2023

# **REPORT 4 - Life at the Intersection:**

# Intersectional Case Studies of Women Entrepreneurs

Accelerating Women's Enterprise France and England











# At a Glance

The 22 case studies in this volume portray the experiences of women entrepreneurs, their resilience and struggles in early start-up and business growth in both France and England in the Channel Region. These are derived from a wider study of 76 socially disadvantaged women entrepreneurs who participated in interviews conducted as part of the European Regional Development Fund project, Accelerating Women's Enterprise (2019-2023).

# Intersections of identity

Women's varied experience is as a result of their 'intersectionality', i.e. their diverse intersecting identities such as age, ethnicity, race, religion, nationality, disability, economic status as well as place. In combination, these intersecting identities can create additional layers of challenges or barriers that impact their access to financial and social capital (productive connections), as well as the strategies women adopt to overcome them as they navigate their entrepreneurial journeys. The resulting tensions that might arise due to women simultaneously conforming to gendered social roles as mothers, daughters, spouses, etc. and their entrepreneurial identities, also influence the type of ventures created and their business growth trajectories.

# Their motivation to start-up

Women entrepreneurs' motivations for setting up enterprises are based on both the social enterprise, or the French social solidarity model, and more traditional economic models. Many of their enterprises focus on addressing societal challenges that might be a result of their own lived experiences (e.g. health charities, support for autistic children, belonging for solitary pregnant mothers etc.). They are also motivated by the need to address financial concerns, mental wellbeing and self-actualization.

# **Their journey**

Their remarkable resilience and perseverance in the entrepreneurial journey is accentuated in these cases, through their active involvement in identifying appropriate networks that can provide access to resources within the entrepreneurial ecosystem. The important role played by the immediate family and friends in providing resources as well as emotional support, is also highlighted. Access to social capital provides a means to address some of the intersectional challenges that are a result of caring responsibilities, their economic or disability status, as well as place. However, their efforts are sometimes thwarted by stereotypical assumptions held by external stakeholders, which limits their access to legitimacy and power within ecosystems. Nevertheless, women entrepreneurs are shown to be quite resourceful, and they often turn these adverse challenges into a source of strength, going on to start ventures that impact not only their own lives, but also that of the communities around them.

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# Introduction

# **1.0 Introduction to the Research**

This report sheds light on the experience of women's entrepreneurs who experience 'disadvantage' and who are in the early stages of start-up or are experiencing struggles with growing their enterprises. We present a collection of case studies developed from 64 interviews held in the period 2019 to 2023 as a part of the European Regional Development Fund Project, Accelerating Women's Enterprise.

Women-owned businesses' contribution to both economic development, and societal growth and wellbeing is globally recognized (Poggesi et al., 2016). It is therefore important to understand the factors that facilitate or impede their access to resources within entrepreneurial ecosystems (Neumeyer et al., 2019). Even though women entrepreneurs might face similar challenges in accessing resources within ecosystems, they differ substantially in terms of their motivations and perceptions of opportunities (Kelley et al., 2017). Moreover, women's entrepreneurial career choices and progression are substantively bounded by structural assumptions (Marlow & Swail, 2014). Exclusion in entrepreneurial ecosystems can partly be attributed to the fact that entrepreneurship is as much a social phenomenon as it is an economic one. Contextual factors such as place, culture, social norms and politics which have been shown to significantly influence women's entrepreneurial activities, will therefore also influence their ability to develop social capital within ecosystems (Carter et al., 2012; De Vita et al., 2014; Jennings & Brush, 2013).

However, until recently, research on women and other under-represented groups, has largely ignored this within-group diversity, by focusing on specific dimensions of entrepreneurial disadvantage in isolation (Knight, 2016; Martinez Dy, 2020), and by overlooking the impact of broader contextual factors (Neumeyer et al., 2019). As a result, the additional layers of disadvantage that are created by intersecting identity categories such as gender, ethnicity, race, age, social class, disability or place remain largely under-explored in both research and policy. Intersectionality, a Black feminist theory developed by women of colour in the 1960/70s, focuses on the interactions between identity categories of difference in individual lives, social practices, cultural ideologies, institutional arrangements, and the subsequent outcomes of these interactions in terms of power (Davis, 2008; Samuels & Ross-Sheriff, 2008).

Adopting an intersectionality approach in analysing women entrepreneurs' narratives therefore provides us with the mindset and language to examine interconnections and interdependencies between individual actors and the broader social structures (Atewologun, 2018). It allows us to better comprehend the privileges and disadvantages created by intersecting identity categories, and the subsequent impact this has on their access to resources, legitimacy and power within entrepreneurial ecosystems (Gorbacheva et al., 2019; Romero & Valdez, 2016).

We present 22 case studies (12 from the UK and 10 from France) in the following section. These cases are based on interviews carried out with women entrepreneurs who were part of the Accelerating Women's Enterprise (AWE) programme.



# The case studies focus on:

- a) the founders' profiles and background descriptions,
- b) founders' motivations for starting their ventures,
- c) the challenges faced in setting up, with a focus on intersectional aspects where relevant and
- d) the strategies adopted by founders to build their businesses.

Key themes identified are related to the tensions and additional barriers that were created by the intersecting identities of gender, age, ethnicity, nationality, social status, disability and place. The subsequent impact this has on women founders' entrepreneurial processes and their access to resources and legitimacy within the broader ecosystem, is also highlighted.

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# English Cases

## "It gives you something to sort of live for or work towards."

UoP ENT 039 is a white ethnic senior entrepreneur (above 50 years of age) and lives in a rural, socially deprived area. Her venture has been running for almost three and a half years. She is well educated, with a degree in architecture, and previously owned an architectural business in her home country. However, when she migrated to the UK, she opted not to pursue formal employment, but rather to pursue part-time jobs, due to caring responsibilities at home.

"I stayed in Ireland for a bit. And I didn't work there because I've got three young children, so when I came to England 15 years ago, I was a stay-at-home mum because, being in a new country with young kids, I didn't want to just stick them in like a school and go and get a job and all that."

These caring responsibilities are not limited to her nuclear family but extend to **assisting her children with their caring responsibilities** as well. In this case, we find that family and caring responsibilities are prioritised in decisions regarding which career or opportunities are pursued.

"I did work part-time for a short bit doing cleaning and that type of job, but five years ago I came to [location] because my eldest daughter...she started her business and she needed somebody to look after the grandson. So that's how I landed up here in [location], I was going to be a babysitting granny, I suppose... now that my grandson is at school, I've now got the space and the time to get back into business and work again." The choice to prioritise family is not always a straightforward decision and can have an impact on other aspects of one's sense of identity. The feeling of being "invisible" could reflect an impact on one's self worth, as can be seen in the **positive impact that having a business idea has on her mental wellbeing.** 

"Well, I think, because I've been at home for so long beforehand, you start feeling like you're not really – I was feeling invisible maybe. So the thought of having an idea come to me and then working through it, it's actually been exciting and encouraging and people have all been positive. It gives you something to sort of live for or work towards. So from a mental health point of view, it's been positive."

In terms of pursuing an entrepreneurial path, she draws upon her most recent experiences working with her daughter in the wedding industry.

"She's a wedding photographer, so I've been on the fringes of all the wedding industry and I have helped with like styling and shoots or holding up the big lighting thing and all that..."

Nevertheless, while she is clear about the business idea, we found that she was still reluctant to pursue it due to various perceived challenges, such as issues with access, fear of failure, poor knowledge of the regulatory system etc. Similar to previous studies, we found that **support from family**  and close friends is viewed as a key factor in encouraging women's entrepreneurial intentions.

"The main thing that's probably restricting me is that I don't drive, but that's just something that I'll have to work through and go for lessons. And public speaking was another thing, I have never done that, I'm the kid that would stay at home when you had to talk in a class or something."

"So I was discussing with her things that I could maybe do that's in the same field, and I thought about – well, actually, I thought this would be a wonderful job for my husband. So, I was trying to get him to become a [profession] because he's got more experience with people and all that. So he turned round to me and said, "Well, why don't you do it?" and I thought 'yeah, why don't I do it?' I'm trying to get him to do something, but I've clearly got the vision for it, I've got the interest in it."

We also found that having **access to the right networks** plays an important role in assisting women in overcoming different challenges in starting up. Such networks provide a means to access training, but more importantly, provide a support system that helps to facilitate the entrepreneurial journey.

"But [name] gave me a call and said that there's some women's business meetings going on in my area and would I like to join, so I said, "Yes please." So that really started – like kickstarted my business journey, has been having access to the modules that were offered."

"They do, I think, offer some things, but this was specifically for women, so it was maybe less threatening as well. And to also meet other like-minded women, we were all in the same boat, although we might have been slightly different stages in our journey, our business journey. It was just nice to have the support of the women and also hear what they were doing and how we can network with each other."

"So yes, I haven't been overwhelmed because I've been able to have support, follow steps, go at my own pace and know that, eventually, I should – touch wood – get to the other end with money and self-esteem, all those things."

Furthermore, access to such networks is often influenced by identities such as one's social status, educational background and place, with those from more advantageous backgrounds likely to have greater access to more beneficial networks. In this case, UoP ENT 039 is able to pool resources from her immediate family.

"Yeah, because she's in the industry, and then in terms of websites and that sort of thing, my other youngest daughter, she's very technologically-savvy, whatever, and she did my website for me and all that. So that saved me a lot, which would have been a big start-up cost really. So I've been lucky, I've got people in the family that have been able to help with logos and things like that."

This case highlights the tensions that many female entrepreneurs face in different societies, in trying to simultaneously conform to feminine social norms related to "womanhood", and the masculine social norms associated with being an "entrepreneur". The conflicting identities intersect and can have a negative influence on women's decisions to pursue entrepreneurship. They can impact women's sense of self-efficacy (i.e. perception of one's ability to successfully start up a venture) and thus their access to both resources and legitimacy within the broader ecosystem.

## "I felt quite alone and then to feel like you're in the same boat as so many others."

UoP ENT 040 is a white ethnic nascent entrepreneur under 35 years of age who lives in a rural area. Her venture is in the pre-start up stage. She was previously employed in an office for almost a decade, before moving to the cosmetics industry, where she worked at a hair salon for three years. Her decision to start her own business was motivated by the need for more flexible working hours in order to deal with caring responsibilities.

"I've always been employed before, I've done a mixture of office work for 11 years, then worked in a salon for three years before I fell pregnant and came back home to [location]."

"It's my first ever time going to be self-employed this year, so yeah, it's quite scary, but I'm excited at the same time. It's really to fit in with family life. [In] my situation as a single parent, flexibility is a must and fitting around childcare."

Her decision to start a business is influenced by a combination of both necessity and opportunity. She desires to turn her passion for nail art into a profitable venture, and her work experience in this industry enables her to seek opportunities in this field. However, she also seeks to have a backup plan or safety net in case her venture does not succeed. This fulfils the need for an income stream, as she currently has no other source of employment. One strategy that she adopts in achieving this goal is to acquire the necessary training and qualifications as a nail technician. This enables her to not only ensure that she can find employment if necessary, but also to build trust with her future clients. "I want to do nails for like drag queens, cosplay and those quite niche markets. Nail art has been a big passion of mine since about 2012. So even when I was in an office job, I used to come home and just tinker at my nail desk and do sets of nails and I used to sell them in a little store, but it was very much a hobby."

"'If' I can't make a go of it with the press-on nails, then I'm a level III-qualified nail tech and I'll go work in a salon. And I'll still be selfemployed with doing that. So, I'll try the presson first, because it's more creative, because that's my passion really. Yeah, then I did do my manicure and pedicure course and I've done, like last year, I did my diploma in nails. So yeah, I do have a passion, but you don't have to be qualified in it to do these sorts of things, but it is a back-up. People have faith in you that you know about nail health and you're not just you don't know what you're talking about."

However, she still perceives the start-up journey as a difficult and challenging one. One challenge focuses on issues of self-efficacy (confidence), and her doubts and fears on whether the venture will succeed.

"I've got loads of concerns or fears about starting my own business still, yeah, still, it's just so new. I think, having had a regular wage you know is coming in the same time every month, and even a pension plan and all that, and now it's all down to doing it yourself, isn't it, on the account side."

"Some things make me feel like I'm not ready. Time, it really is, like I've been doing stock – I've probably got about 25 [hours of childcare] – and confidence, it is, to put my work out there is quite scary."

Another challenge is concerned with issues of gaining legitimacy with stakeholders. This is primarily because UoP ENT 040 feels that stakeholders' stereotypical perceptions might result in the view of her venture as not being a legitimate business.

"I struggle to feel like I can be taken seriously because of what I want to do. I think people kind of laugh because a lot of people don't wear press-on nails, day-to-day, but it this is for special occasions."

"Other people say, it's very simple, a painter/ decorator and the other one is an accountant, they hear of that and they know that works and they can do that. But mine, it's like, 'are you sure that's going to be a valid business?' type thing. So yeah, I do feel people might think it's a bit of a joke or have never heard it."

Some of the more structural challenges are concerned with her identity as a mother, and the related work-life balance. Her economic status also has an impact on the type of resources she is able to access, which subsequently has an impact on developing her venture.

"It's really not a lot of time to crack on and produce some work for the [name] store that I've already set up. But I'm getting there slowly, but hopefully by September, she [her daughter] should be getting 30 hours of childcare and then I can really crack on with it."

"I've got no Wi-Fi at home, that's one. The only thing I could afford was like the BT Basics package which was about £12 a month and it took them months to tell me."

The importance of networks that are able to provide access to much needed social capital is also highlighted. These networks provide a sense of community whilst at the same time enabling interaction with others who are in similar circumstances.

"I felt quite alone and then to feel like you're in the same boat as so many others, that was really important and especially, I've been going to a couple of the networking things, that's really good, because then I met people that weren't on our course and met even more people."

"It goes in waves, no, I go through waves and especially when I've been in the room with the girls and had the sessions with [name], especially the other girls, but [name] is brilliant, but especially just being with the other girls, they really do give you a boost of, 'yeah, we can do this'."

This case highlights the challenges women entrepreneurs face in balancing the tensions between often conflicting feminine identities and the male entrepreneurial identity. The challenges women and other under-represented groups face in accessing legitimacy in ecosystems is also evident in this case. It emphasises the need to better understand how broader socio-economic factors often constrain women entrepreneurs and influence their entrepreneurial processes.

# "I can at least do part-time or focus a bit more with the business, if it works well."

UoP ENT 003 is an ethnic minority senior entrepreneur (over 50 years) who has run her craft business for around three and a half years. She has an undergraduate degree and is currently employed. She started the business as a hobby and learnt the different skills as she progressed.

"But when I started it, I think it's more like a hobby to start with, so that helps, because it was a hobby as opposed to... help relaxing you after a day's work."

"I don't have a background in craft and I'm not trained in anything like weaving, I just learnt as I went. No, I don't, and as I said, I never considered myself anything too creative and I've only just started as a hobby and I'm just interested in learning. I thought 'that looks really interesting, I'll learn' and I just get into it and then I learn more and just keep going. So yeah, I don't have any particular training before then."

As a result, she is able to continue working fulltime, while she builds up her business. This strategy provides a safety net for her and could also be due to the lack of self-confidence and selfefficacy experienced when setting up the venture.

"So yeah, that's why I thought I'd start it now because I know it takes years for business to get settled as well. And because it's crafts business - in no way I consider myself very creative or craft, but I just give it my best shot and start it now and hopefully it will build up. And, in time, I can at least do part-time or focus a bit more with the business, if it works well."

"When I first started, I really didn't know anything, and I didn't even know whether I should start. Once I see the process, and I know whether it's achievable, whether I can actually start...try... because sometimes what holds you back is, you don't know exactly what is in front of you. You don't know how big the task is and what is involved, or is it going to be this and that? You have a lot of questions."

