

BASELINE REPORT 1

Entrepreneurial Ecosystems in France and the UK

The perspectives of disadvantaged female entrepreneurs and stakeholders in the entrepreneurial ecosystem

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List of Abbreviations (UK)

AWE: Accelerating Women's Enterprise
FGIF: Guarantee Fund
LEP: Local Economic Partnerships
NEA: New Enterprise Allowance
UK: United Kingdom of Great Britain and Northern Ireland

List of Abbreviations (France)

ACRE: Aide à la Création ou à la Reprise d'Entreprises
ARE: Allocation Chômage d'aide au Retour à l'Emploi
ASS: Allocation de Solidarité Spécifique
CAF: Caisse d'Allocations Familiales
MSA: Mutualité Sociale Agricole
NACRE: Nouvel Accompagnement pour la Création ou à la Reprise d'Entreprises
PAR: Plan d'Action Regional
RSA: Revenu de Solidarité Active
SARL: Société à Responsabilité Limitée

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Summary

This report explores the perspectives of disadvantaged female entrepreneurs and stakeholders in the official entrepreneurial ecosystem in the UK and France from 2019 to 2020. In the UK and France, the proportion of women-led businesses is considerably lower throughout all stages of business development in comparison to male-led businesses and if the imbalance were redressed there would be significant contribution to the economy. Typical barriers to entrepreneurship include lack of finance, caring roles and cultural challenges. However, there may be different barriers for women with different needs and intersections of disadvantage such as income, location, age, ethnicity and disability, which present extra challenges for women entrepreneurs. This report therefore examines the barriers to and enablers of female entrepreneurship, particular in relation to their disadvantage. This study defines disadvantaged female entrepreneurs as women who, because of their gender, physical and mental disabilities or impairments, poverty, socio-economic deprivation, race, migrant status, age, geographic location and/or educational and skill attainment, face challenges and barriers in their entrepreneurial endeavours.

The report also examines entrepreneurial ecosystems. We define entrepreneurial ecosystems as a network of interconnected actors and/or organizations, which consists of a diverse set of interdependent stakeholders within a geographic location that impact upon the formation and trajectory of entrepreneurship (see Cohen, 2006). This report focusses on the official ecosystem, that is a set of interconnected entrepreneurial actors (both potential and existing), organisations involved in entrepreneurship (e.g. firms, venture capitalists, business angels, banks), institutions (universities, public sector agencies, financial bodies) and entrepreneurial processes (e.g. the business birth rate, numbers of high growth firms, number of entrepreneurs, levels of entrepreneurial attrition), which coalesce to connect, mediate and govern the performance within the local entrepreneurial environment (see Mason & Brown, 2014). This is distinguished from the unofficial entrepreneurial ecosystem, which involves informal networks and actors (e.g. family and friends) that may or may not enable the formation and trajectory of entrepreneurship. The report also provides findings on the unofficial ecosystem.

The research found that for disadvantaged female entrepreneurs:

- » The **costs of child-care**, and managing entrepreneurial work with non-work roles, specifically motherhood, create work-life conflict, which presents more of a challenge for disadvantaged female entrepreneurs;
- » Gender **discrimination** is a persistent barrier;
- » There is a lack of **financial support** for disadvantaged female entrepreneurs, particularly in their perception by the banking sector;
- » Women entrepreneurs located in **rural areas** have less access to support, networks and the internet;
- » There is a **digital divide** for women entrepreneurs who do not have internet connectivity because of costs, skill levels, age (older women used the internet less) and/or rural location;
- » **Types of business** run by women entrepreneurs, such as businesses with social goals, are often not supported;
- » **Government bureaucracy** and the **welfare benefits system** create barriers for female entrepreneurs;
- » The **well-being** of women is negatively affected by the lack of support, but engaging in entrepreneurial work is rewarding and has positive effects on well-being;
- » Women entrepreneurs do not lack **confidence**; rather, their self-esteem is affected by their interaction with the ecosystem, specifically when they experience discrimination and exclusion;
- » Women entrepreneurs draw on much of their **support from family and friends**, but this is different for disadvantaged women who have less professional support from their informal networks.



The research with stakeholders from the official ecosystem found;

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

Uniquely, we found that:-

- » The cost of childcare was prohibitive, which impacted upon opportunities for business growth;
- » The limited financial support available often comes with complex bureaucracy, which disadvantaged female entrepreneurs do not find accessible or user-friendly;
- » The cost of access to the internet and the lack of e-skills led to a digital divide for disadvantaged female entrepreneurs;
- » Government regulation and social benefits created the unintended outcome of being a disincentive to entrepreneurship for disadvantaged women;
- » Disadvantaged female entrepreneurs did not suffer from a lack of confidence but were resilient in their business efforts.

Introduction

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The first section of this report (Section 3) draws on the findings of a review of academic and public policy related literature, for example studies commissioned by government agencies and private sector organizations. We review extant research and provide secondary data (e.g. government statistics) to provide a context for the research. We also, in the review of extant research and literature, identify gaps in the research.

Section 4 outlines the research methodology and methods used for this study. We provide this section to demonstrate the empiricism of the study, the triangulation of data, and for the purposes of replication for future studies.

Section 5 of the report provides the findings concerning the challenges for disadvantaged female entrepreneurs, in both the UK and France. The study covers start-ups (in the early stages of starting their business, that is, in the nascent stage of business development), women who have started their business but their business is relatively new (under 42 months) and more established women-owned businesses (over 42 months). We explore barriers and challenges experienced by women entrepreneurs, in particular disadvantaged female entrepreneurs. This study defines disadvantaged female entrepreneurs as women who, because of their gender, physical and mental disabilities or impairments, poverty, socio-economic deprivation, race, migrant status, age, geographic location and/or educational and skill attainment, face challenges and barriers in their entrepreneurship. The study investigates the intersection between the different challenges and barriers women entrepreneurs face. The focus of the study is on disadvantaged female entrepreneurs and their perceptions in relation to: (1) the official ecosystem, such as access to finance and business support for starting, sustaining or growing their enterprise; (2) the unofficial ecosystem, such as networks and access to digital resources.

Section 6 of the report provides the findings of the interviews conducted in both France and the UK with stakeholders in the official ecosystem, such as banking and lending institutions, government agencies, business chambers and business membership organizations, education sector organizations and non-profit organizations involved in the provision of services to entrepreneurs in pre-start-up and new businesses. The focus of the study is the perceptions of official ecosystem stakeholders and the extent to which the official ecosystem supports disadvantaged female entrepreneurs. The stakeholder perceptions are in relation to: (1) the extent to which they, their respective organizations and the wider ecosystem support disadvantaged female entrepreneurs; (2) the extent to which they recognize or identify disadvantages that female entrepreneurs face; (3) discretionary efforts by stakeholders to support disadvantaged female entrepreneurs (e.g. going over and above their role in a stakeholder organization to support disadvantaged female entrepreneurs); (4) deficiencies in the official ecosystem; (5) comments about the wider ecosystem.

The final section of the report provides a discussion of the findings (Section 7) and we draw conclusions (Section 8) from these findings. We conclude that despite the evidence that empowering women to fully and equally participate in the global economy could add \$28 trillion in GDP growth by 2025 (World Economic Forum, 2018), not much progress has been made in addressing the barriers to women's entrepreneurship. According to the World Economic Forum (2018), addressing the barriers faced by women entrepreneurs and helping more women-owned businesses to connect to international value chains would bolster growth and inclusion. However, this study has shown that caring roles for dependent children and elderly parents remain a barrier to women fully participating in entrepreneurship. Disadvantaged female entrepreneurs experienced gender discrimination and unconscious bias from the official ecosystem. The lack of financial support from the official ecosystem was a pervasive challenge for disadvantaged female entrepreneurs. The complexity of public and private bureaucracy and regulation presented a challenge and stumbling block for disadvantaged female entrepreneurs. Other challenges included access to digital infrastructure and technology, and the lack of business support.

