurs, not solely for entrepreneurs. They do everything from helping old people access digital banking or internet banking, right through to disadvantaged female entrepreneurs." (EC-UK6)**

The substantial role of libraries in the UK was mentioned (by partners UK 2 and UK8), in conjunction with their convenience and resourcefulness that could aid female entrepreneurs. This was not mentioned in our initial interviews. Libraries were known by respondents to offer support and information for start-ups (e.g. Intellectual property rights, patenting and copyright) and were considered under-utilised and having potential to support more (see Hoppenfeld & Malafi, 2015 for similar recognition in the US):

**“But the thing is, it was all about actually trying to get entrepreneurs to realise that the library had a whole range of resources that are free for them to use. So if you needed information about patents, copyrights – any information that you needed about setting up a business, you probably could get that from a library. And there’s lots of free online portals that you can use, etc, etc. And libraries have been trying to do the one-stop-shop thing for years, as has business support organisations trying to do the ones, but it’s just one of those wicked problems that I just think that it requires some organisations to basically take a step back and say, ‘Do you know what? Actually, we’re not going to do that anymore.’ You probably might be the best organisation to carry on doing that, but everybody’s protecting their own interests...”** (EC-UK2)

They also commented on the benefit of cooperatives for women entrepreneurs wishing to make a positive impact on social problems in local communities; for example, in Brighton, during the lockdowns of Covid in 2020 and 2021, EC members noted a surge in cooperative start-ups. Such business models are known to be resilient in times of crisis (Billet et al., 2021). Finally, observations were made regarding the business models that women entrepreneurs employed, and it was suggested that women should consider a range of options beyond what might be considered more popular sectors in which to operate.

#### ▪ Good practices for organisations

Whilst women might consider using the business services and ecosystem structures highlighted by the EC, EC members suggested more could be done to develop an ecosystem. In order to develop the ecosystem to ensure its fitness for women entrepreneurs with disadvantages, they suggest:

- » **more evidence and gender disaggregated data** to monitor take up of services and finances in line with the ‘Investing in Women’ code (HM Treasury, 2019) to which many financial institutions in the UK have signed up
- » more ‘risk taking’ decisions or informed **decisions to be taken to financially support women’s businesses** with longer term growth potential;
- » **tailoring services** not only for the women, but adapting and developing the representation of women in the governance of those organisations involved in the ecosystem.

**“...since July 2019, since the launch of the Investing in Women code when we’ve got these 104 financial institutions committing to share their data with a gender lens. So absolutely, that is – honesty, it just helps build trust because if you don’t have that data, you don’t really know where you – you do hear these stories, but it’s really useful to have the data available so you can gain proper insights. And actually, having the data to back up the stories from female founders, is quite useful, and we need to have that data so we can track it to make sure that we are improving with the interventions we put in place going forward”. (EC-UK8)**

The private sector was regarded by some respondents as misogynistic, exhibiting gender bias with respect to types of women’s business. The feeling was that there is a need for change and development in this respect. Whilst EC members suggested that improvements to the ecosystem could, for example, include provision of childcare at the point of delivery of services, large corporates were seen as needing to play a pivotal role in **‘leading by example’**. They could invest in research and services for women entrepreneurs, develop and adapt, and be employers that accept and participate in practices of equality, diversity and inclusion:

**“And I think that those business support organisations probably need to be a little bit more representative of the business landscape that they support. I don’t think that’s always the case. And I think that they probably need to do a lot more research and engagement with the relevant agencies to better understand what type of support female entrepreneurs might need”. (EC-UK2)**

**“So, I would like there to be greater commitment from large corporates in terms of setting the standard for best practice and supports SMEs to do similar work”. (EC-UK2)**

**“...public-private partnership is quite essential because we can see that it’s very complementary, we don’t have the same interests [...] But they have to be completely involved, and not just spectators, and if it is only the public structures that have to work with women entrepreneurs, it won’t work. [...] And we could imagine that all these people come to train with the workshops, as the Caisse d’Épargne did for the AWE project [...] Clearly, that’s the example.” (EC-FR1)**