This **self-doubt**, however, is not only experienced at the start, but also has an impact on how UoP ENT 003 further develops her business. This leads to delays in expanding the business, and the desire to gain additional information before proceeding can be viewed as a way of gaining additional selfassurance before taking that leap.

"And then there's a doubt about myself, do I really know enough to be able to teach people? So yeah, these things that are holding me back, but it has been on my mind for quite some time, for over a year now. It's still playing on my mind, until these questions I can answer, I can get a bit more information, I'm probably still thinking about it. But I know that I shouldn't be thinking about it for too long because the opportunity will go." Additionally, as is common with many women entrepreneurs, **lack of financial resources** and the **lack of time** to focus on the business are challenges. Nevertheless, the lack of caring responsibilities is perceived as an advantage.

"Yeah, I'd quite like to run workshops. I did, but there are other things that I need to think about, which is the space and the rent of the space and, ideally, I'd like to do it at home. But then it seems to be impossible to do it at home, and also the rent, the space and I need to get insurance covered as well, so it's all these practical things."

"It is challenging sometimes, but mainly evenings and weekends. Luckily - or not, I don't have children so I have a bit more spare time at weekends myself and in the evening. And sometimes it's hard, after a long day at work, to try to do other things as well."

In terms of marketing her products, challenges faced include the **lack of skills** and confidence to engage in face to face selling, as well as the **lack of technological knowhow** that would facilitate the online marketing of her business.

"I think, for me, is probably like computer skills – I don't know, even setting up my website, I don't have some knowledge about it, but still it's like kinds of things you don't do it regularly and you lack that knowledge and confidence"

"I use social media mainly, occasionally I will advertise on Facebook, because it's not too expensive. And because I sell on [website], so I like to look at the advertising on [website] as well, but still can't get my head around how the pricing is for the advertising. I don't want to spend too much on the advertising because it's a really small business, and also tried to promote on Instagram."

"[Location] library sell things it's just all these things that you have to really have a very - brave and hard. I find it hard but I just put up my brave face and try to approach a few people, but then I got a bit disheartened myself as well."

Another strategy that UoP ENT 003 has implemented, with limited success, is to find support groups. She highlights the importance of having targeted networks that consider not only the gender composition but also the types of businesses.

"The [network] here I don't know, how do you describe? That kind of business is different, which is good for them because that would be probably good for them, but for my kind of crafts business, I don't feel I get the right thing from it. I really do not mind, whether it's just women – if it happens just to be women or whether there are men in there, because I think it's the area, the industry, because if it's the right people, it doesn't really matter whether they are women or men."

"I recently found [website] have their own support group as well, so that's probably my best network related to what I do. But I've only just found them recently, so I probably will get into it a little bit more. In fact, today, you're probably aware of the [foundation] and I'm actually quite pleased that there is something like that there. I still need to go and check it out myself, but it seems to be they can have the potential to pull people together."

This case emphasises the impact that the lack of self-efficacy has both on women entrepreneurs' intentions to start up as well as on the development and growth stages of their businesses. Provision of the necessary training might be a possible solution. Another related issue is the availability of networks that are adequately able to provide the needed support systems. The location and make-up of these targeted networks is important to consider.

# "Trust me, 95% of business is like Caucasian-led businesses in [location], so it's a tough market for me."

UoP ENT 007 is an ethnic minority entrepreneur who is between 35 to 50 years and lives in a socially deprived area. She has an undergraduate degree, is self-employed, and has run her business for more than 42 months. She is a serial entrepreneur who currently has three businesses running concurrently. The more established business in her home country has been running for about 15 years and employs about 15 people. When she migrated to the UK, she decided to start a similar HR consultant firm, which has been running for approximately five years.

"So my business in the UK is more like a start-up, but outside of the UK, I've been in business for over 15 years. So I started an HR consultant firm about 15 years ago out of [home country]. I was running it, I've got about 15 employees out of [home country]. So for five years I got...set up the same business I run out of [home country] in the UK. But the [home country] business still runs, because we've been here for 15 years, like it runs itself, obviously with its own challenges and everything.... I set up another company called [business name], which is an HR conference and exhibition."

While she had established her business in her home country, she decided to move to the UK due to family responsibilities. She perceives the prioritisation of family as a necessary sacrifice that women in business have to make. "It's because of family – as I said, when I got married it was okay, I had to shuttle between [home country] and – just go on holidays and stay with my husband then. Really, when I got pregnant for my third – so I set up about five years ago, but I still wasn't...so going in and out. In 2016/17 I got pregnant and my husband says, "You know what, I don't want to keep getting to know my children each time they come on holiday

or each time I come to [home country]. Those are the sacrifices that women in business – and so I take that decision for family, but I wasn't going to shut down what I've built."

"I hope there's none, I hope there'll never be one, but obviously as a female, my instinct is to put family first as opposed to the business, I suppose. That would be natural. I know that naturally that's the choice I have to make."

However, she also emphasises the additional tensions and challenges that women entrepreneurs face as they seek to balance their social roles in society with their entrepreneurial roles. Her determination to keep on working means that she has to find additional support, which has additional cost implications. Moreover, being in a

foreign country, without extended family support, she faces the additional psychological burden of worrying about leaving her children in the care of "strangers" which could have an impact on one's well being.

"So initially it was a bit of a struggle, but I've now got a mother's help that helps, because my husband works full-time as well, and I'm not prepared to stop working. So I know a lot of my friends, they sacrifice, but I'm not that sort of person. So I've got a mother's help that comes - it's expensive, but it was something I had to do. It does because, as a woman, if somebody says, say, for example, as you for - if somebody says, "Come for a meeting in London, nine o'clock in the morning," you have to organise school runs. So certain opportunities you might think twice before taking, as opposed to being a man where somebody says, "Can you come to Hong Kong for five days?" the man is going to say yes first before he comes to talk to the family."

"Sometimes when I have to take a decision, because the person looking after my child is not someone I've worked with for a while, it's not a long-term employee. I'm always worried, so you begin to think 'shall I put in a camera?' Just to make sure that when it's the little one, I'm more worried. When they are together – because the other one is seven – she can tell me what's going on in the house. But when it's just the little one, I'm unsettled with them, leaving them alone with someone."

Other challenges faced are related to the liability of newness that is impacted by her current location, as well as the limited access to networks. While these challenges are common amongst most start-ups, UoP ENT 007 perceives additional barriers that are linked to her **intersecting identities of gender and race**. This has an impact on stakeholders and broader society's expectations. "Yeah, the client, I've got a big client, I deal with big - so now I'm like a start-up, I'm in [location], so if I was in London, maybe it might be different. So the business, they're established people that they work with, it's just trying to get in to say I can do better. And I think there's a bit of a disadvantage for me trying to - female, not much network of people. I find that HR people are not so businessinclined, so the people I'm sitting with are the HR managers and directors. And they are very wary of consultants because they get too many consultants, so you blend there, they get too many consultants. So it's just trying to get through the gatekeepers and trying to say, 'Give me a minute to just tell you what I can do."

"But it's also tough getting in, because I've got some disadvantage, I am coming from Africa, my business is not known, it's a young business. I'm female, I'm black, that's always personal to me so it's not easy to penetrate. And I would say [location] is not very diverse, so some of the business people that I'm approaching don't see black people as professionals here. Yes, because most of the black people are just doing their small jobs, working in the council or being carers or stuff, so they can't marry the two."

"I know that I got a group of people together and I know that when I came into the room, I wasn't what they were expecting, so they signed up, I'd worked with a marketing company to get people to sign up for the programme. So when I came into the room, it wasn't me they were expecting to see, you could tell from body language and all. And I saw that they sort of warmed up, but two of them didn't follow through afterwards. And you get that and you just move on. The other people – you don't blame them, it's what they're used to." She also highlights the role of place in influencing the diversity of the ecosystem within which she operates, and subsequent stakeholders' perceptions.

"We got a place in [location], but it puts me at a disadvantage because in London, there are more different ranges of business, region-run businesses, black-run, and more diversity that I could go to. But in [location], trust me, 95% of business is like Caucasian-led businesses in [location], so it's a tough market for me. Most of the clients that I have are actually based out of London, so I haven't got any local client that I work with. It's more of your expertise and your skills, so most of the expense goes into going for conferencing."

One strategy that she uses to build her support system is to seek mentors and professional groups that can provide access to networks that will be beneficial for her business. "Yeah, I've got a couple of mentors here in the UK, people in HR, so I've got this guy called [Mentor's name], we meet up for coffee and I'll tell him how tough it is to get business. And I also joined this HR leaders group, it's called 'The People Space HR', so they meet up quarterly, talk about issues, but I'm still in a room with HR directors who are not some – you're sometimes the only consultant who is there because I do a lot of business networking..."

This case emphasises how intersecting identities of gender and race can create additional challenges for women entrepreneurs. These barriers are further compounded when place intersects with these identities, as it impacts how individuals are socially positioned within economic spaces. This influences other stakeholder's perceptions, as well as entrepreneurs' access to legitimacy within the ecosystem.



# "It's never too late to start a business. No, no, never too late, never too late."

UoP ENT 010 is a white ethnic senior entrepreneur (over 50 years of age) with a postgraduate degree, who has recently migrated to the UK. She has been running her current venture for less than 42 months but has always been self-employed. She is a health professional who decided to start a consultancy business after receiving training in the area.

"I've been in the profession - the health profession - for a lot of my life and then, two years ago, I did a coaching qualification and then, and as a result of that, I started in my own capacity as a coach, running it as a business, a coaching business. So it's very recent, but I've always worked for myself and I've always controlled my own consulting work and so on."

Her motivation to start the business is partly influenced by her need to maintain control. The only time she went against this desire was when she had caring responsibilities and sought out part-time jobs.

"I've never – well, I have worked in the past, but it was very part time jobs, it was nothing that I had to earn a living doing. It was when I was a mum and I have always enjoyed being in control of my life. And so that's really the main reason why I have chosen always to run my own practice, to run my own books, to do everything myself, to be in control." Other motivating factors include her passion and interest in helping others, as well as her belief in her skills and competencies to perform well in the particular area.

"It's all about people development, and because I have a particular interest in young women in particular, becoming entrepreneurs, and because I have a tremendous interest in the way in which we, as human beings, exert power. So that is a particular interest of mine and so I'm very keen to help people to understand that if they are not looking after themselves adequately and taking care of the needs that they can supply for themselves, then they're more likely to become depleted and not be able to give of their best in terms of their business. And because I feel that I have the ability to reassure people in this by helping them to understand and work as individuals and to build on their strengths."

However, even though she has a particular interest in empowering women to become entrepreneurs, she did not identify herself as an entrepreneur until recently. Furthermore, while she acknowledges that women are her main target audience, she is of the opinion that men would equally benefit from her experiences. "You know what, I haven't positioned myself as a female entrepreneur until quite recently, I have to be honest with you, because I never saw what I was doing as being particularly entrepreneurial. I don't know whether (person) told you, she maybe has told you how old I am, but if I don't start now, when am I going to start? It's never too late to start a business No, no, never too late, never too late."

"I think that certainly, with women, they will listen and hear what I have to say because I'm a woman. Where men are concerned, I suspect that, again, that men will key into my – how shall I put this? My experience, my life experience, because obviously I have a lot of life experience and I have put myself out on the line many times. It's the support of sharing the journey on the one hand, being in - and particularly with the university - the environment of discovery that is ongoing, that there's always room for change."

UoP ENT 010's main challenges are related to the limited networks that she has access to, as a result of running a business in a foreign country. Her lack of skills in marketing, as well as the lack of practice in doing so, makes it all the more challenging when advertising her services. However, she views these challenges as an opportunity to develop herself.

"My own personal difficulty and clearly because, in a sense, it's lack of practise, I find it hard to sell myself, it does not come naturally to me. And I have to be honest with you, I only moved to the UK last year and in [home country], I had a reputation. People knew me, who I was, so a lot of the work that I did came to me by easy referral. Because nobody really knows me, I now have to make a big effort. I'm very, very keen to engage with others now. I've done the lone journey for a long time and now it's a very new challenge for me and it's an important challenge that I develop that part of myself." In an effort to create a support system around herself, she attends networking events regardless of how inconveniencing they might be. This allows her to gain the exposure she needs and to build her brand.

"So I've been to some of their networking events, as I say, I did present at the Nest. Whenever there is networking, I will attend, even though I've got to get on a train and get there, but I'll still come. It helps, it exposes me, obviously, to young people and because I have a passion for developing young people and I love the university atmosphere. Absolutely, because it's how I challenge myself, is to be pushing into new areas, discovering about new and innovative ways of doing things. Because, it's easy to get into a way of doing things and must be aware of new thoughts, new processes, new stimulation"

This case emphasises the positive attitudes that many women entrepreneurs adopt in facing the challenges they encounter on their entrepreneurial journey. It also highlights the fact that, as has been shown in previous studies, the portrayal of the entrepreneur as a "heroic male archetype" results in women entrepreneurs having difficulties identifying with the "entrepreneur" identity.

## CASE STUDY 6: UoP ENT 011

## "What's been holding me back at the moment is the imposter syndrome, thinking that I need to get more training and make more [products]."

UoP ENT 011 is a white ethnic senior entrepreneur (over 50 years) with caring responsibilities. She is currently employed on a part-time basis and is in the pre-start up stage of her venture. Her venture started as a hobby and is driven by her passion, as well as the additional spare time she had due to a reduction in her working hours.

"It started in 2017 as a hobby, really. I'd reduced down in my employment down to three days a week and I was thinking that I was looking for something more to do, like in my spare time. And I ended up buying [products] online, just thinking to myself, 'oh, I know I can do something with these'. And I started upcycling them and it grew from there very quickly."

"And my interest in [profession] just was ignited at that point and I just thought to myself, I want to know how to make the [product] as well as just doing the trimmings and stuff on them. So that is how it started and it's just slowly grown from there really. I've always loved [product], I've worn them ever since I was a little girl and I think I got it from my nan because she was a big [product] wearer, some other people in the family were. So I think it's always been a passion."

We also found that she sought additional training and certification in the industry. However, she also feels that this might be due to her lack of confidence in identifying as a [profession]. This imposter syndrome also has an impact on the business development and growth.

"So then, from there, I found a guy locally in [location] and he was a tailor, but he did millinery. So I did a weekend course and learnt how to make a basic [product] and then, from there onwards, I wanted to take it further and do something where I would get more recognition for my training. So in 2018, I went up to the [institution] and did some courses with them, so I've got certificates from the [institution] for [profession] now."

"I haven't tried to grow quickly yet because I've been doing so much training and what's been holding me back at the moment is the imposter syndrome, thinking that I need to get more training and make more [products]. Get my experience up before I push the business side too much or too far. I would say it's only in the last year that I've actually been calling myself a '[profession]'. Before, I was just learning to make [product]"

One of the key challenges she faces is related to her location and the impact this has on her potential target customers. As she is targeting a more affluent and niche market, the location of her business plays a key role.

"I tend to concentrate my advertising outside of [location], because I think it's something that is for the more affluent lady, the type of lady that is going to go to [event] and the [event] and spend a lot of money on their outfits. And I don't necessarily think that's the people I meet in [location], unless, of course, they going to a wedding. I do live in [location], and I keep saying to my husband, I think I should move out to one of these more affluent areas, just to be better placed. Yeah, it depends, like when I get my website up and running, if I'm going to decide to sell more online, or if I want people to come to me - if I want them to come to me, which I do, because with a lot of the [product], they need to be fitted properly. Somewhere a bit nearer London."

The other challenges are related to gaining selfefficacy and general knowledge that is essential for the running of her business.

"So, I'm hoping maybe I can capture a bit of both, like put some basic stuff on the website to sell online, and then advertise like my studio. I find it a bit scary, I find it quite exciting, and I'm just itching to take it forward, but there is something there that I'm thinking 'oh, this is a bit of a scary thing to do' as well."