Literature Review

3

3.1. Mind the Gap: Women's entrepreneurship and policymaking in UK and France

The proportion of women-led businesses remains substantially lower than male-led businesses. For example, in 2018, women-led businesses accounted for only 17% of all small businesses with employees in the UK (Department for Business, Energy & Industrial Strategy, 2019); the figure is 23% for businesses with no employees (Department for Business, Energy & Industrial Strategy, 2019). In France, 30% of entrepreneurs are women (Vial & Richomme-Huet, 2017) and according to the latest Eurostat data (2020), the percentage of women who are self-employed, between the ages of 15 and 64 years of age in the UK and France has ranged between 34% and 36% for the years 2018 to 2020 (see Table 1). Although the percentage of women who are self-employed and engaged in entrepreneurship in France and the UK has been slightly above the EU-27 average, it is consistently exceeded by the percentage of men in self-employment.

Table 1: UK and France Self Employed Women

Year	EU-27	%	France	%	UK	%
2018	33,785	32%	3,942	34%	5,796	34%
2019	34,118	33%	4,180	34%	6,052	34%
2020*	17,039	33%	2,237	36%	3,074	35%

Source: Eurostat data (2020); * represents first 2 quarters of 2020

The gender gap also occurs in Total Early-Stage Entrepreneurial Activity (TEA) in the UK. Data from the GEM (Global Entrepreneurship Monitor) Report shows that female and male TEA rates were 5.2% and 10.5% (Hart & Roper, 2018), respectively. It is also important to highlight that there are regional variations concerning the gender gap in TEA rates. For example, the female TEA rate in the North East of the UK is only 1.8%, and substantially lower than in other UK regions (Hart & Roper, 2018). Women's entrepreneurship, therefore, represents an untapped potential for the UK economy (FSB, 2016). According to the Rose Review (Rose, 2019), if women had the same business start-up and growth rate as men, the UK economy could benefit from up to £250 billion of new value. Likewise, research from the Women's Business Council (2017) suggests the UK economy could benefit from 1.2 million new enterprises if the female TEA rate were similar to the rate of their male counterparts. Therefore, encouraging and supporting female entrepreneurship will likely contribute to job creation and economic growth in the UK. Increasing women's entrepreneurship could also enhance the diversity of the small business community as well as the economy (FSB, 2016).

France, according to World Economic Forum's Global Gender Gap 2018, is ranked 12 in the world for gender equality. France has experienced an improvement in terms of gender equality over the last 15 years. This increase has been helped by the development of several initiatives, such as PAR (Plan d'Action Regional – Regional Action Plan), the creation of support for business development (such as Pass Créa in the Brittany region) and initiatives to enable access to finance (such as FGIF – a Guarantee Fund for the creation, takeover or development of women's enterprises). Today, women represent 40% of sole proprietorships, 40% of micro-entrepreneurs, 37% of individual entrepreneurs (excluding micro-enterprises), 25% of the managers of SARL (Société à Responsabilité Limitée – private limited liability companies) and 17% of salaried company directors (excluding SARLs), and 27% of French women are or have been in an entrepreneurial process (INSEE, 2015). However, the national trend is different from the regional statistics. In Brittany, 30% of entrepreneurs are female and the goal is to reach 40% with the new regional plan (Bretagne Économique, 2019). However, women entrepreneurs still face some barriers in France. Very few women are leaders of large companies and the pay gap between men and women managers shows that male managers are paid on average 31% more than their female counterparts (INSEE, 2015). There are still strong stereotypes about maternity leave, work-life balance and availability or ambition when women become mothers. Finally, women entrepreneurs face a glass ceiling when it comes to raising capital; amongst those who manage to do so, 54% have done so in the initial start-up phase, 24% in a first round with banks, 12% in a second and 3% in a third (Brittany Region – Gender Equality Report, 2018). In 2018, only 12.5% of the companies that raised funds were headed by at least one woman.

¹Total Early-Stage Entrepreneurial Activity (TEA): Population (18-64 years old) who are either a nascent entrepreneur or owner-manager of a new business under 42 months (source: Global Entrepreneurship Monitor)

3.2 Barriers experienced by women entrepreneurs

To unlock the potential of women's entrepreneurship and the economy, understanding the challenges women face in starting, maintaining, and growing their businesses is imperative. Access to finance is consistently considered the biggest challenge for women to start and grow their businesses (FSB, 2016; Scottish Government, 2017; Rose, 2019; Welsh Government, 2019). Orhan (2001) found in France that discrimination against women entrepreneurs was often an issue in accessing finance. An OECD (2013) study and Vial and Richomme-Huet (2017) similarly found that in France, accessing finance was a challenge for women entrepreneurs. Studies in the UK and France have shown that like many countries gender bias and motherhood are barriers for women entrepreneurs (Vial & Richomme-Huet, 2017; OECD, 2013; Halabisky, 2018).

Difficulty accessing business support, mentors, and professional support networks can also be barriers throughout women's entrepreneurship journeys. As the FSB (2016) report highlights, however, some of the perceived challenges are due to lack of awareness of the available support. Some women entrepreneurs, for example, have low awareness of relevant websites that offer information about business support that is available in England (FSB, 2016).

Beyond the challenges in the business environment, issues such as low self-esteem, low confidence in capabilities, high levels of risk awareness, fear of debt, and caring responsibilities are also barriers for women's entrepreneurship (FSB, 2016; Rose, 2019). Lack of confidence is cited as a significant challenge experienced when starting a business by 22% of women surveyed in the UK (FSB, 2016). This lack of confidence in capabilities might be due to cultural norms and gender stereotypes in society. Moreover, disproportionate care responsibilities for family members can also hinder women's entrepreneurship, as it is challenging for women to balance their work and life commitments (FSB, 2016; Rose, 2019). This is a significant and ongoing issue that shapes several other aspects of women's entrepreneurship.

3.3 The case for the focus on disadvantaged female entrepreneurs

Much of the research on the barriers that women entrepreneurs face does not explore the intersections of disadvantage. We therefore draw upon the extant research to explore the challenges female entrepreneurs face in general, but in so doing highlight this neglected area of research.

Policy makers and researchers have usually focused on women-owned and ethnic-minority-owned businesses as two separate groups (Enterprise Research Centre, 2015). Carter et al. (2015) argue that future studies on entrepreneurship and the small business sector need to move beyond this narrow focus of single group experiences to encompass multiple dimensions and modalities of relations. Thus, moving forward, it is vital to study the intersectionality of identities, the interaction of multiple identities and experiences of exclusion, and the impact this has on entrepreneurship, small businesses and public policy relating to entrepreneurship (Carter et al., 2015).

Therefore it is important to recognize that women are not a homogeneous group; they have different backgrounds (intersectional) e.g. with respect to class, race, age, disability and health. Female entrepreneurs might experience different types or levels of challenges and thus require different kinds of support. The Rose Review (Rose, 2019) found that women from minority ethnic groups, for example, are likely to experience greater barriers than those faced by other women. Similarly, women entrepreneurs who have extra caring responsibilities for family members, such as children, ageing parents and family members with special needs, also have needs different from other women. Consequently, available and affordable child-care is more important for some than others. Since women could be disadvantaged on several factors, and as highlighted by the Welsh Review (Welsh Government, 2019), business support providers should consider the issue of intersectionality. That is, they should consider, how the different factors might act in combinations and interact to hinder women's entrepreneurship through observing multiple sources of disadvantage that can interact and impact on individuals. We define disadvantage as unfavourable intersections of identities: gender, physical and mental disabilities, living in areas of socio-economic deprivation, income (e.g. being economically inactive), race, age, region (e.g. urban or rural), migrant status, and educational and skill attainment. Although there has been much research on female entrepreneurship, there are few studies that explore the intersection of disadvantages experienced by female entrepreneurs (Poggesi, Mari & De Vita, 2016).

3.4 Entrepreneurial ecosystems and interactions with disadvantaged female entrepreneurs

Entrepreneurial ecosystems have gained specific interest as a means of understanding the context in which entrepreneurs operate, and the extent to which it enables and inhibits entrepreneurship. It is generally accepted that entrepreneurs are the central actors within such ecosystems (Stam, 2015; Spigel, 2017). Mason and Brown (2014, p. 5), for example, define the entrepreneurial ecosystem as a:

"...set of interconnected entrepreneurial actors, entrepreneurial organizations, institutions and entrepreneurial processes which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment."