**“...depending on the field in which we are located, we need a directory, contacts to develop, private companies could be a driving force in this sense. Here we are really in the driving force of business, a system of sponsorship and mutual aid, let’s say within private companies, to support female entrepreneurship.” (EC-FR1)**

## Theme 5: Wider (societal) impact

Beyond the organisations, there are reported wider impacts for communities and for maintaining levels of impact in the future. Commentary included:

- » The wider benefit the project has placed on **communicating to women about their aptitude for entrepreneurship** rather than presenting women in a deficit of skills and confidence. Messaging from the AWE project was regarded as creating a supportive environment in which women entrepreneurs with drive and ambition could thrive.

**“I think it’s a different world, and I like the way that Accelerating Women’s Enterprise has changed the method, from my experience, in which they communicate with women. It’s not – I don’t want to say it’s not so much, “Poor you. Poor you, we’re here to help you,” it’s sort of like, “do you have ambition? Do you have drive? Let us help you.” So I think the messaging over the years has very much changed, and AWE have done that incredibly well. So I think the communication’s been brilliant, that’ve been sent out to encourage participants”.** (EC-UK10)

- » The role of the AWE project in raising awareness. This was noted not only in relation to the stakeholders involved, but to the wider public as well, **contributing to the agenda of** bringing social cohesion, developing understanding, human connection in order to make an impact:

**“There’s been an impact in terms of people’s understanding and awareness, and potentially, ways in doing things differently, but in itself that human connection has been a very positive impact”.** (EC-UK4)

- » Respondents spoke of the project’s **legacy** persisting beyond the closure in Dec 2021, highlighting the importance of the research findings and of the knowledge sharing that has taken place, and that could be cultivated in the future. EC members were considering how to take proposals from the project forward beyond the confines of the project:

**“Yeah, and the cross-cultural sharing, so that’s there – I mean whether we have the opportunity to engage with each other again is, of course, another question. And the longer-term impact in terms of whether there are more women entrepreneurs now than there were before, I really don’t know, but that’s a longer- term impact – but there has been that sharing of knowledge and skills has been helpful, I think”.** (EC-UK4)

**“I think the impact is going to be how it shapes our thinking going forward. And I think that by your identification of specific issues, the proposals about how they might be addressed or considered, is going to be where it’s important”.** (EC-UK1)

**“I would like us to manage but what we have not yet done is all this wealth of**

our awareness, to changing us, to teaching us to know many things, should really be made available to others. Maybe not as in the reports, which I think will be available, but I think it would be a shame to be in a vacuum with the project people.” (EC-FR1)

# Discussion and conclusions

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# 5

The AWE project stimulated focus and awareness of disadvantaged women entrepreneurs that has resulted in some cases in action and development.

Typically, **social innovation** can be considered to operate in three phases: 1) generating ideas by understanding needs and identifying potential solutions; 2) developing, prototyping, and piloting ideas; 3) assessing, scaling up, and diffusing good ideas (Mulgan, 2006). Each organisation within the ecosystem, including those represented by EC members, will be at different stages of their development in contributing to the overall ambition of developing a sustainable ecosystem for women entrepreneurs.

Sharing of views and evidence from the project is valuable in the change process to support gender-aware approaches within the entrepreneurial ecosystem. This is because social innovations, such as AWE's contribution to enabling entrepreneurship for disadvantaged women entrepreneurs, are **inherently coupled with changes in attitudes, norms and beliefs** that result in new social practices (Cajaiba-Santana, 2014). They provide the initial steps in the social innovation process of understanding needs and solutions. Viewing the impacts and perceptions of AWE and needs of the ecosystem, we can see that it broadly follows the social innovation model:

## 5.1 Gender awareness and identifying potential solutions

The interviews with EC members demonstrate attitudes and views supportive of women entrepreneurs with disadvantage, and they cite the following as positive benefits of the AWE project:

- » **greater focus and impetus** to explore and share understanding of disadvantaged women entrepreneurs' enterprises and lived experiences of their entrepreneurship
- » **positive discourse** around women as potential entrepreneurs needing and benefiting from tailored interventions and the enabling language that AWE uses to encourage their participation
- » opportunity to learn from the project, **across borders**, and to evaluate interventions that will support disadvantaged women entrepreneurs. For example, AWE bootcamps and mentoring were viewed as particularly important as relevant modes of support delivery.