"Yeah, I think the confidence is coming, but what I really need is more direction on the business side, and what direction do I need to take and what do I need to do to attract the customers that I need, and that sort of knowledge now. And how do I go out and sell? Yes, marketing, all of that. also, I know very little about the financial side and the tax side."

One of the strategies that UoP ENT 011 has adopted in order to establish her business in the market is to attend different craft fairs and also create a presence on social media. "I'm on Instagram and Facebook, which I'm getting a lot of comments and a lot of followers there. And obviously I'm doing the craft fairs and I'm doing an arts fair this Saturday at [location], because [product] is classed as wearable as well, so I'm doing an arts fair. I'm going to look at doing some wedding fairs next year and also I'm having a website built this winter, so that hopefully, early next year, ready for wedding and racing season, that I can launch my website."

In the long-term, she is planning to build a studio that would enable her to hold training workshops and bring in an additional source of income. She also continues building her network with similar businesses in London.

"And also, I'm having studio built at home. Yeah – well, a display area like a shop type of thing, where people can come and browse. And also I'm having like a changing room area so that they can change when they come. And also, I'm hoping to have an area big enough to have four, maybe six ladies come to do workshops, do some basic [profession] workshops."

"And also, I'm forging quite a lot of links in London as well, because last year – I think it was about this time last year, I saw online, like talking to other [experts] and stuff, that there was a [product] exhibition every year and I'd already been to it the year before."

This case emphasises the important role that place plays in influencing the type of resources and markets women entrepreneurs can access. The challenges created by lack of self-efficacy and related imposter syndrome are also highlighted. This lack of self-confidence has an impact not only on whether women entrepreneurs follow through with their entrepreneurial intentions, but also impacts the desire and the rate of growth of current ventures.

## CASE STUDY 7: UoP ENT 017

## "I decided to think about creating this app so that no one else really had to feel alone while they were pregnant or even after having their child."

UoP ENT 017 is a young (under 35 years of age) ethnic minority entrepreneur with caring responsibilities and living in a socially deprived area. She is currently employed and is in the pre-start up stage of her venture. The main motivation for her business idea (creating an app for parents) was her own experience becoming a parent while in university, and the desire to make a change for others going through a similar situation.

"Well, I got pregnant myself while I was at Uni, so there weren't really many students that were pregnant. I didn't really have anyone to really talk to, so I basically went through that pregnancy on my own, so I decided to think about creating this app so that no one else really had to feel alone while they were pregnant or even after having their child."

"Because I was going through it, so I think when you're going through something, you look around and you realise that other people are also going through it on their own as well. So it's like you want to make a change, you want to be able to help people."

"So my business is to create an app for parents that feel lonely or vulnerable or whatever, just on their own, basically, after having children or even while pregnant. So the app will just help them start communicating with other parents that are in similar situations or advise each other and stuff like that. Help, basically, meet up and have a social life again. I really want to do stuff like events, probably like festivals and stuff like that as well, I was looking forward to before. But because this happened, it changed. I'm good at communicating and so that's a good thing, like I can listen to people as well."

Even though her education provides her with some resources for running and managing a business, she has still experienced a lack of selfconfidence with the setting up of her venture.

"Well, because I'm studying business – I was studying business management and entrepreneurship, I've got some resources from lectures and stuff like that. I've done enterprise skills, a chart thing, so there's certain things that I know I need to work on, like risk and stuff like that."

"I feel like I still do have fears, because it's just like sometimes you just think 'how am I supposed to do this?' or 'where am I supposed to go with this?' or 'how am I going get people involved?' I can talk to people about anything, but when it comes to something that I want to promote, I think I just go off in like different things. So it's like talking, but not what I need to talk about, basically, so it's a risk of not promoting your business well really."

As a result, UoP ENT 017 attends different skills workshops as well as online groups in order to develop her skills further and gain more confidence.

"Through the community, I've joined Facebook groups and stuff like that to basically find out who would be interested and stuff like that, in the business. Through the university, there are different things to help you with your skills and stuff like that, like there has been different workshops, like Route to Start-up workshop, which will help you fully develop your idea and think about all your customers and stuff like that. Yeah, I think they do make me a bit more confident. I think, after I've been to a workshop, I sit back and I actually think of what I need to do, so yeah."

She acknowledges the **professional and psychological benefits of such networking** events that allows one not only to gain access to resources, but also to build a support system.

"I felt like I was stuck, looking for a developer, I didn't know whether to actually find one, how to go about it. But then, from going to this workshop today, I've found one, basically, and just need to say to them, 'This is what I want', or, 'This is how I want my app to look', and then see if they can help me."

"Going to networking events helps professionally and emotionally because, obviously, it helps professionally, because you're going to be able to get things done, as you find someone that you can work with, but it helps emotionally as well. Because you have to gain the confidence to actually go up and talk to them, otherwise you're going to lose your opportunity, basically, and be stuck. So, yeah, I think it helps both ways."

Additionally, as is common with many women entrepreneurs, **family and friends are another important source of support**. This can be in terms of providing resources or emotional support.

"My idea, I think I just spoke to my mum about it, but I didn't really go and try and talk to a professional. She said, "Yeah, do it, if that's how you feel, then you need to try and do it." My family and friends they're all really supportive. I know most of them would use it, because my sister has not long had a baby either, so I know she'd use it. And loads of her friends would use it, but just because they're going to use it, it is just because it's your business?"

"Or are they actually using it because they want to use it? My brother is a business person, so I spoke to him a little bit about it, but because it's not in the same sort of field, he just said that it's easy to do so you'll be able to do that, and stuff like that. I think if I went to him about financial stuff, he'd be able to help because he's really good at all of that sort of stuff."

Nonetheless, she is aware that the particular industry is still quite male-dominated, and that this will have an impact on how her app is perceived. This could subsequently also impact her access to legitimacy within this entrepreneurial ecosystem.

"At [event], I was at a networking event thing, but there wasn't that many females, so I feel like there's just not many females really. And then all the boys are more into like gaming and stuff like that, so it's like ..."

"I just said, 'Hi, I'm [name], I'm working on an app.' I think that's about it. And then just gave a brief description of what my app would be, but obviously there's not many females that develop apps - I feel like the app is more for females, so it's more mothers that get lonely or whatever. So when it's all male entrepreneurs, it's like it doesn't really interest them, probably. Whereas if it's more females, then they'll relate to it at some stage in their life, if they haven't already."

This case highlights the important role networks play in providing access to skills development and emotional support for entrepreneurs. The challenges of "fitting-in" or gaining legitimacy in male-dominated networks is also considered, as these can present major barriers to women entrepreneurs in these sectors.

# "In a way, I refined my identity in the sense that I see myself as a strong person."

UoP ENT 029 is a senior entrepreneur (over 50 years of age) from a mixed ethnic background and living in a socially deprived area. She has a postgraduate degree and has run her venture for less than 42 months. As is common with many entrepreneurs, one of her main challenges is related to accessing financial resources. While she acknowledges the limited financial support available for both male and female entrepreneurs, she is also aware that having to operate in a male-dominated environment might create an additional barrier for female entrepreneurs due to societal expectations.

"I was quite successful although there were quite a few obstacles, mainly financial. And yes, I suppose, at the moment, what I would say is that there is not a lot of support out there for any entrepreneur, whether it's female entrepreneurs or male entrepreneurs. Now what I would say, until now, as I said, my journey has been quite difficult in the sense that there's not enough to support financially or even regarding government networks to help businesses."

"And maybe as a female entrepreneur, what is even more difficult is that you are actually operating in a male-dominated environment. So sometimes perception needs to change and people or women are not seen that positively in that very competitive and sometimes aggressive arena." Additionally, there is a psychological impact due to the uncertainty as one is starting a venture, and having to make decisions regarding finances. The entrepreneurial journey can be a lonely one, with all decisions resting upon the founder. The long hours that entrepreneurs might have to put in to make things work, also has a toll on one's physical wellbeing.

"It's a mental challenge first of all, you are, in a way, on the borderline of society, because if you work for any company, you are part of an organisation, you're part of a community. as a company director and an entrepreneur, you do not have anything, so it's a blank piece of paper, you've got nothing there, nothing exists except in your mind. And that is the most challenging thing, actually from nothing, make something really worthwhile."

"So the financial aspect of things, that is very demanding because sometimes you're looking at your budget and you think, 'would I be able to survive the next three months?' so that's like total stress on you. there's the overall stress of managing your budget and at the same time, knocking on doors and being rejected sometimes and just carrying on, because you've got a strong vision." "And then the challenge, of course, is physical, because at the end of the day, sometimes I would work 22 hours in a day and I might not sleep at all that day. So it would happen sometimes, you're physically, extremely exhausted. The transition from being a sole trader to being a limited company has been quite dramatic. There are so many more responsibilities as a company director, so everything changes really."

However, UoP ENT 029 views all these challenges as part of the process to becoming an "entrepreneur" and emphasises the positive impact these struggles have had on her personal development.

"And the fact that I have been struggling, for me, it's a normal thing. No one knows about my company, no one knows about me, no one knows about my services, so it's a normal thing. But either way, it's now helped me in my personal development, so it's made me a stronger person. So this has, in a way, refined my identity in the sense that I see myself as a strong person, which is what you need to be if you decide to become an entrepreneur."

Additionally, she highlights the importance of having a strong vision that one believes in. This she feels will provide some motivation to persevere while facing these different challenges.

"So actually, you're creating an entity, you're creating the reality and that is where the vision is very important. So your vision must be extremely strong. So first of all, there's the mental challenge of knowing where you're heading, you believe in your services or products, that they are going to change society, they're going to help society, you're going to help consumers, clients, customers and all that. So that is the first challenge, that belief." "So I think physical, mental, the financial and also, as I said, the main challenge, of course, is maintaining that vision when things are going wrong. The main fear for me has been financial, I suppose, it's about thinking whether I could keep this going, having the funds for all the activities, especially where there's a lot of marketing going on at this early stage to turn the vision into reality."

One of the strategies that she has used to develop her business is to proactively build her networks. In addition, if she gets additional funding, she intends to hire a business coach to assist with her mental wellbeing.

"So that network should actually cater for both manufacturers and service industry, but there are a lot of businesses who are providing services out there, so this is actually the trend, this is a growing trend. I try to do as much networking as possible. So I'm planning for, for example, two networking meetings per month, at least. In the past, what I've done, I've had a lot of conversations with organisations like [institution] and there are other organisations online I've contacted. So I've tried to contact as many institutions or organisations as possible, I'm very productive."

"I actually thought about having a business coach, a private business coach actually and I feel that is a solution to my issues, but on a private level and we'll use some of the funding I'm going to get to do that, a business coach who would be able to help me with stress management and wellbeing in general."

Nevertheless, despite understanding the value of networks, she remains sceptical about femaleonly networks due to her previous experiences. She feels that in general, rather than providing support to female entrepreneurs, these networks are too competitive and thus create an additional barrier. "So, in a way, how this impacts my business, sometimes you go out there and you make good connections, which is great, because sometimes maybe those people are not going to be your clients, but still, they can help direct you regarding further collaboration you might need in the future. regarding female entrepreneurs – you see, I normally go to mixed networking meetings – regarding female entrepreneur networking, I haven't been too many and I'm still a bit indecisive about those, to be honest."

"I think, first of all, it is competitive already, so that ecosystem, the atmosphere among maybe entrepreneurs is not healthy, I think there's quite a lot of rivalry. And I think maybe among female entrepreneurs, that rivalry is even more emphasised or enhanced and that should not be the case. It's like sometimes maybe because women have had it so hard in history, that when a woman rises, a lot of women try to put her down. That's my personal experience and there is not that support among female entrepreneurs." "So for example, if I go to a networking meeting and I would meet other female entrepreneurs, for me, I want to help people, we work together, we collaborate. And some women would just think, 'oh, who does she think she is?' I can see that in their eyes. And even though we can collaborate, we can help each other move forward, we are not going to do it. Or they think 'I've got kids and you have it easy' because I don't have kids, so all that sort of pettiness should be erased among female entrepreneurs and we should help each other achieve what we want to achieve. So that ecosystem is already very competitive and guite corrupt, I would think, so this is a major obstacle out there for female entrepreneurs."

This case highlights the physical and mental challenges entrepreneurs face when starting their entrepreneurial journey. The additional barriers faced by female entrepreneurs in a male-dominated environment due to societal perceptions and stakeholder expectations, are emphasised. Additionally, it also identifies the possible negative aspects of female-only networks.



Accelerating Women's Enterprise France and England

## CASE STUDY 9: UoP ENT 031

## "It kind of gave me a sense of power because I, at least, knew that if that's the only thing that they're able to criticise they're not actually criticising any of the work."

UoP ENT 031 is a young ethnic minority entrepreneur, under 35 years of age. She has caring responsibilities and lives in a socially deprived area. She has an undergraduate degree, is currently employed, and has run her venture for less than 42 months. She decided to pursue her venture when she resigned from a previous job due to lack of self-fulfilment. She also felt that setting up her venture as a legitimate business also provided some credibility when dealing with other stakeholders.

"I was also in a full-time role, working nine to five. And I didn't particularly enjoy that job either. Not at all, in any way at all. I ended up leaving that job six months later because I realised it just was not satisfying for me and I also remembered that I had this opportunity to build this product as a business. So once I had left the job, I decided to refocus my energy into turning this into a business."

"So I registered the business as a limited company, but just under my name, so I thought that would give me the motivation to actually go ahead first with this and it also meant that it gave me a little bit more credibility when I'm speaking with these larger retailers."

A major challenge she faces can be ascribed to intersecting identities of gender, ethnicity and religion. Stereotypical perceptions of society regarding her faith, has an impact on how she and her products are viewed by other stakeholders. "So, for instance, an example would be, even though I'd created an amazing product, rather than people commenting on whether the product was any good or not, it was comments such as 'such great ideas when it comes to painting, but why does her outfit not match?' Or 'what's up with her outfit?' And someone else also mentioned, like, 'oh great about that, but why is she wearing a hijab? Why does she feel like she needs to wear that thing on her head?' basically."

"Because I'm also a Muslim so I wear the hijab on my head. It felt frustrating, to be honest, because I just thought well – but at the same time, it kind of gave me a sense of power because I, at least, knew that if that's the only thing that they're able to criticise, they're not actually criticising any of the work that I've done or anything that I've created. The only thing that they found to criticise is the fact that my outfit may not be on point, which I will have you know it was."

"But I think the thing that was most frustrating is probably the more personal religious aspect of it, because it did make me wonder, if I wasn't wearing the scarf on my head, would it have been any different? Would people have felt the need to make that comment?" Additionally, being under-represented in the ecosystem, also means that it is more difficult finding relatable role models, mentors or coaches who could provide guidance as she develops her business.

"So although a lot of people are interested in it, I'm finding it very difficult to find someone who would be willing to work alongside me with it and I think that would definitely help and I don't have that at the moment."

"There are a few Muslim women who have started their own clothing businesses and hijab businesses and stuff and they're quite famous Instagram influencers and what not. But finding someone who is just doing their own thing and is Muslim and a female, or even just Muslim, not even female or is just female and of colour, is increasingly more obvious to me that it's not there."

To overcome these challenges, UoP ENT 031 has tried to build a support system, by joining a Facebook group of young founders, as well as joining a social enterprise offering free co-working space.

"So the place that I work now is a social enterprise called [name] ' and I basically Googled online, 'coworking spaces in [location]' and I found this had come up on Google saying 'free co-working space in [location] for young people' which is cool. So I actually work for them now."

"I have the Facebook group that I'm a part of where there were a lot of other young people on there also trying to build their own businesses."