Similarly, Stam (2015, p. 1765) conceptualizes it as "a set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship". This implies that entrepreneurs will likely be connected with other actors within the ecosystem.

Some entrepreneurs have limited access to the opportunities, resources and networks within entrepreneurial ecosystems (Carter et al., 2015; McAdam et al., 2018). In particular, as Blackburn and Smallbone (2014, p. 3) point out, "women, youths, seniors, unemployed, disabled, ethnic

minorities and immigrants who run a business” are “disadvantaged” entrepreneurs because they face additional barriers when undertaking entrepreneurship. As a result, they are often under-represented within ecosystems. The number of female entrepreneurs, for example, is substantially lower than their male counterparts in the majority of the 49 economies surveyed by the Global Entrepreneurship Monitor (Bosma & Kelley, 2019). Similarly, Herrmann et al., (2015) found that the proportion of female entrepreneurs is much lower than their male counterparts in the 20 leading start-up ecosystems worldwide.

Entrepreneurs from disadvantaged groups can also face distinct challenges in pursuing entrepreneurship. Firms owned by disadvantaged entrepreneurs are often perceived by funders as more risky because entrepreneurs from disadvantaged groups tend to lack a track record in running a business (Blackburn & Smallbone, 2014). This implies that disadvantaged entrepreneurs have greater difficulties in obtaining finance to start or grow their businesses. For example, since 2012, when Start-Up Loans were introduced in the UK, about 40% of recipients have been women, and approximately 20% were from Black, Asian and minority ethnic communities (British Business Bank, 2020).

The businesses owned by disadvantaged entrepreneurs are also more vulnerable to changes in the environment due to their relatively small scale. Female entrepreneurs again may be disadvantaged because of the cultural norms in the ecosystem; male-oriented cultural norms (e.g. stereotypical assumptions that men are more competitive, risk-taking, driven etc.) are often perceived as barriers to female participation in entrepreneurship (Marlow & McAdam, 2013). Young entrepreneurs also often experience substantial challenges in pursuing entrepreneurial activities due to a lack of business experience and social capital (Curtain, 2000; Chigunta, 2002), as do entrepreneurs from minority backgrounds, who need to deal with the additional challenges caused by different societal and cultural norms in the host country (Blackburn & Smallbone, 2014). Further, entrepreneurs may also be disadvantaged due to the geographical regions within which they are located; for example, entrepreneurs in rural regions are disadvantaged in the potential to grow their businesses due to limited customer bases in such regions (Cowell et al., 2018).

Disadvantaged female entrepreneurs have the potential to add value personally to the welfare of their families, socially to their communities, and to the economy. Their experiences are under-explored and therefore require further scrutiny in scale and depth. The next section of the report outlines the underlying research approach for this study.



Research Methodology

4

The research involved data collection comprising interviews with female entrepreneurs and ecosystem stakeholders in the UK and France. The interviews were conducted throughout 2019 and at the beginning of 2020. The interviews were conducted according to a semi-structured questionnaire (see Appendix 1 for the female entrepreneur questionnaire and Appendix 2 for the ecosystem stakeholder questionnaire). The duration ranged from 30 minutes to an hour.

In total, although 80 disadvantaged female entrepreneurs were interviewed, 75 interviews were analysed for this report. Responses from 5 were excluded due to missing data because: participation in the research was voluntary and interviewees could withdraw at any stage of the interview, or decline to respond to any question, some interviewees did not provide sufficient information to ensure robust analysis and were therefore excluded. Sampling ensured a balance of female entrepreneurs by various intersections of disadvantage, stage of business operations, geographic location, area of socio-economic deprivation, qualification, other employment, disability, migrant status, race, economic activity, caring responsibility and age (see Appendix 3 for the sampling strategy).

There were five stages in analysing the data. The first stage involved cleaning, preparing and optimizing the data. This stage involved transcribing and translating interviews and categorizing interviewee responses into themes. The thematic categories included: barriers; ecosystem services and support; women entrepreneurs' perceptions of and attitudes to the ecosystem; the fitness for purpose of services; the impact their entrepreneurship has on well-being. Once cleaning and transcription was completed, the data was further processed using term-frequency (TF) and term frequency-inverse document frequency (TF-IDF). The data was analysed using a co-occurrence matrix, which is the representation of terms that are linked with each other based on the number of occurrences across all the documents. This involved centrality measures to define central terms, cluster of terms, dominant terms and terms that have the highest number of linkages, and also the terms that are linked with each other, or closeness. The analysis also involved a clustering and network analysis, and visualization of the results. The data for the UK and France were compared using Python to identify terms that

appear only in one country's interview data. This process includes checking terms across two sets of data to identify terms that do not appear in the other set.

Finally, the data analysis involved NVivo software in order to analyse in greater depth the intersections of disadvantage. The interviews were analysed according to the thematic categories: barriers, official and unofficial ecosystem support, and services accessed by female entrepreneurs and their perceptions thereof, and by attributions of various indices and intersections of disadvantage. This final stage of data analysis allowed for the triangulation of data and accuracy of interpretation.

The primary data collection with stakeholders in the ecosystem also involved interviews. The sample included individuals from banking and lending institutions, government agencies, business chambers and business membership organizations, education sector organizations and non-profit organizations involved in the provision of services to entrepreneurs, in the UK and France. The interviews covered a number of themes, such as whether stakeholders recognize any disadvantage, the extent to which they represent disadvantaged female entrepreneurs, the identification of disadvantage, support they and their respective organizations provide to disadvantaged female entrepreneurs, and their perceptions of the wider ecosystem in supporting disadvantaged female entrepreneurs.

In total, 84 interviews were conducted with ecosystem stakeholders, which comprised 36 interviews with French stakeholders and 48 interviews with UK stakeholders. As in the case of interviews with disadvantaged female entrepreneurs, there were three stages in analysing the data. The first stage involved cleaning, preparing and optimizing the data. This stage involved transcribing and translating interviews and categorizing interviewee responses into themes. The second stage involved the identification of thematic categories, which included identification, support, deficiencies, wider ecosystem and discretionary effort (see Appendix 4 for full thematic and coding list). The final stage involved the coding of data and data analysis using NVivo software, as per the process for the disadvantaged female entrepreneurs.

Findings:

Disadvantaged Female Entrepreneurs

5

5.1 Descriptive Findings for Disadvantaged Female Entrepreneurs

There was almost parity in the proportion of French (56%) and UK (44%) female entrepreneur interviewees. 40% of interviewees were in the age group 35 to 40 years old, a further 31% were over fifty years of age, and 29% were under 35 years old. The majority (88%) of interviewees were white, 9% identified as ethnic minorities and 3% were of mixed ethnicity. 69% of interviewees self-identified as non-migrants while 6 interviewees identified themselves as migrants. 67% interviewees did not live in areas of socio-economic deprivation while 33% of interviewees did live in areas of socio-economic deprivation. 60% of interviewees had undergraduate qualifications, 21% had postgraduate qualifications, and 19% had no degree. In terms of rural and urban location of the business, 60% of businesses were in urban areas and 40% in rural areas.

A high proportion of interviewees had caring roles. The majority (57%) were parents caring for dependent children; 20% did not have any caring roles, 3% had other caring roles (e.g. elderly parents), and a further 3% were caring as a parent for dependent children with additional caring roles such as caring for elderly parents. 11 interviewees disclosed that they had some form of physical disability, or mental ill-health.

The interviews with female entrepreneurs included women-led businesses at different stages of starting and growing a business; 35 women had started their business within the last 42 months, 17 had been in business longer than 42 months, and 23 were pre-start business. The majority (64) of interviewees described themselves as economically inactive, although 25 interviewees had some form of other employment to supplement their entrepreneurial business.