Some EC members identified further structural changes needed within the ecosystem that could remove barriers to participation and enterprise development for disadvantaged women entrepreneurs. These included:

- » the role of governments in providing a **policy environment** to support equality
- » **representation** of women in governance structures of organisations within the ecosystem and procedural changes to improve access to essential resources such as finance
- » the involvement of **private sector organisations and corporates** to role-model and lead change.

EC members did not express views that disadvantaged women entrepreneurs were in deficit of skills to enhance their entrepreneurship; rather, they suggested that they needed better awareness of and access to services, and that the ecosystem was the entity that needed to change.

## 5.2 Solutions are developed, prototypes and piloted

Following the staged model of social innovation (Mulgan, 2006), it suggests that solutions are developed and tested following awareness raising and needs analysis. AWE is recognised by the EC as offering solutions: **training, mentoring and research** on needs and good practices tailored for disadvantaged female entrepreneurs, and for recommending changes to evolve the entrepreneurial ecosystem. This has supported and enhanced business support services.

There is an ongoing pursuit of evidence to support change, through observation of gender gaps in the uptake and delivery of business support services and through further understanding of the barriers that exist for disadvantaged women in different contexts, including more fully understanding the impacts of Covid. This evidence assists in evaluating interventions and is recognised as the next stage in Mulgan's social innovation model.



### 5.3 Assessing, scaling up, and diffusing good ideas

The final stage of the social innovation model assesses the good practices, scales up and diffuses ideas. Some EC members reported **changes and developments** to their services, whereas others recognised their own approaches as good practice, comparable with project partners. Outward-looking EC members took this knowledge and sought to **expand their networks and develop further opportunities** to support disadvantaged women entrepreneurs with new training and development.

EC members recognised the importance of **further dissemination** of the findings of the project, in terms of the practice and the research, beyond the interested minority to the wider entrepreneurial ecosystem across the regions.

There are clear expressions of continuation beyond the end of the project, working with the recommendations and legacy learning materials, and a desire for the ongoing pursuit of equality, diversity and inclusion in entrepreneurial ecosystems, by **lobbying government**, raising awareness and understanding women entrepreneurs, designing interventions that can work, role-modelling, and leading change.

# 6

## Recommendations

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As a result of these findings, we recommend that to maximise the support of the EC in enhancing the impact of the project in obtaining more sustainable ecosystems for disadvantaged women entrepreneurs the following:

- » The **outputs of AWE**, including the support materials and research reports (boot camps; training for entrepreneurs and mentors) that form the Starter Kit need **wide dissemination**.
- » The ongoing **connections of EC members and project partners** for cross-border learning and collaboration should be encouraged.
- » **EC member connections with policy influencers** within the official ecosystem should be facilitated, and there should be support in co-creating new policy recommendations with women entrepreneurs and ecosystem stakeholders. For example, this could include further developing the Investment in Women Code to accommodate the uneven distribution of entrepreneurial finance, or creating a similar code of practice that seeks commitment from the private sector to deliver gender-aware ecosystem services to disadvantaged entrepreneurs.
- » There should be **continued access to multilingual researchers** for the commissioning of further research and the dissemination of findings and potential solutions into pockets of localised disadvantage.
- » There should be **continued focus on the impacts of Covid-19** to find measures that can support disadvantaged women entrepreneurs at a time when they need more support and encouragement in challenging circumstances.