Her current job also provides her the opportunity to gain skills and knowledge in entrepreneurship while sharing her experiences with other potential entrepreneurs. Taking part in training programmes also enables her to access resources and build a community of support. "Ironically, I am also an enterprise programme facilitator in my current job, so I came here as a 'young innovator', and I also then asked about the job role that they had open and if they would consider me for that role. And it turns out – to be honest, it's great, I'm able to share my experiences and also the skills that I'm learning along the way with other young people, but also learning that myself as well."

"I was accepted onto the [institution name], the Hampshire cohort, and that was in September, I think.... And with that you get a grand of full funding to help start up and obviously the teaching that comes along with that as well. So all of those little things and knowing that other people are also working on the same kind of thing as me, like on the same kind of journey as I am, I guess, is the thing that's been helping."

This case draws attention to the intersectional barriers that can be created by intersecting identities of gender, ethnicity and religion. The challenges faced by under-represented entrepreneurs in accessing social capital (resources through connections) due to lack of relatable role models and mentors within ecosystems, is also highlighted.

## CASE STUDY 10: UoP ENT 037

## "If the systems were in-place to support lower income families, families with young people with disabilities, then this service wouldn't be required so much."

UoP ENT 037 is a nascent entrepreneur from a mixed ethnic background and between 35 and 50 years of age. She is a parent with caring responsibilities and is currently unemployed. She lives in a socially deprived area and is in the pre-start up stages of her venture. Her main challenges to starting up are related to issues of self-doubt and lack of self-efficacy, despite having the qualifications and experience relevant for her venture. This fear makes the transition into a "businesswoman" more arduous.

"It's been quite scary because, obviously, at the moment, I'm unemployed, I'm a full-time carer for my son, but I want to take what I know and what I've learnt – and I do have a psychology degree as well, so that, in itself, is a benefit to what I want to do. It's been quite scary because I think well, I'm an unemployed woman, I've been caring for my son for 18 years – OK, I've done care work in that time, but it's like a silly idea."

"It's a good idea but it's like how can somebody like me implement that? How do I go from being just little old me who's a brilliant mum, who supports other children – I've always had my friends' kids and stuff like that. How do I go from this person to businesswoman, providing a service that I'm really passionate about and developing it into something bigger?"

Her own experience caring for her son, as well

as the lack of appropriate support from the existing social systems can be perceived as main motivations for starting her venture. Her desire is to provide a service that would benefit others facing similar challenges, and especially those from lower income backgrounds who might be more adversely affected.

"We moved to the area that we're living now a few years ago – he was still living with his dad, but he chose to move down with us last year to start at college. And he was – obviously, with autism, it's quite difficult, change is difficult in itself, so we did a massive transition. But one thing I was struggling with was finding somewhere for him to socialise, make friends and become more familiar with his surroundings and people in the area. And there was no provision for him, at 17 years old, there's nothing to help him."

"So I came up with the idea to kind of provide that for other people in the area. I've joined a Facebook group and there is, surprisingly, hundreds of autistic young people within this group that parents are screaming out for support. Obviously, some are quite young, but my aim is for the teenage group, to provide some support for them. Because they need to socialise, it's a massive important time of their life anyway, with building relationships, starting relationships, finding out about their own sexuality. They need life skills, they need to be able to cook, live independently as possible, and I just want to provide a service where some of these things might be possible. Also trying new adventures."

"If the systems were in-place to support lower income families, families with young people with disabilities, then this service wouldn't be required so much. Unfortunately, it is the lower income families and families where the parents are carers to their kids that lose out. Because yes, you can get Carer's Allowance for looking after your child with autism, but the minute you earn a certain amount, you lose money off other benefits."

Other challenges in starting up has been the difficulty in finding courses that are tailored to those at the pre-start up stage. The gendered aspects of the business environment also create a barrier which results in a reluctance to sign up for courses that might be useful.

"I've not really had much luck with finding anything outside. I've signed up to [website] as well because there's a lot of courses on there, but again, they seem to be quite specific and tailored to businesses that are already started up, and that's not very helpful to somebody that hasn't."

"I struggle to find what I need. I did a short programme with the [institution], which was six weeks, but I didn't find that it was adequate enough. It's a good programme and the woman that delivers it was – she's absolutely amazing, but it's not really adequate for somebody who knows absolutely nothing about business." "Plus, it's OK having the courses out there, but how do I know which one is right for me? There's nothing there to say 'this is ideal for a woman starting up her own business'. I don't want to go and sit in a room full of men, because it's intimidating, women have this whole 'I should be a mother and a housewife' and that sort of thing, and you've got a million other priorities."

This gendered impact can also be seen in the type of networks that are perceived as accessible and beneficial. Participating in a female-only network provides UoP ENT 037 with the sense of community and support system that is empowering.

"I haven't looked at networks. Not formal business-wise, they kind of scare me at the minute because this is all new to me so I find it quite kind of scary. I want to start networking on a social level because, obviously, for the type of business that I'm going to be starting, that is important. But I also know the importance of businesses within what I want to do because I will need to tap into local businesses and work out something with them in order to kind of progress with my vision."

"[Programme] works because it's for women by women, it's specifically targeted at women by women, it's women that deliver it and it's done in such a way that it's more empowering to women rather than making them feel like they're not able to do anything. We spend our lives, as women, being told we can't do that or we can't do that or we should be doing that. It's definitely got a different atmosphere, a different vibe, and we're all here for the same thing, there's no judgement, everybody is chatty. And it doesn't matter where your background is, where it's come from, what

#### you've done – not that I've done anything really bad, but you know. There's acceptance."

Similarly, the type of funding that she is willing to access is influenced by her perception of how stakeholders would evaluate her as a founder instead of the venture.

"So you start to doubt your own abilities and you need somebody or a way of kind of moving forward from that. Because just because I'm a mum and I've brought up kids and I'm a carer for my son doesn't mean that I should be stopped from doing something that I'm passionate about. I would imagine the business idea would be quite positive because of what it is, but me as a person, I've not had the best upbringing and through that, obviously, it has a knock-on effect through your life." "I'd automatically avoid things like high street banks at the moment because I know that they wouldn't be so supportive, even though there are things like Lloyds and NatWest do like start-up business things and I know one of them is like really social enterprise. But they're still going to look at me as a person, so therefore I won't even approach them in the first place, and that's the thing."

This case draws attention to the different ways in which identities of gender, social status and disability can intersect to influence the entrepreneurial process. The barriers created by these intersecting challenges have an impact not only on the founder's access to resources, but also on her self-confidence and mental wellbeing. However, female entrepreneurs' resilience and positive attitude towards improving their environment despite such challenges, is also emphasised.



## CASE STUDY 11: UoP ENT 004

# "I kind of get the feeling that the ecosystem thinks I don't know anything."

UoP ENT 004 is a white ethnic entrepreneur who is neuro-diverse and has been running her venture for less than 42 months. She is between the ages of 35 to 50 and has a postgraduate degree. She has no caring responsibilities and is not employed. Her personal experiences living with [medical condition] is the main motivation for her business.

"So, I used to be able to work full-time. Then I got [medical condition] and it means I can only work 20 hours a week. So I found it incredibly difficult to find a job that fits in with my health condition, because it fluctuates – my energy levels fluctuate throughout the day. So I started to think about self-employment, I had another business up until 18 months ago, and that just kept me ticking over."

"Well, you see, because my business is just an eLearning platform, and because it's online it's got global reach. So I don't do that much stuff locally, I have to admit, I can do stuff in [location] occasionally, but most of my stuff is online. Whether that's social media or on the Internet or whatever. But I wouldn't have said like the local stuff is key to my business really, it's a global issue."

Her venture focuses on raising awareness and providing training for those dealing with [medical condition]. However, while she is convinced that there is a need for her services and that she will be able to make the venture work, she is fearful that other stakeholders' perceptions of the venture might impact its sustainability. "Quite a lot of fears. One, I've got this fear of failure, I've always felt that, and I'm quite driven to make everything I try work. But I knew that tackling [medical condition] is huge, there is such misunderstanding, stigmas surrounding it, there is a very huge chance that it's going to be a massive flop. That doesn't mean there isn't the need there. So my fear that it's not going to work is ginormous. I feel like I'm up to the job, it's just whether I can get other people to appreciate the need for the business, so that's my biggest fear."

"So that fear of people aren't going to appreciate the need for the business was realised in one conversation this week. Because people just think 'oh, well the Internet is there, I can find out what it is instantly'. It's like 'no, you can't, it doesn't work like that'. So I'm always fearful, I'm always fearful that I'm never going to have any money, the business is never going to have any money."

Her disability status has an impact on the types of social and financial resources she is able and/ or chooses to access.

"There is actually a personal reason. So, because of my disability, I had to take out an IVA. That means I'm not eligible to apply for loans or anything like that and it's incredibly difficult to get grants. Because only a handful of grant funders will consider me for funding. So that's why I had to go down the crowdfunding route, so that's why, at the moment, if we have any shortfall, it comes out of my personal pocket, I don't do loans or anything like that. Which is actually good because I'm not one of these social enterprises that's going to be purely reliant on funding. The need is there to make sales for the business to be a success, I can't just say, "I'll just get a £500 loan." Yeah, but that's health-related."

"I don't go networking too often, maybe a couple of times a month and on LinkedIn, I will actively search for people and add them. So if they've got skills or experience that could come in handy, I build up relationships through LinkedIn. But actual face-to-face networking, I don't do that much."

As with many other female entrepreneurs, her family is perceived as an important source of emotional support for her.

"If I didn't have [medical condition], I would be doing a lot more face-to-face networking. I am single, I don't have children, so I had the freedom to take that leap, that if I'm going to try it, I'm not going to lose my house, I'm not going to be able to not feed my kids. My parents are – I am kind of dependent on my parents anyway, whether I set up my business or not. So it's given me that freedom to take the risk."

"But my family don't have any business experience, so my family don't help me with the business stuff. They're a bit of a sounding board, if I just need to have an extra brain just to think about something, but they've got no business experience."

In addition, UoP ENT 004 is quite deliberate and strategic about building her personal networks in order to enable her to access the needed resources to develop her venture. These networks also provide emotional support when needed, which positively impacts her overall wellbeing.

"But a lot of my friends are in business and I often have Skype chats, telephone conversations and just pick their brains about the best way to do things. But then it doesn't always have to be like a business expert, it's just someone that happens to be in business, doing the same thing, whether that's sales or communication or whatever."

"I don't know, my LinkedIn connections are quite varied, I've got solicitors who've helped me with my trademarking. So I've got lots of informal things, I don't necessarily go and have meetings with people, I'll pick up the phone and chat."

"And that's why I've built up my network of connections. So I guess it's reassuring for me, because all of my connections know about my disability, but most of them are like ' you're awesome, despite having [medical condition]' so it's fine. So most of them take that into account at any of our interactions, so I actually think that that ecosystem is reassuring for me."

With regard to how society perceives her as a founder, she believes that her gender does not impact others' views. However, she is aware that once they know of her disability, they might get influenced in the way in which they interact with her which can be subtle.

"But I don't feel like they treat me like a female entrepreneur. Does that make sense? I don't think they treat me like softly-softly, she's a female. I know that they're full of admiration and they've told me that the way I do things is different to how they're used to, but it doesn't mean they treat me any differently. It could just be the subject matter, because it's not banking, it's not like money and proper manufacturing, it's a soft subject. But I don't know, I've never experienced being treated like a female entrepreneur, do you know what I mean?"

"Well yeah, I would say gender and the fact that I've got a disability. And because my business – this is how the conversation goes. They say, 'Oh, what business are you in?' 'Online training platform about [medical condition]', 'Oh, that's a bit of a strange one, why have you got an interest in [medical condition]?' 'Because I have the condition myself.' There you go, I've had to disclose my disability within one minute of that conversation. So they're then talking to a female with a disability. So that, I think, affects the way they interact with me."

Moreover, she is also of the opinion that stakeholders in the broader ecosystem might treat her in a patronising manner due to their preconceived ideas. "I can't put my finger on any particular incident, but I kind of get the feeling that the ecosystem thinks I don't know anything. They might not know that I had a business before, it was a different business, but I was in business. They don't know my background, they don't know that I've got a postgraduate degree and sometimes I do find that they talk down to me, even though I'm the managing director of my own company."

This case highlights the challenges faced by entrepreneurs standing at the intersections of gender, social status and disability. The barriers faced and the strategies that female entrepreneurs come up with to overcome them are also clearly exemplified. For example, we find that female entrepreneurs have limited legitimacy within entrepreneurial ecosystems due to preconceptions by other stakeholders of their capabilities and businesses.


#### CASE STUDY 12: UoP ENT 001

#### "It certainly has a lot of wear and tear on home relationships, because he's in a non-traditional role, being mum and I'm being dad."

UoP ENT 001 is a young (under 35 years) neuro-diverse entrepreneur who lives in a socially deprived area. She is from a white ethnic background, has caring responsibilities and is not employed. She has been running her venture for less than 42 months. Her motivation for starting her venture was largely driven by the lack of employment opportunities in the particular industry. After initially being employed to manage a bridal store, she seized the opportunity when the store closed to launch her own business.

"So really, with my speciality costume design, I felt like I didn't really have a choice but to be self-employed. Because finding full-time long-term employment in this industry is like the Holy Grail. So, in order to add as many strings to my bow as possible and cast my net wide for work, I went self-employed. But my journey into self-employment itself stemmed actually from an employment I had at a bridal store where I was managing everything."

"And I was the only employee in that business, so it was already high pressure straightaway. I was in it for a couple of years before we both had babies, but when we decided to close the store because we were both having children, that left a lot of people who needed well, a lot of brides stuck, really. So I took them all on as clients and fulfilled everybody's weddings to make sure no one was left stranded. And that gave me a really good, solid launch into my business, which started sort of in bridal,

### and then I trained it gradually over the time into costume."

However, she had some self-doubt about successfully running a business, and this stemmed from other people's perceptions of her capabilities as she was growing up.

"No, I think because, because I'm an artistic person, actually, I was told by every adult, every responsible person in my life, 'Oh, no, no, you're better off being employed. You're dyslexic, you are not going to be able to do your own accounts.' But I showed them, I decided that I was just going to do it anyway and learn how."

"But no, because I didn't have that self-belief - especially being a woman as well – you're made to feel like you're not really going to be capable of all of that. And I think because although I have achieved artistically, I didn't achieve academically the way people would have hoped, even though I had the smarts. It's a case of fitting yourself into certain boxes, isn't it, sometimes?"

All the same, she is also cognizant of the important role having a supportive family has played in enabling her to successfully pursue her

venture. Even though she also acknowledges that not conforming to society's traditional gendered roles results in some tensions and frictions at a personal level. This subsequently has an impact on one's mental wellbeing.

"I struggle a lot actually, because if I didn't have my partner at home - because he works from home as a writer - if he wasn't doing that, we'd be stuffed. I wouldn't be able to be doing what I'm doing and, and it certainly has a lot of wear and tear on home relationships, because he's in a non-traditional role, being mum and I'm being dad, as some people have put it. So there's friction and tension there and also, my children, they miss me a lot and I miss them, and I feel like, quite often, I can't be a good enough mother."

"But then they say that they find me inspiring or they're proud of me, which is wonderful, and that's kind of my aim, and also it's a necessity to work this much for me to be able to afford the things that they have. So it's that very fine balancing act, but at some points, it's very difficult. I realised I got to the end of the school holidays and I hadn't seen them for even one day, I hadn't taken a day out with them. I do get to see them every day, but only for breakfast and dinner time and bedtime and then that's it."

Other challenges she has faced are related to the legal and regulatory aspects of the business. However, she has been able to draw on family support to gain the knowledge she needs in this domain.