We outline the descriptive data in the following tables:

Table 2: Descriptive Data for Disadvantaged Female Entrepreneurs

Country	N	%
UK	33	44%
France	42	56%
Total	75	100%

Stage of Business		
Prestart (nascent)	23	30.67%
Under 42 Months	35	46.67%
Over 42 months	17	22.67%
Total	75	100%

Caring Roles		
Parent	43	57%
Carer	2	3%
Parent & Carer	2	3%
None	28	37%
Total	75	100%

Ethnicity		
White	66	88%
BAME	7	9%
Mixed	2	3%
Total	75	100%

Age		
Under 35	22	29%
35 to 50	30	40%
Over 50	23	31%
Total	75	100%

	Yes	No
Rural Area	30	45
Area of socio-economic deprivation*	24	49
Economically inactive	11	64
Other employment	25	50
Migrant	6	69

*Note: The data on area of socio-economic deprivation was unavailable for 2 respondents

5.2 Barriers for Disadvantaged Female Entrepreneurs

The analysis of interviews with disadvantaged female entrepreneurs revealed a number of barriers to their entrepreneurship (see Figure 1). The most reported barriers were: work-life conflict; child-care; gender discrimination and unconscious bias; banks; financial concerns; the location of the business and type of business; government and bureaucracy, in particular its complexity and unintended outcome of social benefit transfers. To a lesser extent (below the median) were barriers of risk, such as fear of losing a home when mortgaged for a loan, the lack of information available to support start-ups, the lack of social capital, lack of support from institutions such as Chambers of Commerce, intrapersonal barriers (e.g. feelings of varying self-esteem), age, health or disability, poverty and ethnicity. We discuss in the next section the most frequently reported barriers.

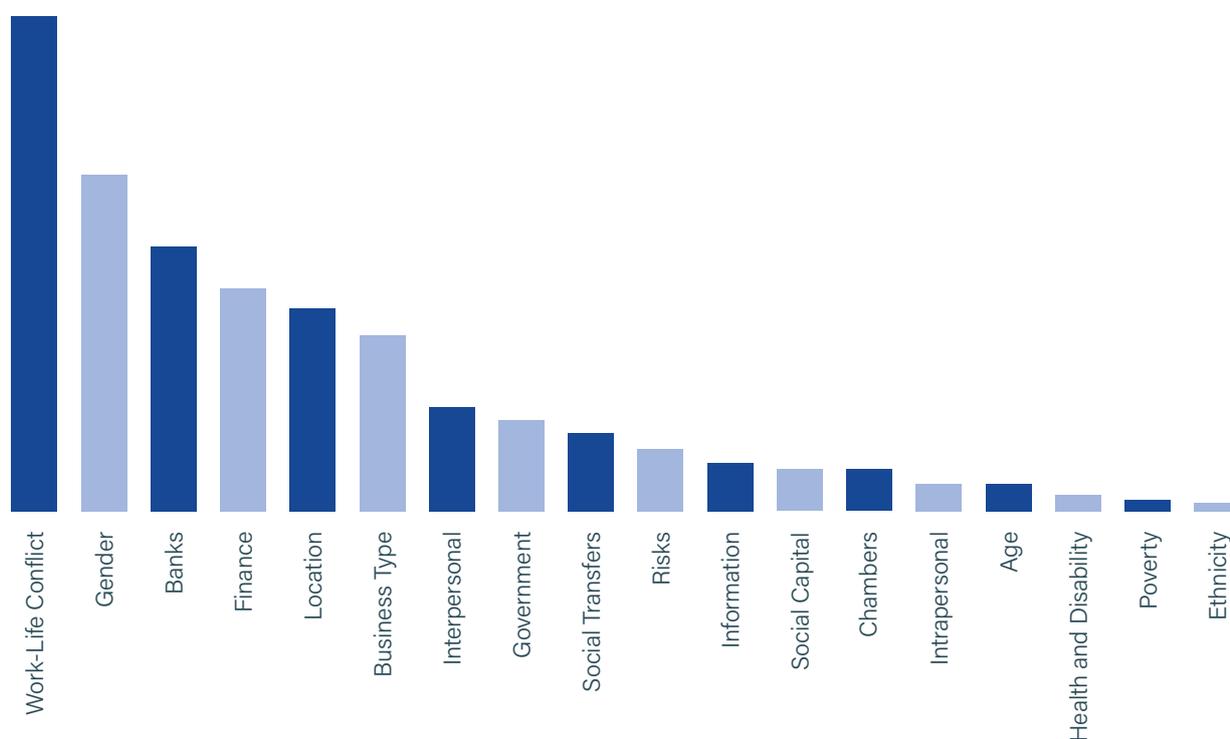
Work Life Balance and Child-Care

As previous research has found, disadvantaged female entrepreneurs face work-life conflicts, which represent a substantial barrier to their entrepreneurial activities. The impact of caring roles on disadvantaged female entrepreneurs' ability to engage in entrepreneurialism is a recurring theme raised by our interviewees. Work-life conflict creates time poverty for female entrepreneurs and is also related to gender discrimination and unconscious bias.

The unconscious bias in this case is the perception that female entrepreneurs are less committed or motivated if they have caring roles. Interviewees often reported that they were viewed as a risky investment. This myth of motherhood is felt acutely by female entrepreneurs (see McAdam, 2013).

Work-life conflicts and lack of child-care support pose structural barriers for female entrepreneurs (Shelton, 2006). According to an OECD commissioned report (Halabisky, 2018) female entrepreneurship is affected by reconciling family obligations with work outside the family, and there are particular barriers in those countries where traditional gender roles prevail, and there is a lack of public or private childcare and elderly care services. The analysis of our interviews with disadvantaged female entrepreneurs shows that caring roles are a significant barrier when cross-tabulated with work-life conflict. Approximately 80% of interviewees who reported significant work-life conflicts and time poverty were those with dependent children.

Figure 1: Barriers for Disadvantaged Female Entrepreneurs



For disadvantaged female entrepreneurs, work-life conflict is impactful. Interviewees reported that the cost of child-care posed a significant barrier. For example, if they have to attend meetings, network and training events at which there are no child-care facilities, they often have to pay for child-care, which is expensive and often unaffordable for the already disadvantaged women, thereby serving as another source of exclusion and inequality. It becomes a conundrum: in order to ensure the profitability and sustainability of their businesses, they have to devote limited financial resources and their marginal income to child-care. The lack and/or expense of child-care results in disadvantaged female entrepreneurs drawing upon immediate interpersonal relationships, such as those with a spouse or parents, for support to manage a work-life interface. Many interviewees stated that the lack of child-care support was a significant barrier to their entrepreneurship. As the following quotes demonstrate, there is a real challenge for disadvantaged female entrepreneurs with dependent children:

“And I think there’s a bit of a disadvantage for me ... as a woman, if somebody says, “Come for a meeting in London, nine o’clock in the morning,” you have to organize school runs. So you have to start thinking ‘can I get my mother’s help to come early so that I can get on the 6:30 train?’ You have to put child-care into place or also because my partner works full-time, so I can’t say, “Oh, can you stay back?”

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...”

(Interviewee UK-ENT-007)

“I have had three children for several years. The difficulty is there, to manage time for children, for work, to start the business. Yes, as a single mother, who has been managing the household on her own all the time, the challenge is really to manage the time, to find the time to take the children to school, to look for them, to find markets, it’s really the organization to free up time and do whatever it takes to be alone. It is being a business leader and head of a family. These are two hats that meet... not always easy to wear! I was discussing it with other single moms, and it’s true that it’s complicated when you don’t have physical support, even if you have emotional support. Financially I couldn’t afford a nanny and extras like that.”