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# Appendix

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## Appendix 1: Interview procedure

  
France (Channel  
Manche) England  
European Regional Development Fund



### AWE Interview Schedule

#### Entrepreneurial Ecosystem External Committee 2<sup>nd</sup> Round Questions


**Question One:**

**How have your attitudes and perceptions of 'typical' disadvantaged women pre-start and struggling women owned new business changed as a result of being part of the External Committee?**


**Prompts**

- Perceptions of women pre-start (including business idea and sector engaged in). How and why changed?
- Perceptions of struggling women owned new business (including sector engaged in and growth potential). How and why changed?
- Perceptions of disadvantage (age, migrant, socio-economic, health, education level, caring responsibilities, employment status, sector engaged in). How and why changed?
- Perceptions of effects of entrepreneurial process on health, emotional and mental wellbeing. How and why changed?

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### Question 2a

In its role as part of the entrepreneurial ecosystem, have your organisation's interactions with disadvantaged women pre-start and struggling women owned new business changed as a result of being part of the External Committee? If so, how?

#### Prompts

- Quantity of interaction
- Quality of Interaction
- Types of interaction
- Reasons for quantity, quality and type


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## Appendix 1: Disadvantaged female entrepreneur questionnaire



France (Channel) | England  
Association of Regional Development Funds




**Question 2b**

**How do you think your organisation's interactions with disadvantaged women pre-start and struggling women owned new business will change in the future as a result of being part of the External Committee? How?**

**Prompts**


- Quantity of interaction
- Quality of Interaction
- Types of interaction
- Reasons for quantity, quality and type

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## Appendix 2: Ecosystem stakeholder questionnaire

  
France | Channel | England  
Interreg Regional Development Fund  


**Question 3b**


**In the future, what processes will your organisation change / add to deal with supporting disadvantaged women pre-start and struggling women owned new business as a result of being part of the External Committee?**

**Prompts**


In relation to helping them to access:-

- finance,
- advice,
- training
- networking
- mentoring
- business support for starting / sustaining / growing businesses.
- business support for health, emotional and mental wellbeing



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## Appendix 2: Ecosystem stakeholder questionnaire

  
France (Channel) | England  
European Regional Development Fund  
  
accelerating  
women's  
enterprise

**Question 3b**


**In the future, what processes will your organisation change / add to deal with supporting disadvantaged women pre-start and struggling women owned new business as a result of being part of the External Committee?**

**Prompts**


In relation to helping them to access:-

- finance,
- advice,
- training
- networking
- mentoring
- business support for starting / sustaining / growing businesses.
- business support for health, emotional and mental wellbeing

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## Appendix 2: Terms of reference

The strategic purpose of the AWE External Committee is to support the AWE project to achieve its goals, incorporate its results, and help extend its reach into the wider enterprise stakeholder ecosystem at local, regional and national levels within the UK and France, as well as at European level.

### Commitment

#### Members of the External Committee agree to:

- » Participate in AWE meetings and the final conference
- » Support the delivery of the project by raising awareness and increasing our connections
- » Give their expertise, good practices and perspectives to project partners
- » Build links with and connect other gender and enterprise stakeholders to the project  
**(Facebook, Twitter, Newsletters)**
- » Help address any barriers or challenges faced by the project
- » Incorporate the learning and any good practices from the final Starter Kit into their own

#### Organisations and services

- » Disseminate the Starter Kit throughout their networks and contacts
- » Participate in any special working groups that may be established

#### Project partners commit to::

- » Pay External Committee members expenses in a timely fashion
- » Give External Committee members advance notice of the agenda
- » Issue invitations to the External Committee to participate in relevant elements of the programme, for example in the pilot training sessions
- » Permit External Committee members use of resources created through the project
- » Share plans and drafts of important resources with the External Committee at appropriate times in order to facilitate the most meaningful contribution possible from the External Committee
- » Create, and evolve as relevant, appropriate communications channels to maximise the potential meaningful input from the External Committee, whilst seeking to avoid a communications overload.

## **Conduct of External Committee meetings**

The dates and locations for External Committee meetings will be set in advance on an annual basis. Summary meeting notes of each meeting will be kept in English and French to record any actions or decisions. These will be posted on the project website.

Participants should keep all receipts for travel, subsistence and accommodation, if they require reimbursement, and send these to their Project Partner as per that Project Partner's policy.