"I was terrified about dealing with HMRC and terrified of being audited and being found to be wrong. Just generally terrified about all of that side of business. I taught myself to do all my accounts and I still do all my accounts, so I could really get an accountant now, but all of that side of things, I felt like I really could have done with some support."

"But luckily, my mother worked for HMRC, but I think she was the one who drove the fear into me because – bless her, she was so supportive, but at the same time, she was convinced that I was going to fall foul of the system somehow. But I was audited and found to be perfect."

She also decided to self-fund her business, as she was not really aware of the funding resources available, nor was she confident about borrowing funds. However, she does recognize that this might have had an impact on the growth trajectory of her business.

"I bootstrapped it myself, because my business is self-sustaining, so I get a deposit for everything I create, and it's already bespoke, so it's already got a home to go to. It's already sold, basically, there's no dead stock. So it was a case of buying materials with the clients' money, so I didn't have to buy it myself and then, as soon as you fulfil, you can get paid for it."

"I should say about finance, but I think I would have tried to access finance. If I'd have known more about it or felt confident, I might have been able to do more quicker with my business than I have done. Because it's been a very slow burn, that could have been because I was operating on a cash basis like that. And so if I'd had funding, then things could have accelerated a lot quicker than they did perhaps."

Similarly, when starting the venture, UoP ENT 001 was not aware of any business networks available to her. However, she is currently actively seeking to build her networks as she realises they are an important source of resources. "I was very isolated before and didn't know any other business owners at all. a lot of the young business owners I meet now don't know about any of the things that are going on in the city, actually, which is strange."

"I am doing more now, I would consider going to the university women's network, definitely. I'm far more awake to things like that now and I actively seek them and also getting yourself on mailing lists like the Eventbrite thing through the university is fantastic. Yeah, really, really fantastic. I actually need to do more training in bid-writing itself, but the training that I've done was first of all introducing you to the idea and saying how the Arts Council worked and things like that."

In addition, she feels that having female-only networks can provide a safe environment that allows entrepreneurs to build a community and support system.

"It's a shame to say this, but so often men can dominate the conversation and steamroller and become the voice of authority in the room, even without actually trying to. So actually, I do think that it's really great to have these women-only groups as well, because I feel like it's easier to talk with other women about - it's a shared experience, isn't it? We're all coming from the same place."

The negative perceptions of stakeholders of female entrepreneurs is another challenge that she highlights. This has a negative impact on the founder's credibility and legitimacy within the ecosystem.

"Being a woman, an issue is being taken seriously and not being patronised. Also, one of the biggest things for me is people assume that you've got to where you got through bad means. And I don't mind saying this on tape either, somebody had accused me of my current set-up being a product of horizontal meetings. Which is utterly outrageous, but that is something that I'm sure a lot of women who have got themselves in certain positions, that they get accused of - which is awful and utterly outrageous."

Furthermore, UoP ENT 001 highlights the challenges of maintaining a balanced life as an entrepreneur in order to avoid burnout. She also finds that support in this area is lacking within the social systems.

"However, I frequently feel like I'm going to suffer burnout because that feeling of achieving is addictive and there's also a lot of martyrdom - we all do it, we all do it. 'Oh my God, I'm working so much, oh, woe is me'. So yeah, I'm nearly always burnt out and not enjoying the family life I should be able to. An insomniac, stressed, quite often depressed, but I bounce back all the time, I'm constantly cycling through it."

"Support for wellbeing is needed too. I've found it severely lacking, actually. I've tried to get support from the NHS for this and they said it was too much hard work and they sent me to a charity and the charity had just cut – they had no time, they have no time. So I've been stuck for six months in need of some support, but they have no resources to get in touch."

This case highlights the intersectional barriers created by gender, ethnicity and disability status. The important role played by family in providing the needed support to overcome these challenges is also evident. However, stereotypical perceptions of female entrepreneurs by other stakeholders only aids in curtailing their access to legitimacy and power within ecosystems.

# French Cases

Accelerating Women's Enterprise France and England

#### CASE STUDY 13: UOE ENT 022

#### "I realized here [In France], to be autonomous, it's true that when you are in family, in couple life, you must bring your little piece of brick with you."

UoE ENT 022 is a senior entrepreneur (above 50 years of age) and an African immigrant. She was a salesperson in a printing plant and saleswoman for an import company in her home country, before coming to France to join her husband. However, when she moved, she opted not to directly pursue formal employment, due to caring responsibilities at home.

"I came back to France through family reunification. So, when I arrived, my children were young and with my husband's planning, I couldn't start looking for work."

These caring responsibilities were a priority when the children were still young, especially considering her husband's career. Besides, she felt that she would not have gained her husband's support or approval to pursue employment or an entrepreneurial career while their children were young. In this case, we found that family and caring responsibilities are prioritised in decisions regarding which career or opportunities are pursued.

"[I was a] housewife. With my husband finishing late, I needed someone at home to take care of the children. So that was me. (...) He is a doctor, in private practice. So, you see, the planning is...well...very complicated."

"The handicap was that the children were young if I had to travel, and he [husband] wasn't there. Now that the kids are grown up, he supports me in what I want." Thus, as the children grew and became more autonomous, she was finally able to focus on her career choice and to pursue the business idea she had nurtured over time. In this sense, we find that family, notably children and work-family expectations, influence the career lifecycle.

"When my youngest daughter came back in 6th grade, she passed it, and I said to myself I have a lot of time and I'm going to try to keep myself busy."

"The children are grown up and that's it, it's especially the side...well...when the children were small, I said to myself he [husband] comes home late, the children if they are left to themselves...well I don't regret it because it's true that my two little ones work very, very well in class. (...) But if the children have become independent, I don't need to be behind them for their studies, and that's fine with him."

In terms of pursuing an entrepreneurial path, she wanted to achieve financial autonomy and self-fulfilment, whilst also promoting products from her home country and supporting women involved in their production.

"I already had it [the idea]. Since I come from [country] already, and already when I came

back during the holidays with my daughters, I used to sew them little dresses that the comrades here liked a lot. So, I was running around, and I said to myself why not make these little dresses to dare, and so there you have it, shea butter, I know it's a good product, since I've been using it since I was a child, it's natural, it's healthy. (...) my activity would be to promote these two products from [country] and Africa in general. Well, they are woven loincloths, handmade fabrics, it's handmade. And it's made by women's groups, the woven loincloths and shea butter. The woven loincloths are called [name], which means 'our local loincloth'. And I would like to promote this country for the quality and also it could help these women, women's groups."

"I realized here [In France], to be autonomous, it's true that when you are in family, in couple life, you must bring your little piece of brick with you. It's good for your morale and your personal development."

"When I arrived here, and with the planning, it's true that it was difficult because I was always waiting... whereas I want to, I need to take care of myself, not to wait for my husband."

To do so, although she had no prior entrepreneurial experience, or experiences from her social networks in France to draw on, she used transferable skills i.e. management skills developed from running a household and being a mother, as well as values gained from her cultural background.

"Between taking the children to school, the planning, the doctor's appointments. It's the woman who manages, there is already an organisation at home. So, you just have to transpose that [into the business]." "I come from a region where women fight, because in the past, in my village, the man has his field and the woman has her vegetable garden, so she doesn't necessarily expect everything from the man. That's it, and I was brought up like that."

Nevertheless, while UoE ENT 022 is clear about the business idea, she has faced several barriers and challenges in developing her entrepreneurial path. These include financial barriers, limited access to training, lack of social capital, poor knowledge of entrepreneurial codes and jargon, as well as the French tax system. Several of these barriers are related to her migrant status and the cultural differences underlying it. Like previous studies, we find that support from family, and personality traits (such as resilience or persistence), are key factors in encouraging women's entrepreneurial intentions.

"We saw financiers, they explained that it was necessary to have savings in order to borrow. And in my case, I don't have any. I've never worked here; I've worked in Africa. So be it, but here I have no income. I can't do my project relying on my husband's income, so, uh, that's a handicap. (...) But that doesn't discourage me. I'll go all the way and see. If it's the money that's going to hold me back, I'll know that's it, but for now, I'm walking around with the tools I need to move forward. Now if it's funding that's holding up, I'll give it all away."

"I am helped by my husband for the displacements. That is to say that if he wasn't there, it was going to be a little difficult. There's only one vehicle, so he had to rent me a vehicle to be able to do the training. It's a handicap, because there are trainings... because I've been told about the trainings that will take place in IIe de France but if I don't have the means, it's difficult. But if the schedule is right and it's in Brest, in Rennes, it's easy to go. But Paris you must sleep, the expenses are heavy. When we say Paris, it's a barrier. We're already thinking, where am I going to sleep? Not everyone has a relationship in Paris, and Paris when you get there, with the metro and everything, when it's not in your habits, it's not obvious. I take my case, if my husband didn't help me for my mobility, I wouldn't have gone, even if the training here is free."

#### "I don't know how to put it, but when you don't master all these taxes, it's true that there is a fear."

We also find that having access to the right networks plays an important role in assisting women in overcoming different challenges in starting up. Such networks enable them access to training, additional tools and social capital which aids the entrepreneurial journey.

"With [institution] it still opened a lot of doors, since it is a whole network, and it allows to create contacts while I was there. And thanks to those contacts, I was able to move on. For me, at first for shea butter, I thought I would get my shea butter and I would market it directly. But with that training, I knew there had to be a certification. I would never have known if I wasn't there. The legislation too."

"This training with [institution], it also allows me to flesh out what I'm going to do as a company manager (...) They will detail more (about market research, accounting notions). The jargons in quotation marks of accounting, we will know."

On the one hand, this case highlights the tensions many women entrepreneurs face in different societies in relation to work-family expectations and pursuing the entrepreneurial route, and on the other hand, the challenges experienced by migrant entrepreneurs. Thus, conflicting identities can act as a barrier to women's decisions to pursue entrepreneurship. In this case, the entrepreneur had to delay her entrepreneurial path until her children had gained a certain amount of independence. In addition, entrepreneurs' ethnic identities can also hinder their access to relevant resources within the ecosystem. This situation is worsened when confronted with ecosystem stakeholders' lack of awareness.

#### CASE STUDY 14: UOE ENT 038

#### "I don't have any competitors, even more so as I had a very good base in it since my mother sold some [in her home country] and I was practically born into it."

UoE ENT 038 is a young entrepreneur (under 35 years of age), an African immigrant, having caring responsibilities for two children at a young age. She immigrated to France to pursue her university studies, and holds two master's degrees (in project management, and political science and evaluation of public policies). She previously worked as a bank advisor and had a salaried employment, until her move to rural France with her husband. She lost her job as a result of this relocation, and decided to pursue a second-cycle university degree in management and business administration which nurtured her entrepreneurial intentions.

"Because my husband was transferred to [location] two years ago, before I was in [location]. So, when I arrived in [region], I had lost my job, so I said to myself, rather than sitting around doing nothing, I could go back to school. So, I did a year of master 2 in management and business administration. That was a year where I learnt the management of a company and the creation of a business. All aspects of accounting, financial analysis, project management again, information system, marketing. Everything related to the business creation."

Despite the different experiences in employment, she nurtured entrepreneurial intentions because she realised that these jobs did not give her the professional or personal fulfilment she desired. She wanted to pursue a career that would allow her to fulfil her unique purpose in society.

"When I was a bank advisor, when I worked in a bank, I didn't like it at all, and I knew I wanted to be an entrepreneur. I wanted to realize myself, so the objective of my project was also to respond to an existing need, but also for me to find my career path, because I worked in the private sector, in the public sector, and all that didn't suit me. And then I stored up skills that I wanted to use. (...) So, I knew while I was following these studies [master 2] in management and business administration] that I wanted to create my business. I've always wanted to start a business. (...) I want to take the time to ask myself, beyond selling, beyond making money, what do I really want as an entrepreneur to bring to the world? What is my place, what is my mission, and what is the purpose of who I am? Everyone is unique, everyone is supposed to bring something to the world, and that's what I'm asking myself today."

Moreover, the choice to pursue an entrepreneurial career is not only as a response to the desire for professional or personal self-fulfilment, but also in line with her ethnic identity and the desire to promote her African heritage. "I had a passion for wax fabrics, these are hyper-coloured fabrics, which originally come from [country] but are mainly worn in Africa. So, I thought I was interested in that and when I talked about it, everyone told me, that's it, that's your project, that's what you should be in. Because when you talk about it, you radiate. I was already very interested in it, and so I could make money with it, because not everybody uses wax products, because we have to say it, we're in [location], in the north of France, it's not at all a usual local product, so that's the positive point. The positive point is that I don't have any competitors, even more so as I had a very good base in it since my mother sold some [in her home country] and I was practically born into it."

In addition, her prior entrepreneurial experience from 2011 helped her develop new business ideas. She was also able to learn from initial mistakes made, which made her determined to learn more about personal development.

"I already created a company in 2011, it didn't work, and I wasn't in the right frame of mind at all (...) I knew that having created the first one, having failed to invoice, I knew what my shortcomings were. So even though I was optimistic, I knew that I hadn't managed to invoice clients or see a minimally profitable business.I already had this little downside, this little light that told me to be careful this time, you're getting into it, you'd have to manage to make some real money, otherwise it's not a business. In that sense, this experience helped me."

"(...) All this, plus the fact that afterwards I read a lot of things about personal development, a lot of things about entrepreneurs, a lot of people who have succeeded in their lives, so all this meant that I finally had the resources to start my adventure in April 2019."

Nevertheless, while she seems to have a clear idea about her business and its value to society, she has faced several challenges. One of them involved convincing mainstream ecosystem actors about the viability of her business idea in order to gain support in her entrepreneurial journey. This challenge is as a result of the dominant economic and market logic prevailing amongst mainstream ecosystem actors.

"The CCI [chamber of trade and industry], when I spoke to them about my projects, and the desire for all that I had in mind to do, they looked at me and told me that it was not at all a viable project, a project that could be the subject of a business, so they did not want to support me."

"The CCI that support the projects for the region, and other structures that I would have liked to be supported by these actors, but as they did not believe in me and in my project (...) from the beginning I didn't succeed in convincing them because I mix both personal development and a lot of other projects I have in my head. (...) when I spoke to the CCI about personal development before profitability, they didn't understand."

In a similar vein, we found that although her business idea is distinctive due to its embeddedness in her cultural heritage, UoE ENT 038 also faced challenges related to her location - a rural area with few ethnic minority groups where her product requires cultural adaptation. Additionally, she faced financial challenges related to the nature of her business and products.

"The negative point of non-competition is that it is not quite in the culture of the Normans to have such products. (...) how do people perceive my company? So, for example, there on the wax fabric, because it's something that's not Norman, I knew it was my challenge and that's where I see that I have my place, because if it was easy, everybody would be in there and everybody would be doing it. But not everybody does it because everybody thinks it's hard to make the Normans wear wax, to make them put on fabrics they don't know, to welcome something new that is not in their custom, their dress code." "Things are expensive, and when I go to buy in [country], it's cheaper, even if the transport is a... how can I say... when I did the calculation after the show, I realised that I had spent about 5000 euros in everything I did and now I have a lot of stock, so I haven't managed to sell enough."

Thus, as highlighted in previous studies, we found that emotional and instrumental support from family is viewed as a key factor in encouraging women's entrepreneurial intentions and endeavours. In this case, her husband's moral and financial support was pivotal to pursuing her entrepreneurial path.

"My husband at home I don't bring much financially, so he's the one who supports. He supports me financially by managing all the expenses of the house, then from time to time, he lends me some money when I'm short and I pay him back as soon as I've sold. So, financially, my husband supports me, apart from him, nobody else. Morally, he also supports me a lot."

In addition, this study also reveals that younger, less experienced women entrepreneurs who are at the start-up stage, tend to advocate for genderspecific spaces rather than mainstream support, due to feelings of exclusion. We found that UoE ENT 038 preferred gender-specific spaces that provided a sense of belonging, distinctiveness and empowerment. She also considered these spaces to be more aligned with her values and unique purpose.