(Interviewee FR-ENT-004)

The effects of caring roles are mediated by the support offered by spouses and family members such as parents surrogating child-care. The absence of this interpersonal support can be a barrier. Female entrepreneurs reported how a lack of interpersonal support from spouses, family and/or friends can be demoralizing and creates frustration, but also that it highlights a sub-text of the gendered division of labour in households. The following quotes illustrate this issue:

“...I’ve worked a full day, come home, I cook the supper – because my husband doesn’t really like cooking that much. He will cook if I force him to do it. And having put the kids to bed and everything like that, and I’m still breastfeeding my youngest...I want to give them the best possible start. So, often times, I’ll be just knackered and just want to sit down and just do nothing...” (Interviewee UK-ENT-020)

“...I had to make them understand that yes, I was really working, yes, I was working and that it wasn’t a hobby or a whim, but you put things into perspective...There are some who really don’t understand... when you’re tired because you don’t have the time...You think, but I work more than 80 hours and I don’t know if I’m going to get a salary, but you work for a boss and you know that you’ll get your salary at the end of the month. And they don’t really understand that...” (Interviewee FR-ENT-041)

Gender Discrimination and Unconscious Bias

Similar to extant research, interviewees reported that gender discrimination and unconscious bias were barriers to female entrepreneurship. This is often tied up with the social construction of identity and the negative stereotyping of women. The manifestations of gender stereotyping and bias in society are values assigned to binary biological sex categories of male and female (see Walby, 1989), which are translated into gender roles in the working environment (Rhode, 2003), with qualities attributed to masculinity or femininity (Powell, 2018). Thus, masculine behaviours such as being assertive, competitive, directing, task-orientated and achievement-focused are valued (Eagly & Johannesen-Schmidt, 2001), while communal behaviours associated with femininity, such as having concern for others, being helpful, kind and sympathetic, having interpersonal sensitivity, and being nurturing and gentle (Eagly & Johannesen-Schmidt, 2001) are less valued in the workplace. Gender stereotyping leads to two forms of prejudice about women: (1) perceiving women less favourably than men; and (2) evaluating behaviours that fulfil the prescriptions of leadership less favourably when enacted by a woman (Eagly & Karau 2002). Thus, the perception of female entrepreneurs is that they are not leaders, are less driven and competitive than men and less committed because of their caring roles, and they are therefore perceived as more of a risk. Female entrepreneurs therefore struggle with credibility and access to financial resources and opportunities, which again serve as a further barrier to their inclusion as entrepreneurs. The following quotes demonstrate the challenges of gender discrimination for female entrepreneurs:

“Being a woman, an issue is being taken seriously and not being patronized. Also, one of the biggest things for me is people assume that you’ve got to where you got through bad means... 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.” (Interviewee UK-ENT-001)

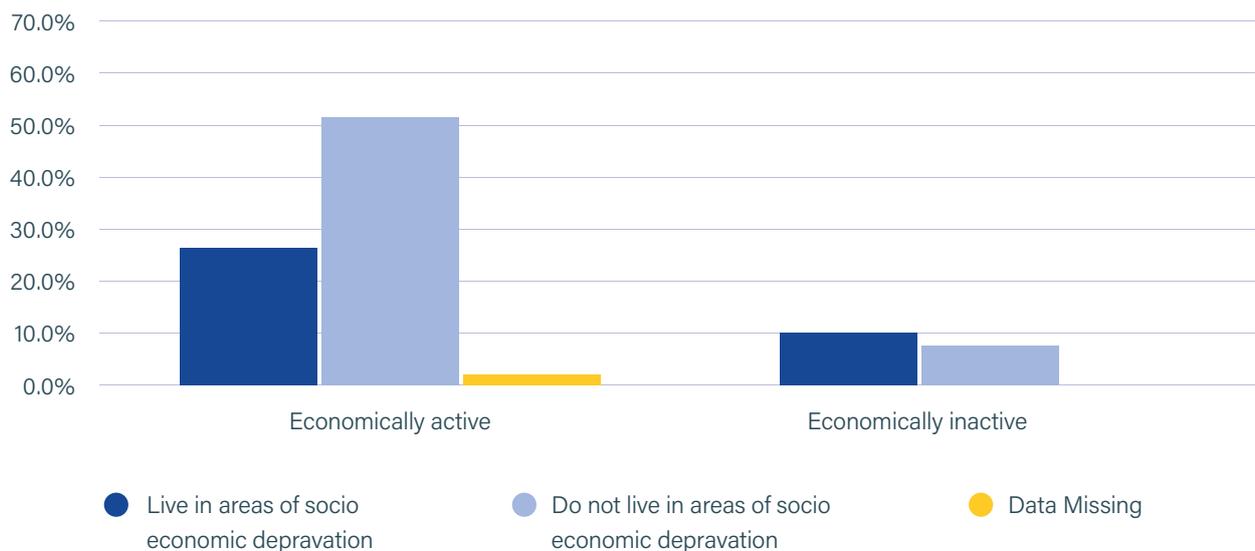
“So whilst we all have this nice idea that sexism doesn’t still exist, it kind of does and whenever people find out that I’ve got a two-year-old, that definitely changes perception of me. So there’s a massive difference...I think there’s just a lack of equality of opportunity.” (Interviewee UK-ENT-025)

“...misogyny to the worst degree with the gentleman who’s in charge of ... mutual credit. The guy called me Miss. I’m married and I have a child so I’m not a Miss. He said, ‘You know, I have instructions for your library. You can get books for free’. I told him that it was not a library but a bookshop. ‘I present you a turnover of more than 20,000 euros of books per year’ I told him, ‘I’m not an SEP, I’m a bookstore owner’. He dismantled me with fallacious, petty arguments and then everything went wrong. I had just had a child, {sic he said] ‘you know, if you have other children in the future, it still puts a strain on the project.” (Interviewee FR-ENT-033)

Banks and Financing

A further barrier was the lack of financial resources, financial support and access to financing for disadvantaged female entrepreneurs. Interviewees reported that the main concern was the precarious financial position and lack of financial resources that they face in the start-up, development and sustaining of their businesses. The main barrier was banks' unwillingness to loan money to female entrepreneurs. The result is that disadvantaged entrepreneurs have greater difficulties in obtaining finance to start or grow their businesses. It has been found that businesses led by female entrepreneurs, for example, receive significantly less venture capital funding than those led by male entrepreneurs (Greene et al., 2001). In the EU, men were 1.5 times more likely than women to report that they could access the finance to start a business (Halabisky, 2018). Muravyev et al. (2009) found that in Europe and the Commonwealth of Independent States, nearly 60% of female-owned firms, but only 44% of male-owned enterprises, did not get a loan either because they were discouraged from applying or because their application was rejected. Similarly, disadvantaged female entrepreneurs face an unwillingness by banks and lending institutions to lend financial resources and capital. Figure 2 shows that disadvantaged female entrepreneurs who live in socio-economically deprived areas and are economically inactive have much less access to financial support, and reported less favourable experiences from lending institutions. Percentage coverage is the number of times in transcripts interviewees stated that they did not have access to finance, which is then divided by the number of interviewees to provide a percentage. In Figure 2, the interviewees are categorised by economic inactivity and areas of socio-economic deprivation.

Figure 2: Disadvantaged Female Entrepreneurs and Finance



* The percentage coverage refers to the number of times in the transcripts interviewees refer to the subject

While most disadvantaged female entrepreneurs were less likely to have a business account, there were nuanced findings. Disadvantaged female entrepreneurs who lived in socially deprived areas, and those without other employment, were more likely to require business funding, business overdrafts and small business loans, and needed some form of accountancy support. The following quotes are illustrative of the concerns raised by disadvantaged female entrepreneurs in raising funds for their business, and the risks involved:

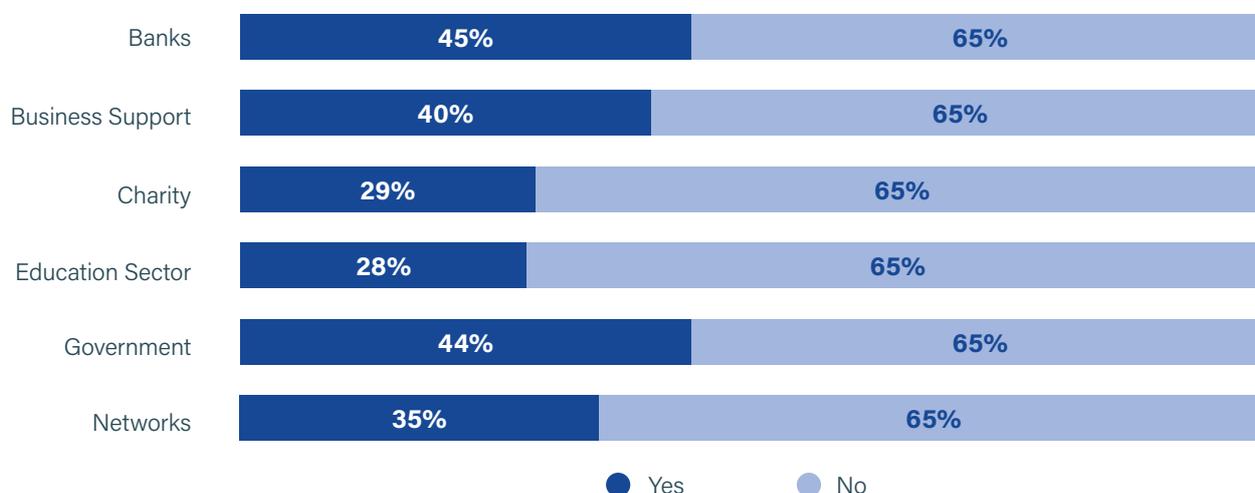
“I have always explained that - with regards to my husband - there is no risk, it does not involve the house or the apartment, or other... I don't borrow 100,000 euros, there are no loans or anything else. I have three children, and the three of them thought it could work.” (Interviewee FR-ENT-007)

“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 have had funding then things could have accelerated lot quicker than they did perhaps...” (Interviewee UK-ENT-001)

Geographic Location

There was an urban-rural divide amongst the sample of female entrepreneurs. Female entrepreneurs in urban areas were more likely to have access to support, networks and training than those located in a rural area. Figure 3 illustrates the geographic disadvantage for female entrepreneurs living and operating their business in rural areas. They have less access to and interface with banks, business support, the charity sector, such as philanthropic foundations or organizations providing low interest loans, the education sector to access training, skill development and information, government, and official networks.

Figure 3: Geographic Disadvantage



The main barrier for rural, disadvantaged female entrepreneurs concerned costs in accessing support services from the official ecosystem. For example, most events hosted by official ecosystem stakeholders took place in urban areas. The cost to attend such an event for rural, disadvantaged female entrepreneurs was often expensive and prohibitive. To attend support services often involved travelling, accommodation, child-care and opportunity costs (e.g. time away from their business) to access resources mostly located in urban areas. The following quotes illustrate the inaccessibility of resources for rural, disadvantaged female entrepreneurs:

“For me, the difficulty of being here in Normandy is both the great geographical distances because to succeed in reaching interesting contacts, you have to travel a lot of kilometres. It requires energy, petrol and sometimes accommodation because sometimes when I’m in Caen, I don’t necessarily drive 4 hours round trip during the day. So that is really a difficulty. Another difficulty, but linked to geography, is that for the slightest step, I am obliged to drive for miles, and that is really a problem. People are quite isolated, the territory is quite fragmented. And we really find ourselves here in a network that is unequalled. For example, in general, meetings of this type are held in Caen. Caen is two hours from my home.”

(Interviewee FR-ENT-043)

“...my colleagues are in London, they have a lot more opportunity to go to events that have been organised and different things and they get to meet people. I don’t get to do very much of that, although I could do if I had a bit more time. I can’t drive yet. So maybe, because we live in a little village now and having to then get to the train station, it’s just a little bit more problematic.... I think if I lived somewhere where I could just walk – and I was living in Totnes until not too long ago, and it was a lot easier then to think ‘oh, I could just pop along to that in the evening’, because I could just walk into town, but now I can’t.” (Interviewee UK-ENT-036)

Type of Business

The type of business can be a barrier for the support that disadvantage female entrepreneurs receive. According to the OECD report (Halabisky, 2018), one of the most important factors in explaining differences in the characteristics of businesses operated by men and women, and also some of the challenges that they face, is the sector in which they operate. There is a concentration of female entrepreneurs in stereotypical ‘feminine’ sectors, such as care, cleaning services, hairdressing and beauty, while men were more likely to operate in construction, transportation and manufacturing sectors (Halabisky, 2018). This horizontal gender segregation emanates from societal mores, reinforced through education, but results in preconceived notions that if a female entrepreneur ventures beyond these preconceived stereotypical ‘feminine’ sector, there is a risk, or that they will be unsuccessful. There is evidence to suggest that there is a lack of support for female entrepreneurs who venture out of stereotypical ‘feminine’ sectors and this is linked to unconscious bias about women’s capabilities.

“...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 not be the subject of a business, so they did not want to follow me, but as they did not believe in me and in my project, and as I know that they do not want to accompany me in my project, their opinion does not matter to me! From the beginning I knew that...maybe 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...but in short, all this to say that when I think ecosystem, I think of all those who finance, who accompany, I don’t approach 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.” (Interviewee FR-ENT-038)

“...they don’t care, they don’t analyse my business proposal...it’s not actually a genuine business encouragement, and I don’t really think the system is set up to do that, it’s literally ticking boxes and paying lip service to supporting entrepreneurship. There is nothing the guy that I speak to knows either about business or my business. He is like clueless – a nice man, but completely clueless. He’s an ordinary, very low-grade white collar worker, he’s got no business skills whatsoever and he’s the only person I see...it’s like they could help me do that, but trying to convince anybody that my skills in the industry coupled with my education and how as it is, is actually something that needs to be taken very seriously.” (UoP-ENT-021)

Disadvantaged female entrepreneurs with an intersection of challenges often start their business to address a need based on their lived experiences of the community or local area. These businesses often have a social mission or attempt to address deficit in a community, with disadvantaged female entrepreneurs often starting social enterprises, co-operatives or craft- and artisan-based businesses that are not necessarily in stereotypical ‘feminine’ sectors such as carpentry and glass making (see Figure 4). However, they find difficulty in accessing loans for a business model that is rarely understood, or experience unconscious bias by stakeholders in the official ecosystem.

accompagnement pour la création ou à la reprise d'entreprises), which provide financial support for setting up or taking over a business; CAF (caisse d'allocations familiales), which is a family allowance fund; MSA (mutualité sociale Agricole), which is an Agricultural Social Mutuality fund scheme.

In France, disadvantaged female entrepreneurs were most concerned about ARE. There are a number of requirements with ARE (see Appendix 5), which ceases when engaged in a professional activity, whether salaried or not, in France or abroad. This poses a conundrum for disadvantaged female entrepreneurs. Disadvantaged female entrepreneurs who benefitted from ARE did not want to start their business before the allowance ended as it would cease with their business creation, but at the same time, if they waited for the end of the allowance, they may have been exposed to financial risks if the business did not generate sufficient profits to survive. In terms of the ASS support, female entrepreneurs can access this support under certain conditions when ARE ceases, but when a professional activity is undertaken it also ceases. ACRE, after a new law was passed in 2019, poses a further challenge for disadvantaged female entrepreneurs. The support is provided for the first year of the business, providing exemption from social security contributions, but after three years of exemptions, they would have to repay the funds. Other social transfers are complementary support for disadvantaged female entrepreneurs as in the case of RSA. The RSA does have conditions as well (see Appendix 5), but interviewees accessing this allowance have found it an enabler and a financial assistance in their entrepreneurial journey. RSA is particularly helpful for individuals with dependent children, and single parents. Interviewees also mentioned NACRE as an enabler for their businesses. NACRE is an assistance in setting up a business or takeover project, financial structuring, and business start-up. It has a duration of 4 months for assistance in setting up a business or takeover project, 6 months for financial structuring, and 3 years for assistance for the start-up and development of the business, and could compensate for the loss of the ARE if conditions met. However, with the number and requirements of various social benefit transfers, it is sometimes difficult for disadvantaged female entrepreneurs to understand what they are entitled to, and they fear losing the marginal income from the loss of one benefit if they access another.