"The CRESS is the regional chamber of social and solidarity economy. So, I want to go and see them, because I know that I can register in their fields. If it's not CRESS, it could be ADRESS, which is an association for regional development of the social and solidarity economy. They work together. We are going to say that it is the counterpart of the CCI [chamber of trade and industry], but for all those who are not necessarily in the lucrative, the lucrative, and the lucrative again." "The social and solidarity economy is all about, that's why there are associations and mutuals, all those who put the human being before the financial, the capital. These are my values. That's why when I spoke to the CCI [chamber of trade and industry] about personal development before profitability, they didn't understand."

"The fact that I meet people via [network], who have the same values as me, helps me. It helps me move forward! [network] helps because networking, you meet people and you realize that yes, it's not because you're bad that you can't sell, but it's because it's more complicated. And so, you hear people talking about their experiences and their experiences and you say 'ouch' ...well uh it motivates you, it gives you confidence and all that."

Furthermore, UoE ENT 038 tends to delegitimize mainstream actors' narratives and limits interactions with them, as a way of preserving her social entrepreneur identity. This strategy, however, also acts as a barrier to accessing financial resources from the ecosystem for the development of her business.

"As I know that they [CCI] do not want to support me in my project, their opinion does not matter to me! When I think ecosystem, I think of all those who finance, who accompany, I don't approach them because I'm waiting to prove myself. Once I've proven myself and I have something substantial, maybe I'll go and see them. For the moment I don't ask their opinion, because I know it won't be positive and I don't want to be discouraged."

This case highlights the cultural challenges that both migrant and social female entrepreneurs might face in navigating the entrepreneurial ecosystem, as they pursue ventures motivated by their ethnic identity. Additional barriers are created by the limited support from mainstream services, which might have different norms to their own and are more profit-driven and market-dominated.

#### "I come from a very modest social background. So, all my difficulties meant that I couldn't get on the social ladder."

UoE ENT 013 is a white senior entrepreneur (over 50 years), living in a socially deprived area and having learning difficulties. Her learning difficulties prevented her from pursuing university studies and realising her dream of becoming a nurse. Thus, she worked for 15 years as a legal assistant in a law firm and in an accounting firm specialising in craft companies creation. She started her business in 2017, and her transition to entrepreneurship started whilst still in employment. Her entrepreneurial journey was driven by the necessity to escape from a 'toxic' working environment that had negatively impacted her health.

"I said to myself that I am going to create my own business, because my boss was giving me a hard time, and then I was getting sick in fact. I was getting sicker and sicker, until one day my heart wasn't going to work anymore...That's how I created my business!"

"I wanted to retrain myself by gradually moving from the job where I was to the job of entrepreneur. (...) So, I was doing my thirty five hours, plus my training, and developing my business— to finally create, especially because when you work thirty five hours it already takes a lot of head, with in addition bad working conditions. And so I did a burn-out and I devoted myself completely to my activity."

We also found that although entrepreneurship had been an escape route for her, and that she viewed entrepreneurship as a way to achieve freedom and greater professional fulfilment, existing health problems, as well as the conditions of her departure had a negative impact on the development of her business. "It's true that I started at less than 0 because I had health problems when I left the workforce. I had to leave the company that was causing me problems, to take care of myself and finally to create my own company. So, it's a lot for one person and I wasn't receptive to everything. It's not all easy."

"I had to find the evidence to let me go [quit her prior job] because I was in a difficult physical and psychological state. So, I was financially unsupported, so I paid out of pocket here. Then I left without any special compensation, the minimum, because I didn't want any conflict and I had worked for lawyers, and I know that it's conflicts."

Therefore, one of the key challenges she faced was related to her health and psychological wellbeing. As she had experienced burnout, her level of self-confidence and self-efficacy were negatively affected, and impacted her perception of the challenges inherent to business creation.

"It's a roller coaster: entrepreneurship is fine, it's not fine. Someone's calling to tell you something not very nice. Someone who's done something to you that's not very nice, someone you trust that you don't trust anymore. Those who criticise you, those who tell us that we will never succeed, there is matter, there is something to be doubted and discouraged. When one has done a burnout,

#### level self-confidence is not easy, as I said I have often fallen ill. You have to learn how to get back on track, and I wasn't helped by medical people."

In addition, her learning difficulties were a barrier to accessing resources within the ecosystem. Her disability influences how she integrates information and acquires knowledge. As a result, it has been difficult for her to benefit from some of the training provided by entrepreneurial networks.

"I knew that I was not very structured because I was not good at school and I had difficulty learning headings, sub-headings and in each paragraph putting content. (...) we are given all the knowledge, so what we learned in the bootcamp and even during the year in the club. The know-how is given to us in stages, but if we don't understand the meaning, or if it doesn't correspond to us, we won't apply it. And so, it either goes into oblivion, or into a corner of the head, and it comes back one day possibly because you need it at that moment."

The other challenges are related to accessing financial resources. Experiencing difficulties in accessing funding left her in a precarious financial situation, as she resorted to personal finances to ensure business survival.

"On the financial side, I was not supported, because the funding centre for my training, which is the [institution], did not want to fund."

"I even went into debt for several months of private coaching. (...) I don't live from my business yet, so I still have a bit of a way to go, but I'm getting there (...) I invested a lot; I used up all my savings in this business and I even got into debt. That's it! And yes, now I'm in the home stretch."

Another strategy that UoE ENT 013 adopted to overcome the financial challenges was to target those who were higher up the social ladder as clientele for her consultancy services.

"I come from a very modest social background. So, all my difficulties meant that I couldn't get on the social ladder. And uh...and today...my ideal client group is entrepreneurs, but also managers. In fact, women managers are the company above me, but it's not at all the same social class."

"I'm now in the top end because my quality of life -work [balance] is very important, i.e. I prefer to be very competent with targeted people who have the means and I'm going to work with people I like, but it's not going to be 10 euros an hour. But I'll be on thousands [of euros] over four months, because of the added value I bring them."

Additionally, she joins networks and attends different training courses in order to build her support system, as well as to identify prospective clients. She also volunteers her services at different conferences and is involved in mentoring university students. These activities are useful for building her self-confidence.

"I have now joined a freelance administration company. (...) It allows me to join a network of consultants, which is also my ideal client."

"I like the group because we see the experiences of others and it resonates with us (...) we still need the group to move forward, to feel part of a... human beings are not made to be alone, they need others, and when you're an entrepreneur, you're all alone in fact, in your decisions, in your relationships, and you need others in fact. And that's why a club is so important!"

"I do mentor students, I'm mentoring a student, it's free. But in a way, it allows me to keep my confidence and to practise doing something."

This case points to the challenges experienced by entrepreneurs who are at the intersections of gender, disability and social status. Although entrepreneurship can provide a sense of freedom and wellbeing for women entrepreneurs, the challenges encountered in accessing resources within the ecosystem can have a negative impact on their self-confidence. However, women entrepreneurs demonstrate great resilience in the strategies adopted to overcome these challenges.

#### CASE STUDY 16: UoE ENT 043

#### "It really took me years to find the right contacts, and uh to succeed in adapting my offer to a population that is less, well, much more different from that of Paris."

UoE ENT 043 is a white ethnic senior entrepreneur (over 50 years of age) who lives in a rural area. She has an undergraduate degree with previous entrepreneurial experience. Her current business, which she set up in Paris in 2011, is her second venture and has been running for more than 42 months. She started her first venture between the age of 35 and 43, and this was focused on human resources consulting and adult education. When she started her second business, she relocated to [rural region] and retained her head office in the capital.

The lack of development opportunities at work, and/or poor working conditions, as well as her desire for greater work-life balance were the main reasons for starting her own business.

"The first time I went into business for myself was because I was a young woman and I had a lot of business travel, I had a baby, and I remember once I left. I used to leave a lot of Sunday nights to be there on Sunday mornings, and I had been away all week, so I left my baby with my husband, and I remember one time I left crying, and I thought this is the last time I'm going to leave crying like that ...my first business creation was really because I wanted to control my time, I wanted to be more physically present at home, and uh...that was my first driving force."

"My second business creation, uh...it was because my company, the company that hired me had filed for bankruptcy (...) I told myself, I had actually suffered quite a lot in my firm the last few years, for 13 years. I was completely at odds with my boss on strategy, I could see that he was making serious management mistakes, I could see that he wasn't taking good care of his team, and indeed he was recruiting people when we didn't have the business to feed them."

Her desire for professional fulfilment whilst still maintaining her quality of life and a worklife balance resulted in her starting her second venture, rather than seeking employment. She was able to draw upon the client base she had developed while working, to form the basis of her first customers.

"And I said to myself, if I'm going back to the firm as an employee, I at least want to be a partner so that I can have a say in the decisions. And when I started looking, I was fifty, fifty one years old at the time, when it happened, and so I was in the same age of life, my son was old enough already, we were coming out of the period when I needed to take care of him like a child. I started to look around, I met some practices, and in particular I met some people who told me we love what we do, so you see we work all weekend. And I thought no, this is not okay at all what I want to work, I love what I do, I want to give my energy, but I don't want to work every weekend because there is not only work in my life."

"So I started thinking maybe I'm going to recreate the company and at the same time, I had some of my clients following the firm's balance sheet 'but [person's name], what are you doing, we'd like to work with you!' But I hadn't settled in yet. I stayed nine months to think about it and after nine months, I said to myself, well, here I am recreating the company. I recreated a SARL to serve my customers, because I had orders like that at the beginning."

"I really wanted to have a balanced life between work and my personal life. I think that was my first driving force, my first trigger at the beginning when I first set up on my own, and it's still important. Being in control of my time, my own time, is super important. To have my time at my disposal, and then to be able to create an activity that resembles me. In other words, to really offer a service that resembles me, that resembles the person I am. Without being forced to do things repeatedly that didn't suit me."

Her challenges in running the business are related to place and the impact this has on her access to resources. Networks that were available were not suitable to her needs which also made it difficult to find the right customers for her business.

"When I arrived in [location], I didn't really know anyone, I didn't have a network or anything. And I looked around and I couldn't find anything that interested me... well that corresponded to my needs. So it's not that I wasn't interested, but it didn't fit my needs... because in Paris, I was working with big companies and headquarters of very big companies, and here it was a bit complicated to find clients."

"I find that my difficulty has been to find the right contacts. It really took me years to find the right contacts, and uh to succeed in adapting my offer to a population that is less, well, much more different from that of Paris, since here we have far fewer managers, far fewer people with higher education qualifications."

Other challenges that UoE ENT 043 has faced are related to regulatory requirements, which requires time to ensure compliance, as well as the need to ensure that the business has enough working capital to operate.

"And that's still difficult because the laws are changing quite a bit and you have to meet the legal obligations. And between now and next year, I will have to subscribe, be certified if I want to benefit, reach people who receive public subsidies, for example. And that's going to cost me money and time. The time I spend doing compliance work and so on, is time I spend not developing products but developing the company commercially. So that's a real challenge."

"And then, uh... another big difficulty is that my clients don't pay me as soon as I finish my service. They don't pay me in advance. They don't pay me fairly. it's not if I sell a case of coke and as soon as I finish, they give me 10 euros. I make an invoice, I get paid at least thirty days later in the best case, and sometimes I get paid much later than that. So a real difficulty is to have enough working capital to be able to wait for the customer to pay me two or three months later, and sometimes I find myself in trouble because of that. So that's really important for a business leader to be able to anticipate all that, his figures." Additionally, she is of the opinion that accessing funding might be a challenge due to the stereotypical views of women that stakeholders in the financial sector might have.

"I think it's objectively more difficult when you're a woman to find the banker, to ask for money. I really saw the way the people looked at me when I was with my partner who was a man. And well clearly, I think there is a real prejudice on the image that decision-makers, bankers, have of women."

Some of the strategies that she has adopted in order to build her network has been to take part in volunteer activities. She also started running workshops that would enable her to collaborate with other women entrepreneurs and build a sort of support system.

"But without the first two years that I came here, I really did volunteer work because it's an opportunity to give of yourself and it's an opportunity to see who are the people who could return the Elevator as they say, who could be grateful and try to help me in return There locally I find that I have much better advice because the size of the territory is much smaller, the towns are smaller, the people are more available, whereas in Paris we are completely drowned in the mass, in the anonymity of the very big city."

"I set up the little workshops that I called the transition workshops, to...I thought you just have to come up with what you can't actually find. That's actually the saying 'be the change you want to see' (...) I did three workshops with some participants that I had met in various networks. So I set it up (codevelopment group) and it's great! For mature people, this is what is needed, because we are in the heart of our subjects, and we have very different subjects from one another. (...)

## it's not necessarily a question of age but more of maturity in the business and in the spirit."

Having this community of support is seen as quite important for UoE ENT 043's own mental wellbeing. She is also quite aware of the need to ensure that she builds in adequate rest time in her daily routine.

"But to be with people who are entrepreneurs, because they understand what I'm talking about. And that for me is really a difficulty, to have people around me who work, not like me, but who have their own business and who know what it is like to be self-employed, to worry."

"What I see is that you have to be very careful about your health when you are an entrepreneur. Because you can quickly get caught up in a movement, um... if I'm not careful..., that is, I just turned sixty last year....In general, I try not to do professional emails on weekends because when you're an entrepreneur, if you don't set limits, if you don't put barriers, if you don't tell yourself it's Sunday, I don't check my emails, you can be working all the time."

This case highlights the additional challenges that are created for entrepreneurs at the intersections of place and gender identity. This impacts one's access to networks for resources and makes it difficult in finding clientele. The particular challenges that women entrepreneurs face in balancing their social roles and responsibilities and their businesses, is also emphasised.

#### CASE STUDY 17: UoE ENT 021

#### "There are financing schemes where you are not allowed because you are a woman over thirty five years old ...it frustrates me."

UoE ENT 021 is a senior entrepreneur (over 50 years of age) who has caring responsibilities and lives in a socially deprived area. She is from a white ethnic background, has an undergraduate degree and has other employment. She is a serial entrepreneur and has run her current venture for over 42 months.

Her first experience running a business was challenging, mainly due to the limited security one has as an entrepreneur. She did not develop the opportunity further, as she felt that having a safety net was a priority.

"I've had two different paths to starting a business. I had one route nine years ago [...] It was an experience that lasted two years. There wasn't the security that you have when you're an employee, which is not negligible. It's true that I need security. So this first experience was interesting but complicated to live through. I didn't manage to develop the company. So I told myself that it wasn't the right pace for me. I needed security. I told myself that I was going to take over a salaried position and then I got fed up."

Her motivation for pursuing the current venture was mainly due to the personal fulfilment this would provide. She felt that this would provide the flexibility and freedom she needed in order to have a work-life balance. Her project also gave her the opportunity to meet a social need within her community. "It was a rewarding life to be away from home a lot but not compatible with family life. I still had an old project in me, which I already had in 2010 but had not developed. It was the creation of a clothing line for overweight children. In 2014, I told myself that I really needed to focus on that project"

"That freedom is kind of nice when you have a young child, if you have a doctor's appointment. You can do it whenever you want and not worry about 'I have to take time off'. I like that flexibility."

"It's kind of special because it's a clothing line for overweight kids so it took a lot of market research, field surveys. I had to find kids who were willing to talk to me about being overweight. I had to define typical silhouettes of overweight children. This took a lot of time because being overweight is a fairly taboo subject."

However, the need for a safety net was still a major priority, especially due to financial constraints. This was compounded by the fact that she was unable to access funding resources as she did not meet the set criteria. Therefore, she sought fulltime employment for her own peace of mind. "In December 2016, I took over a full-time salaried activity, a food job. I had my full-time job during the day and evening and weekend work on the activity. As I still have this need for security. It's always a worry when you can't manage to get paid for the activity, the need for security becomes omnipresent, so 'too bad I have to find a salaried job at the same time'. At least that made up for this lack of security and I could be more serene about the development of the company."

"There are financing schemes where you are not allowed because you are a woman over thirty five years old, you have been creating for more than four years...it's this somewhat rigid side of financing that annoys me because, depending on your background, you can create a company after thirty five years that doesn't develop...I understand that there are rules, but it's sometimes frustrating to think that if the situation were different, you could take advantage of certain financing. There are several loans that I couldn't get because I didn't fit in the boxes."

"I'm forty five years old and it's true and I have the impression that others say 'but why didn't she create before?' Maybe it's because I have a complex about age too. But as I was saying in relation to financing, it's less than thirty five years old."

Moreover, UoE ENT 021 also highlights the fact that while being a founder provides one with certain freedom, it can be a lonely journey, and one has to be ready to make all the decisions on one's own. This can have an impact on wellbeing.

"There is a certain freedom as a company director, but you never leave your business. I gained in terms of time, I was free to move around. But in my head, it was complicated because I was thinking about that all the time." "It's true that there's also the loneliness of the entrepreneur. We have this freedom which is important and at the same time we tell ourselves that we are alone in making decisions. We tell ourselves that we would like to be supported, to share the decision-making process with the people. When you are an employee, you have to follow procedures. My last job was very tightly regulated, so I had no freedom of action."

Support from her family is an important resource for the development of her business. She has also joined a network and enrolled in a training course to build her capacity and enable her to further develop her business.

"I'm lucky because I have a husband who supports me completely in the activity. He is going to help me with the website. He is really involved. I also have my father who takes care of the accounting. I'm lucky to have him around. I have strong support that's rooted in the project."

"Now I am in the [name] network... Tomorrow, I have a training with [institution] I have taken more distance, I have a goal in integrating the networks. What's different is that since I entered the incubator, the [name] I am taking over the foundation of the company with the aim of making it a sustainable activity and not to be the yo-yo between the salaried activity and the period when I can be 100% on the activity."

However, from her previous experience, she also highlights the need to be intentional when developing networks, as they can be time consuming and unproductive if not properly managed.

"Go to all the formal and informal meetings. I spent an inconsiderable amount of time. I wasn't necessarily interested in the subject, but since I had been told that it was absolutely necessary to know people, I forced myself to go. I was less on the activity because I was always in these networks. I, who was younger at the time, didn't realise that it was so time-consuming. It took a long time for a result that was not conclusive."

All the same, she feels that because the entrepreneurial journey can be a lonely one, having a support system provides her with an outsider view that is important.

"When you're on your own you'd like to have procedures. The big gap is not always very comfortable. I realise that I need to surround myself with people, to find partners or women entrepreneurs who share the same problems."

"Afterwards, as with any training course, we ask ourselves questions but it's interesting to say that we are no longer alone, there is a need to share, to have this outside opinion. At the moment, the activity is not taking off as I would like it to, so I need to realize...so I need an outside view. I realize that we can't do it alone. Looking for partners, funders...Now it's obvious." This case study highlights some of the challenges faced by senior entrepreneurs in accessing resources. It also emphasises the crucial role that family support and networks play in providing the needed social capital for women entrepreneurs as they build and develop their businesses. However, it also highlights the need to be intentional and selective when building one's network, in order to receive the maximum benefit from them.



#### CASE STUDY 18: UoE ENT 001

#### "It's allowed me to reassure myself ... to put things in place, and then I might as well be a good mother and a good entrepreneur."

UoE ENT 001 is a young (under 35 years of age) ethnic minority entrepreneur with caring responsibilities. When she emigrated to France, she was determined to build a better future for herself, and undertook training in cooking, which enabled her to start with a catering service and then to open her restaurant in 2019. Her migratory journey was a key motivation for embarking upon her entrepreneurial journey and being successful.

"So, when I went from the idea of the business to the project, I first did a year in...at home, catering. And I opened six months after I started the real thing, that is, with the restaurant."

"I am a hard worker and I give everything I have to complete my projects. It pushes and for me I come from far away. This is really the driving force, the motivation behind my project. I'm in another country, and I want to succeed."

Some of the challenges she has faced have been related to her caring responsibilities. In line with the discourse of 'intensive mothering', she felt guilty as a single parent for devoting time to her business while having a young child. Moreover, this identity role conflict and sense of lack of legitimacy was reinforced through the interactions with other ecosystem stakeholders.

"The first time I went (to see investors), I had many questions about family life. (...) They asked me how a mother, a woman who will be alone in her project, how she will carry out her project. (...) At the beginning it was hard! They took their time [to reply to her request]. Sometimes I wondered if they were taking so long just because I was a woman and all that."

To address these challenges, she has actively sought to take advantage of the opportunities provided by entrepreneurial networks and/ or initiatives supporting entrepreneurs in the ecosystem, in order to gain access to resources, knowledge and skills to develop her business and build her confidence.

"I really did the rounds of all these centres set up for entrepreneurs. I've done the rounds, I've been supported a lot, and I'm still calling on them today. People are starting to tell me that I am an old entrepreneur (...) "

"If there are systems in place, I might as well take advantage of them, especially if you don't come from a background where there are entrepreneurs around you, I didn't go to business school, so it's during these workshops, with these associations, these workshops, that's where I ask the questions and I get the answers around. And when I need to be enlightened, they are always available to give the necessary advice. So I take advantage of it, I continue to benefit [from it]." Furthermore, UoE ENT 001 draws upon genderspecific support to build confidence and legitimacy in her identity as a mother and an entrepreneur. She also draws on her family to assist with child caring responsibilities.

"For example, I'm a single mother. So, entrepreneurship, managing my child and all that, has allowed me to make sure that I'm not doing something wrong by investing so much in my business, knowing that I have a young child. It's allowed me to reassure myself with that idea and just learn to do what's necessary when it's necessary, to put things in place, and then I might as well be a good mother and a good entrepreneur." This case draws attention to the additional barriers that can be created by founders' intersectional identities. Her migrant status fosters inherent challenges regarding access to social and human capital within the entrepreneurial ecosystem. At the same time, her gender role identity as a mother creates conflicts and challenges in accessing resources within the ecosystem. However, the founder's determination to succeed, as well as the availability of gender-specific networks, enable her to overcome some of these challenges.



## "...we said to ourselves that it would be good to organise a group of women entrepreneurs in the region. So, we organised ourselves..."

UoE ENT 002 is a senior entrepreneur (above 50 years of age) and lives in a rural area. She had pursued a professional career as an engineer for many years. However, during her last pregnancy, she nourished the desire to create her own company. In 2017, she created her venture, which allowed her to combine her knowledge in engineering with her passion.

"I have an executive profile. I was an executive before, I was in information systems, I was in the public sector."

"I learned embroidery because I had a daughter, I had started to do more sewing, because I was on parental leave.(...) I felt since 2011 that I wanted to start my own business. When I went on parental leave for my third child, um... I didn't want to work for the public administration anymore, I wanted to set up a boutique workshop."

Her transition towards an entrepreneurial career was also driven by the desire to work closer to home, so as to be able to take care of her family responsibilities.

"Women entrepreneurs here, it's because it's difficult to have a job where you live. Living and working in the country (local rural area) was my credo at the beginning to set up my business. Because at the beginning I was working more than an hour away from home, and I was fed up with being very far from my children, during the day, etc., and I had a lot of commuting.(...) So sometimes you do it [start a local business] because there are these constraints. We would like to be able to take care of our family, have a job, contribute normally to the house, to the maintenance. But we are blocked by the existence of jobs that are not in line with our expectations. You don't go and work at the local supermarket just because you don't want to go to the city...you know what I mean. So that's a real difficulty."

At the same time, her motivation to contribute to the local community also represents a challenge, as she is geographically isolated from entrepreneurial networks as they operate in the larger cities.

#### "I'm in the [name] region, which is in the north of [location]. Most of the [gender-specific] events take place in Brest."

Another major challenge that she faced was related to a lack of legitimacy within the ecosystem. She felt that her business' artistic focus put her at odds with the dominant economic logic of ecosystem stakeholders. She was also worried that stereotypical assumptions regarding her business would negatively influence others' judgement regarding her business.

"If I could have dared to take this on, I would have wanted to create a business creating doll clothes. And when I arrived at [genderspecific network], there were twenty other women, and I wasn't...well, if I was almost fifty, I was in my late forties, but I couldn't assume what I wanted in front of the other women. And maybe I could have said it, but there you go. I would have liked to develop something around the dolls and in fact, it's something not only in front of women I couldn't assume that, so imagine in front of a banker. I realise that the pretext of my company is a pretext that corresponds to the market I am in today. But everything behind it has nothing to do with it."

UoE ENT 002 also considers her location as another challenge, as it creates a barrier to accessing social capital. In her view, the dominant culture and norms of a given place can either hinder or facilitate the entrepreneurial process.

"I think that young people who are in the city, or who are in an environment where transmission is possible...and not all women are in such an environment. (...) I would say that there are areas, especially in rural areas, and this is the history of the countryside, but I think that where we are, we are not at all in a cultural environment where women can find support among their elders. (...) And this is the most remote village I've ever lived in, and look at my partner's parents, they were seaweed farmers. I don't even know if the mother had a car."

To address these challenges, she sought to develop a support system by creating a co-development group with other women entrepreneurs in her local area.

"I had with other women entrepreneurs... we said to ourselves that it would be good to organise a group of women entrepreneurs in the region. So, we organised ourselves a little among ourselves to support each other and we met every week. And that was just before the Covid. [...] But we saw each other for two-three months very, very regularly and we helped each other with questions of work organisation and those who were more advanced in their work helped the others."

Furthermore, the Covid-19 pandemic provided an opportunity for her to refocus and redefine her business and the services that she is offering. This has also meant gaining a better understanding of the pricing strategy and target market for her products.

"But from 2020 onwards, I really took a step back, and that enabled me to refocus on my productivity, to understand what I was ready to do and what I wasn't ready to do, to refocus the offer and the prices, to realise the work, that's all. But I am redefining myself."

"After the Covid, I was supported, but since then I have managed to have strategies and I realise that I need to move on to something where I have fewer clients and more orders. I'm getting more confidence. Now that I'm settled, now that I'm five years old, it's also talking differently to clients."

This case highlights how intersecting identities of gender and place can create additional challenges for women entrepreneurs. These barriers are further reinforced when the culture and social norms embedded in places hinder entrepreneurial initiatives. Furthermore, the creation of informal gender-specific networks that target women in a specific place can be crucial for the entrepreneurial journey.

#### "If I didn't have children, if I could go to the big international fairs and develop my activity..."

UoE ENT 003 is a white ethnic entrepreneur who is between 35 to 50 years old, living in a rural area and with caring responsibilities. She is a jewellery maker and is self-employed. She had prior entrepreneurial experience in the craft industry before creating her current company in 2017.

"There was a break between 2010 and 2014-2015 when I was no longer self-employed, I was employed. But since then, I have been self-employed. Except that I first worked in an activity cooperative before creating my own business. And so, um, I'm much more focused on glass jewellery, I do a lot less orders."

Her current business is motivated by the desire to make a living from her talent and passion. However, we also found that the type of products offered are influenced by her current location.

"My initial idea was to work with both metal and glass, but in the end, by opening my own shop, and in relation to the rural area where I was, in relation to people's income, by addressing a local clientele, I adapted my offer to the local clientele. I did more fancy stuff, I didn't do precious metals at all, and there you go, with a fairly affordable price range."

We also found that her geographical location also created challenges in accessing social capital in the form of networks and trade fairs. This negatively influences the visibility of her venture, as well as her access to suppliers and markets and has an impact on the growth and development of her business.

"I am in a rural area, and I work in the arts and crafts sector, so there is really this... my life and my activities would be completely different if I were in Paris, that's for sure. And there you have it, if I didn't have children, if I could go to the big international fairs and develop my activity... but I can't, I'm obliged to adapt...well...I can't... maybe I could and maybe I'm the one who limits myself."

"There are other challenges (in rural areas), such as visibility and access to suppliers. It's complicated!"

Other challenges faced are related to her caring responsibilities and maintaining a worklife balance. Having to devote an extraordinary amount of time to achieving her business goals meant that she had little time to spare for her family.

"I realised that in fact I was spending my time working, that I no longer had a social life, that my family was also suffering."

"I had fallen into a system where I was responding to demand, I had shopkeeper's hours, so I came home late, my children had no extracurricular activities, and I couldn't keep up with their homework, we ate whatever we wanted at home because my husband cooked the food." Drawing support from her immediate family is one of the strategies she has adopted to overcome these challenges. The pandemic also provided an opportunity to reflect upon her business and to come up with a structure that allowed her to achieve a better work-life balance.

#### "I've always been able to count on my husband to take care of the children."

" It [Covid-19 pandemic] allowed me to take my personal life in hand, and to have a little more freedom too because I do the creation, the manufacturing, but it's my dealers who do the selling. So now I work with resellers. And I'm also developing the e-commerce solution, but that's really for the long term. I needed to make a turnover right away, so I canvassed and found resellers so that I could have a turnover right away, but what I would like to do is also develop the e-commerce part."

In addition, UoE ENT 003 draws on support from formal gender-specific networks that allow her to gain access and benefit from the experiences of other women entrepreneurs who have faced similar challenges. The pandemic also provided an opportunity for her to develop her online presence. This will enable her to reach a more diverse market for her products and thus overcome some of the place-related challenges. "It was interesting to share with other women who, like me, are in rural areas on production activities. And I think that for them too, it was interesting to see my life vision of things. I mean, it was really an exchange and in fact there are many different economic models! There are as many different business models as there are situations. So, it's always interesting to see how such and such a person manages to solve such and such a problem."

"I'll concentrate on my website. (...) Maybe there's a platform I'd work with, which is international. Uh...which is about contemporary jewellery, it selects about ten artists per country, and I had been asked to join."

This case points out how intersecting identities of gender and place can create additional layers of disadvantage for women entrepreneurs. Place can create barriers that restrict entrepreneurial development, as it influences their access to social capital and markets. However, the emergence of digital options during the Covid-19 pandemic has also created new opportunities for women entrepreneurs to overcome some of these placerelated challenges.

## "You may [get sick] again and you may not be able to manage your project. Or maybe it won't exist, but at least you'll be healthy."

UoE ENT 012 is a social entrepreneur with a background in management science and applied economics. At 22 years of age, she had a life-threatening health condition and although it did not have any lasting consequences for her health, it has created some disadvantages. Her motivation to start her venture is due to her own experience in failing to get a mortgage loan. At that time, she used to teach entrepreneurship courses, and one day whilst developing the course materials, she decided to start her own business providing bank loans to those who suffered from health conditions.

"I'm working on access to bank loans for people who have a health issue, and so, uh, can't take out a bank loan to buy real estate or start a business, for example, and who because of their health problems feel limited, prevented by this loan, because of the insurance business. Since we have to fill out a health questionnaire and depending on the extent of what insurance can ask for and apply as a bonus, it can call into question the status of the project or at least give access but not under the same conditions as everyone else."

One of the concerns she had at the start of the project was related to funding. She was also not sure what impact the pressure of starting a business might have on her health. However, she was also certain about the positive impact that her business would have on potential customers.

"I knew it[the funding] could exist, but my main fear was to let myself be eaten up by the

project and eventually, find myself in a difficult financial situation because I will put myself in a situation where I would have blown all my unemployment benefits and after two years the project would not have been born and so I would be in an unemployment situation, so that's it."

"When you are in the social entrepreneurship field, there is a sort of "we are made of impact projects", as if it were more valuable than others, because suddenly it affects people. So all the flaws we find in associative circles as a general rule, and precisely this part of humanity that we put at the centre of everything, that makes that we should give ourselves body and soul, so I thought yeah maybe. Maybe if you keep it that way, your project exists, but you may [get sick] again and you may not be able to manage your project. Or maybe it won't exist, but at least you'll be healthy. And so that for me was the trigger- it's out of the question for me to put myself in a precarious health situation because I'm going to exhaust myself, have a depression or a burnout, find myself in a really crazy situation and that was really out of the question."

Despite these fears, she started the business and recruited employees to help her run the business. All the same, she felt alone in the decision making process, and this put an additional mental burden on her. She therefore decided to get other partners onboard, in spite of the potential challenges this might pose.

"It's not that I was really alone in the project. I was working with people, there were people at one point who wanted to join the adventure and all that, but what was hurting me was that I felt alone in having to make the decisions. I found that in terms of mental load, it was huge. Everything was really on my shoulders...."

"When I was looking for my associates, I wanted them to have that same level... uh... there for me in terms of responsibilities. I wanted to share my responsibilities, in fact. But I was not successful. It certainly wore me out. And after that summer, when I took a good break, at the same time I took a month's vacation, where I said to myself, 'Yeah, does it make you feel better to work like this,' and I pretty much questioned myself. When I got back home, I found the partners. It's true that the partners did not have the same approach at all, nor the same responsibilities as me, but it's just that my thinking had changed and I had accepted that I was going to have that responsibility anyway."

When selecting partners, UoE ENT 012 considered their backgrounds and qualifications. She wanted them to have the required expertise to support running the business.

"I thought it was great to have other entrepreneurs with me in the structure, to have people with a background in terms of skills, decision-making, strategies, I thought it was great to have more as partners."

"A friend who has joined the adventure has already created a company for himself, he has

a certain setback in terms of management in particular, and since the beginning of the project we have exchanged a lot, talked here at the level of ideas as well.... And the second partner is my sister, who is actually hesitating because she is a doctor, and so since we have a health data research design to put insurance products on the market that we would like to put in place, we need an expert within the structure, so we would show the organisations that there is a kind of safeguard on how the health data will be used. So that was not to have an in-house operational competence, but more to say, we are reliable and we are ready to put people in decision-making bodies to show that we are ready to set in place the adequate safeguards/ controls on the way in which our research will be carried out."

An additional motivation for selecting these people as partners was to ensure that they could also benefit from the growth of the business.

"... there are friends who really help at first [in the business development] and who obviously expect nothing in return. But when they see that there is really nothing in return, they wonder what they are doing [in the project]. So, I quickly clarified the situation [with my friend] by framing our conversations, so he became a partner, so that there is no problem about helping and receiving nothing in return, so it is formalized."

Another strategy she adopted was attending training and seeking mentorship. A mentor was perceived as crucial for the process of developing the business idea. The training programmes also provided access to new knowledge without the associated costs. For example, during one of the social entrepreneurship training programmes that she attended, she had the chance to benefit from the knowledge and skills of [institution] employees.

"I was selected for [inaudible] exchange which is the social entrepreneurship programme. This is national. So, this was a nine-month programme, with e-learning and face-to-face. And one of them, a 10-day tour of France, to meet social entrepreneurs. So, there it was intense but super interesting because there was openness. For me it was an experience that transformed me. [...] exchange is really the thing that helped me get the project started. We worked a lot on our posture, the base of values, what we really want. We had a lot of introspection and, uh- It's kind of upsetting, because we're going to find things that come out with great people. An incredible chance to have trainers and coaches who are truly recognized for their skills in coaching people. That was great."

"At one point I worked with consultants at [institution], which is, in the CSR at [institution], which had time available for project developers."

As a social entrepreneur, UoE ENT 012 faced several challenges that commercial entrepreneurs may not face. For example, it took her one and a half years before her application was accepted and she could convince them about her social innovation.

"I had a lot of possibilities to be slowed down, but I didn't expect it to be an accompanying structure that would hold me back. That to be very, very, honest, was laborious, laborious, laborious... really! It took me a year and a half to get into commission for this [institution] funding... because there were a thousand and one versions of the file, it was never fine, you always had to write something. Because the counsellors weren't comfortable with the notion of social innovation, uh... so uh... it just didn't work.. Since he could not explain to me what they meant by brick, it was a bit complicated for me to adapt."

"So much time and so many appointments every time, I thought it was completely insane to take so much time for such a file. I told myself that I was going to write to them to say that I was giving up, I had been working on it for a year and a half, so I wasn't going to run eventually. I did not want to present the file because it obviously did not fit in here. I could no longer understand them...we are in favour, we are against it and it seemed that the project obviously did not fit in their boxes and it was useless to continue. And when I said that, all of a sudden it was fine, there was no problem, we were going to implement social innovation techniques. So, all of a sudden, the project was tabled and then I was able to benefit from that funding."

However, her previous work experience meant that she was more familiar with the ecosystem than other social entrepreneurs. She knew who to contact if she needed assistance and did not experience any difficulties that were directly related to her gender.

"I am not like the other entrepreneurs who must grope all over the place, to find out who does what, who the support structures are. There are so many of them that for someone who is not in the field at all, it is not obvious to know where to go. I had an advantage on it that's huge. And, uh... I didn't have any difficulties."

"I never felt that I had difficulty obtaining funding for it, because I was a woman, not at all. Even with the banks, not at all. I got the bank loans I wanted, I got the financing I asked for, and really there I can't say that I had any external barriers."

At the same time, UoE ENT 012 recognized the additional challenges women entrepreneurs might face due to their feminine identities and related caring responsibilities. For example, when women are married, have children and potentially a mortgage to pay, it restricts their access to finances. In her case, she started her business when she was young and did not have a family or any loans to pay. Therefore, her risks were assessed as quite low by the banks and she could get the required loans to start her business.

"Then there are internal barriers, because of course we must admit it. I'm not on the type profile of the woman entrepreneur in France who is an average age of forty and with children [laughs] no, but we have to take that into consideration because it is changing. I didn't have dependent children when I started, I didn't have family care, uh... So, my risk report wasn't the same either. Since I have not had bank loans, I have no bank loans to repay, no family responsibilities...So really, I'm thinking has being a woman been a problem— I think in my situation, no, I haven't seen it on the ground."

The limited knowledge regarding starting a business, and the fact that she was starting a more innovative type of business, meant that she had to learn through the process. However, she was able to draw support from her networks.

"... there were a lot of things that I didn't have access to on the merits, on what it implies in terms of reflection, it's very uncomfortable. To me, entrepreneurship is very uncomfortable. It doesn't mean it's not good, but it's very uncomfortable.... it took me a while to figure it out, and until I did, I was in this discomfort. But when I realized it was part of the game, it was much better. What I mean by uncomfortable is that we have to accept the fact that nobody knows what to do [laughs] Certainly there are support structures, certainly there are people who are in the field, but it is true that when we are on innovative projects, it must be said that people are working on what exists and not on what does not. You have to accept that there are no two identical ways of creating your project, and that, therefore, it is good to exchange, to be in a network to realize the multitude of ways of doing things and to stop suddenly saying whether I am doing well or not. There is no good or no bad in fact. And so, it's very uncomfortable, because it's true that we would like to know how to do it."

Despite all the challenges faced, UoE ENT 012 was pleased that she had started her own business as it enabled her to grow and gain different experiences. She also enjoyed the flexibility gained from running her own business.

"Sincerely I don't regret going down that road [starting my own business] for a second. what it brings me... It really, really brings me a lot of things. It has increased my professional capacity tenfold, my ability to work, because you have to work a lot and move from one subject to another fairly quickly, etc. That's really an important point. It also multiplied my network, I met so many, so many people. That's great."

"...if I don't feel very well, it doesn't matter, I can postpone my day. Or in fact, I see it not only on a day-to-day basis but on a year-toyear basis. Let's say that over a year, the most important is that I have achieved the missions I have set for myself or not. And then, uh... I don't need presenteeism, it's ridiculous. And so that's good."

This case highlights the additional challenges of the entrepreneurial journey for those pursuing social rather than commercial goals. It emphasises the perseverance and resilience that is crucial for the successful pursuit of these ventures, especially when the business idea is based on the entrepreneur's own lived experience. The key role of networks and support systems in providing knowledge and skills training is also highlighted.

#### CASE STUDY 22: UoE ENT 006

#### "...you don't understand because you are too young!"

UoE ENT 006 is a young entrepreneur (under 35 years of age), living in a rural area. She has recently graduated with a Masters in Business and is from a white ethnic background. Her academic background provided her with entrepreneurial knowledge and skills, and she decided to pursue an entrepreneurial career after graduating. Her desire to start her own business was strongly motivated by her negative perception of the French labour market and the barriers to employment for young graduates.

"So, this idea came to me when I finished my studies because I graduated last year. So, it's really when I finished my studies that I wanted to start because I hadn't had any experience...er...I found that the world of work was sometimes difficult to grasp, and I always have the impression - from my circle of acquaintances - that people don't really find themselves in the world of work. So, talking to these people, I say to myself why not after all, because I was thinking that the requirements for offers are often very fussy in my opinion. I mean, when you come out of school you don't necessarily have five years of experience. So I say to myself, well, setting up my own company will prove to myself that I can do it, that I can think about a lot of things, a lot of different subjects...especially since I had a hard time choosing my Master's speciality because I've always liked a lot of different subjects and I said to myself that this is an opportunity to keep exploring new things and to keep on learning."

In addition, pursuing her own business idea enabled her to fulfil the need for self-actualization and provided the opportunity to develop a business that was in line with her values.

"I said earlier, for me the first step of success would have been 'wow, I managed to put together a project from A to Z that corresponds to my values and the way I want to be [...] For me success would be something like that. To really create a project and after a company that would potentially look like me."

Although the resources acquired through her education were important in the development of her business idea, we found that, paradoxically, this had a negative impact on stakeholders in the ecosystem. Similarly stereotypical assumptions regarding her age led to a lack of, or inadequate support.

"To give you a concrete example, I once had an appointment with an institution where I explained my project to them, the beginning, where I was, and, uh—It didn't shock me, but it was strange to have people telling me: 'well you went to business school, you must know how to do market research'. Yes, of course, but it's always good to have feedback from people in these professions, well, feedback from experts. It's not because I'm from a business school that I'm an expert." "Oh yes, completely, studies and age. It has happened to me several times that I am told 'well yeah, that you don't understand because you are too young! '. Or 'well that you can't understand because you don't have experience."

"...in my first step of meeting the institutions in the area where I live, with the anecdote I told you earlier, uh— I had to change departments because I couldn't find the answer to my questions.... maybe it was my fault because I didn't look far enough, but for the time being, it totally cooled me off, and I figured I shouldn't stay on it .... It seemed too far out of line with what I had in mind about the possible help I could get— I thought it was already strange to be told, you are 20 years old, you have to do this and that whereas I came only with an idea. It was not adapted."

Another challenge faced was related to her health and wellbeing. The additional stress as a result of the entrepreneurial journey had a negative impact on her health, and she decided to take a break from the process.

"During those six months, as I was working next door, I really had to learn to organise, everything was really meticulously done so that to learn to do everything... In this case my work was complicated too. So, it's true that at one point physically I gave up, so I was on hold for a week. And, but it taught me a lot, because I was still in it. I think I was afraid I wouldn't get there--that's what I wanted, I wanted to get my project together--so I didn't get enough distance and I got overwhelmed."

Some of the strategies UoE ENT 006 has adopted to address these challenges has been to draw upon networks from her business school in order to access the resources needed to develop her business idea. This highlights the key role of social capital in enabling women entrepreneurs' access to resources within ecosystems.

"This [connectivity] is something I find that is difficult. I had the chance as I was in business school, it is true that I tried to knock on all the doors, whether it is the alumni network, or people with whom I have been in [the] Master [programme]. So it allowed me to join the school's entrepreneurial club, um... or even just the school's information library... it helped me a lot. But it's true that without it, it would have been complicated, I think. And also, having the network is always something you can work with, but having been in [business] school has made me aware of that. I think it helped me get on LinkedIn (...) and get in touch with such and such people. (...) Otherwise, if I hadn't been made aware of this, I couldn't have done it."

"I appreciated having friends who thought it was good. And as they were friends from the Master's programme, with the same skills, it was interesting to have their point of view to enrich the project and encourage you when you feel like letting go."

Similarly, she benefitted from gender-specific incubator support to access needed information as well as emotional support. Her immediate family and friends are also viewed as another important part of her support system.

"It [the incubator] was really made for that. I really had people to talk to about the project, to be able to exchange my doubts and fears [...] I was lucky enough to get into an incubator that was directly dedicated to women."

"The support I got was mainly from my family and friends. [...] So yes, emotional support, really to support me."

This case highlights the additional barriers created when gender and age intersect. Although the profile of the interviewee is different from other women entrepreneurs in that she is well educated and does not have family responsibilities, she still encounters limited support from other stakeholders in the ecosystem due to her age. This case also emphasises the importance of social networks and gender-specific support in facilitating access to resources and legitimacy within entrepreneurial ecosystems.

## Conclusions

## **4.0 Conclusions**

Entrepreneurship is as much a social phenomenon as it is an economic one, and these case studies draw attention to the additional barriers that women entrepreneurs face at the individual and structural levels as they navigate the entrepreneurial landscape. The additional layers of challenges that are created by different combinations of intersecting identities of age, gender, ethnicity, nationality, disability and social status, as well as place, are clearly highlighted (Atewologun, 2018; Romero & Valdez, 2016). These play a role in how women entrepreneurs are socially positioned within the economic space, and impact their access to resources, legitimacy and power within ecosystems.

One of the key challenges highlighted is the tensions that arise as women entrepreneurs in different societies simultaneously conform to the feminine social norms related to "womanhood" and the masculinized "entrepreneur" identity. Prioritising their gender roles and identities has an impact on their entrepreneurial intentions, the type of ventures that they create and the growth trajectories of their businesses. The portrayal of the entrepreneur as a "heroic male archetype" (Ahl, 2006) could also contribute to the lack of self-efficacy (i.e. perception of one's ability to successfully start up a venture) experienced by women entrepreneurs at the initial start-up stages. At the broader societal level, such portrayals have an impact on other stakeholders' perceptions of women entrepreneurs' capabilities, as well as the appropriateness of their ventures (Marlow & Swail, 2014). Such stereotypical perceptions of women entrepreneurs only aid in restricting their access to resources, legitimacy and power within entrepreneurial ecosystems.

The important role of social capital in the entrepreneurial process is also highlighted. However, women entrepreneurs often face challenges in "fitting-in" or gaining legitimacy in male-dominated networks, and often lack relatable role models and mentors within those ecosystems. While women-only networks do provide crucial access to resources and emotional support for entrepreneurs, such networks and gender-specific spaces could further marginalise them, and negatively impact their access to resources and legitimacy within the broader ecosystem (Carter et al., 2012). Moreover, such networks tend to be centrally located, and not easily accessible to those in peripheral regions. This calls for greater attention to ensuring that such networks are more closely linked to mainstream networks that will facilitate women's access to resources and markets.

Overall, the case studies also re-emphasize women entrepreneurs' persistence and resilience in the face of multiple challenges and barriers. While the resulting impact this has not only on their physical but also mental wellbeing is acknowledged, the majority of women entrepreneurs maintain a positive "can do" attitude in pursuing their entrepreneurial journey. However, many of the barriers they face are as a result of the challenges created by interactions with other stakeholders in the ecosystem. This further emphasises the need for policy and interventions to be more cognizant of the contextual and structural factors that often constrain women entrepreneurs in gendered spaces, and the barriers this creates in their access to resources, legitimacy and resources within entrepreneurial ecosystems (Neumeyer et al., 2019). The diversity of women entrepreneurs, their motivations, and the types of ventures that they start, should also be recognized.

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