In the UK, disadvantaged female entrepreneurs have access to Universal Credit and the New Enterprise Allowance (see Appendix 6). However, these transfers are not necessarily advantageous for disadvantaged female entrepreneurs, as the following quote illustrates:

“I’ve always been a carer for like nearly 20 years now, but I’ve also got a young son with autism and ADHD, and that’s been quite a challenge over his lifetime – he’s 18 now. There was no provision for him, at 17 years old, there’s nothing to help him... 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. 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. And if you work, you lose your benefits completely and therefore you're struggling on minimum income wage or whatever to make ends meet, to pay all your bills and provide the care and support that your child needs. So there's not really a huge amount of support out there for parents with children with disabilities. I found it very hard when my autistic young lad could only do an hour and a half a day, and that was all he was allowed to go to school for because they couldn't manage him at school. And even that was nigh on impossible, so the government, the system. They want things to change and we're here because we want to make a change, but making that change is just as hard as sitting back and doing nothing. It's been quite scary because, obviously, at the moment, I'm unemployed, I'm a full-time carer for my son. 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. It just doesn't work; the whole system doesn't work." (Interviewee UK-ENT-037)

5.3 Well-Being of Disadvantaged Female Entrepreneurs

Many well-being issues are affected by financial and time poverty, the frustrations of public and private sector bureaucracy, and the lack of support from stakeholders in the ecosystem. These frustrations cause stress and tensions, which for disadvantaged female entrepreneurs can compound their difficulties. There was often pressure, working long hours, time poverty, attempting to balance work and family roles, and financial worries, all of which create stress and burnout. Disadvantaged female entrepreneurs often referred to the challenge of reconciling and balancing personal and professional lives. The pressure to make a success of a business and the financial risks involved in entrepreneurship created anxieties and fear. Collectively, time poverty, work-life conflict and financial stress also place a strain on interpersonal relationships. For example, many disadvantaged female entrepreneurs expressed concern about time poverty and pressure associated with work-life conflicts, which were exacerbated by the time they have to spend navigating the official ecosystem to access support.

As Figure 5 illustrates, disadvantaged female entrepreneurs, living in socio-economically deprived areas, have less positive well-being experiences than those who do not. Only 28% of disadvantaged female entrepreneurs, living in areas of socio-economic deprivation, reported a positive impact upon their well-being, compared to 63% of those not living in socio-economic deprivation. This finding should be taken in the context that whilst disadvantaged female entrepreneurs living in socio-economic deprivation report more of a negative impact upon their well-being, those disadvantaged female entrepreneurs not living in socio-economically deprived areas report almost parity between negative and positive experiences. For the purposes of the study, the data was further disaggregated to explore the negative and positive impact of entrepreneurship as reported by the interviewees.

“I’ve got like an inner turmoil of being a bit like, am I going to do well? Is there going to be success from it? Am I financially going to be able make money from it? Is it worth the risk? I will get a bit anxious about having to approach certain - say like going to the bank, I’m very anxious about having to speak to people within the bank. I have to expect the kind of negativity behind it when they’re like, “Well, we can’t offer you anything.” It is draining, I find, at this present time, that I spend too much time chasing, having to learn, trying to equip myself with the right information and the right resources. I have to really make sure that what I’m striving for will be secure enough for me to be stable and provide for my son. And that is quite limiting, I think, in terms of mentally, it caps you on your abilities. Because it is not that you’re unable, it’s that are you able enough and can you make the income to show that you’re able. And that’s quite - mentally I think that’s quite negative and that’s quite hard and it’s quite a challenge to overcome...It’s allowed me to sort myself out in terms of certain mental health issues that I had and things like that”

(Interviewee UK-ENT-012)

A further finding that appears to impact the health and well-being of disadvantaged female entrepreneurs is loneliness. Entrepreneurship can be an isolating experience, particularly for female entrepreneurs with caring roles, time poverty and limited resources such as money, information and social capital. These intersections of disadvantage for the interviewees often result in interviewees seeking support from the unofficial ecosystem. The following quotes provide some insight into the expressions of isolation and the need for support:

“There’s a lot of fears to face, limits to overcome, barriers. Feeling legitimate, worthy. And also to bear the fact that you don’t necessarily have support. The support of those around you is not always necessarily present. Sometimes it’s a bit difficult to feel isolated because you don’t necessarily have the support of those around you. We also don’t necessarily find support in the structures around us.”

(Interviewee FR-ENT-025)

“There were times when I was depressed. Depressed because I asked myself a lot of questions and because I didn’t know what I was going to do. So I was lonely too, because I was all alone. I wondered if I was right, if I shouldn’t look for a job quietly and safely.” (Interviewee FR-ENT-038)

Entrepreneurship, as an activity, does however have a positive impact on disadvantaged female entrepreneurs. As illustrated below (see Figure 7), entrepreneurship makes the interviewees feel good about themselves with affirmations of self-improvement, confidence, engagement with people (given that entrepreneurialism can also be an isolating experience), excitement, life-changing experiences and the freedom entrepreneurship brings.

Figure 7: Positive Impact on Health and Well-Being



Entrepreneurship for disadvantaged female entrepreneurs in some cases offers opportunities of freedom and empowerment. In a few of the cases, entrepreneurship allowed for the emancipation from abusive relationships, as the following quote demonstrates:

“And in the end Pôle emploi asked what was going on when I realized that my business would not develop because my husband did not want it to develop to that extent, and that he would maintain a low performance so that I would stay with him and be economically dependent. I told my job counsellor that, on the contrary, it is good that you are pushing me to look for an outside job because that is the reason I will tell my husband, that I have to look for a job outside, because otherwise I won’t be able to get out of the spiral of economic tie I’m in. And that’s what made me realize how tied I was, and other economic ties, other forms of violence. It allowed me to realize all that and to leave. So, from my point of view the ecosystem allowed me to survive.” (Interviewee FR-ENT-001)

However, while disadvantaged female entrepreneurs described how entrepreneurship can be a lonely existence; they do draw upon the support and help from partners, spouses, families and mentors. Figure 8 illustrates the general interpersonal support that disadvantaged female entrepreneurs draw upon from the unofficial ecosystem in their entrepreneurial journey. The unofficial ecosystem includes support from family members and informal networks.

Arguably, criticisms of public and private sector bureaucracy could be made by entrepreneurs irrespective of gender; the issue for disadvantaged female entrepreneurs concerns the intersection of deprivation, asymmetries of information, lack of support and gender discrimination or unconscious bias. Disadvantaged female entrepreneurs often expressed a frustration that although there are various ecosystem support mechanisms, these mechanisms and supports constitute a 'one size fits all' approach and do not provide support or address the needs of disadvantaged female entrepreneurs. Many reported that even gaining access to services required travel, which was often expensive and not sensitive to child-care issues or disabilities. As the following interviewee stated, gaining some financial support for her business involved numerous disheartening rejections and calls, merely to gain information before she managed to secure a bank agreement, which involved expensive travel and gender discrimination:

“Bank rejection mostly...I was short 30-40,000 euros...Before I had an agreement I got six-seven refusals. It was never the same reason: I didn't have enough experience; it wasn't located in the city centre. For some, I never knew why. Even with your own bank you never have an explanation. I didn't want to put my family at risk even for a nice project. It wasn't possible. It was often calls [to have information] because I live 60 kilometres from Nantes so getting around seemed complicated just to ask for something. At the last meeting I took my husband along because I said to myself „I have to have it“ and I think it worked.“ Well, I'm with my husband, I'm not alone“. The need to justify oneself. It seems hallucinatory in this day and age. I wasn't asking for a big loan. I think that women are considered, even by the younger generations who think that a woman is not strong enough to bear many things. There's still an image that's quite distorted. We're considered a little bit weaker...” (Interviewee FR-ENT-031)

Even when there is ecosystem support for entrepreneurship, the ecosystem is not designed to support disadvantaged female entrepreneurs. For example, in the UK, Local Enterprise Partnerships (LEPs) were established in 2010 specifically to facilitate business development through partnerships between public and local businesses, as a solution to sustainable local economic development (Pike et al., 2015). However, many disadvantaged female entrepreneurs were not aware of the local LEP, or when seeking support from their local LEP experienced disappointment, a lack of support for their type of business needs and a preference for traditional 'masculine' industries:

“I did contact [sic] LEP, I thought I might have some funding because they were offering a grant and that was quite disappointing. Because they were offering a grant to businesses and when I called them, they told me that it was more about capital funding for services and they wouldn't offer you funding for your marketing, for your staff...all they were thinking of was giving capital for machinery and all that,

so what about businesses who provide services, the service industry? So we don't fall within that category, I'm not going to the group for machinery because that's not what I do. 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." (Interviewee UK-ENT-029)

The following quote illustrates as well the lack of financial support to disadvantaged female entrepreneurs and re-iterates the gendered bias about the type of business/non-traditional 'feminine' businesses:

"The financial ecosystem doesn't support us at all, it's derisory...I think it's because they don't understand our industry. I think [my local] city council is specifically slow on that, because I think it's got historical or industrial understanding of commerce and entrepreneurship. I think they're beginning to understand digital companies, but what we do is even more bizarre than digital companies, if you like, because we don't even build websites. There's nothing to see to start with. I don't think there's any real support in the ecosystem. I think it's diabolical and it will have repercussions in the economy because I think people get frightened. I would get frightened of losing my house. I don't have one. The official ecosystem, all that I do is I - I'm coming to the end of the New Enterprise Allowance now, I've done my year - I do the thing, the government app and put all my expenses, tell them what I've earned against the expenses and get a very small amount that pays my rent. But they don't read it, they don't care, they don't analyse my business proposal, because they just cut it off after - it's just a way of dealing with people on benefits. It's not actually a genuine business encouragement, and I don't really think the system is set up to do that, it's literally ticking boxes and paying lip service to supporting entrepreneurship." (Interviewee UK-ENT-021)

Although in the UK entrepreneurs can receive a New Enterprise Allowance to start a business, there is a time limit of one year to make a profit, when, as most interviewees stated, the first year of a business start-up requires a substantial amount of funding, and usually there are financial losses in the first year of operation.

"I am eligible for the New Enterprise Allowance. So you only have a year from when you start on the NEA to hit the minimum income floor, which is basically your minimum wage. If you don't hit it they tell you that you have to find a normal job, they tell you to quit, basically, so hence why I'm not on the scheme at the moment. I do qualify but I'm not on the scheme at the moment, which is not very helpful when you're starting up a business, but Universal Credit are basically - it's like we're trying to do something positive and provide a positive service...the government say 'we will help you through Universal Credit to do this scheme and set up a business, but if you don't hit that minimum income floor by month 12, we tell you it's a lost cause' basically." (Interviewee UK-ENT-037)

The French system of social transfer payments also has unintended outcomes for disadvantaged female entrepreneurs. Disadvantaged female entrepreneurs in receipt of ARE allowances must be involuntarily deprived of employment, must be able to prove a minimum period of employment at the end of their employment contract (worked at least 6 months or 130 days or 910 hours in the last 24 months on the date the employment contract ends), and must not have reached the legal minimum retirement age. The duration of this allowance is 182 calendar days minimum and 730 calendar days maximum. As the aim of this allowance is to support individuals to be reintegrated into the labour market, the payment of the ARE usually ceases when an individual attempts to gain employment, including undertaking a professional activity, whether salaried or not, in France or abroad, or receiving assistance from ACRE. ACRE is a social transfer for the creation or takeover of a business during the first year of activity. It has a duration of 12 months. Thus, women accessing ACRE will lose ARE; therefore, given that many disadvantaged female entrepreneurs are on the margins of income, the social transfers system creates disincentives to engage in entrepreneurship or start a business.

Despite the challenges that disadvantaged female entrepreneurs face with public and private sector bureaucracy, there are supportive services in the official ecosystem: business support services, the education sector, the charity sector and other networks that disadvantaged female entrepreneurs have found helpful. Business support (e.g. CCI, BGE) was accessed the most by disadvantaged female entrepreneurs for reasons that included access to affordable and relevant training, business development opportunities, a socially inclusive environment, and development of social capital with other entrepreneurs with similar business models (see Figure 11). For disadvantaged female entrepreneurs, the business support that received more positive perceptions was that which was designed around their needs (e.g. child-care or help with the social benefit transfer system), and which was accessible and affordable. For example, in the UK, as opposed to the French system, Chambers of Commerce require an often unaffordable membership fee for disadvantaged female entrepreneurs. Thus, Figure 11, illustrating the intensity and frequency of references to business support, is weighted towards the French system of business support and less towards support that has been accessed in the UK.

Disadvantaged female entrepreneurs also sought to some extent support from the education sector. However, the interpretation of this finding is skewed by women accessing the Accelerating Women's Enterprise (AWE) programme. In other words, other than the AWE programme delivered by the consortium of partners including University of Portsmouth, Outset and the School for Social Entrepreneurs, there are not many services and not much support offered by education sector providers. Disadvantaged female entrepreneurs also, but to an even lesser extent, accessed support from the charity sector. The support sought was mostly to access funding from the charity sector through, for example, the Rowntree Foundation, Shoah Foundation and Heritage Lottery Fund, and through crowdfunding services such as Go Fund Me and Back Her Business.

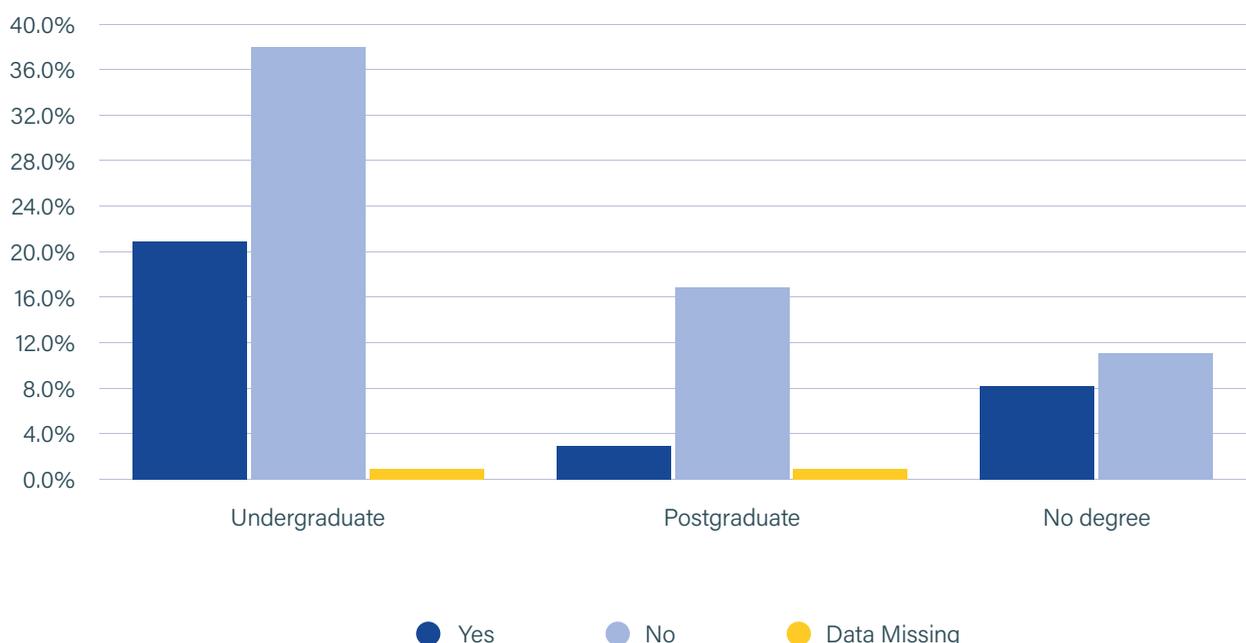
5.5 Perception of Services and Support from Unofficial Ecosystem

The vast majority of disadvantaged female entrepreneurs sought support and services from family and friends. The support ranged from moral support and encouragement, financial support such as no-interest loans or equity in the business, and help with child-care. Most female entrepreneurs, in heterosexual relationships, found support from their husbands, with female entrepreneurs also drawing on parents, extended family and friends for support.

Female entrepreneurs drew upon informal networks, which are structures with no formal organization, with loose arrangement of interactions and meetings (sometimes episodic) between individuals and organisations that female entrepreneurs cultivate or join as they emerge naturally from a formal network in the official ecosystem. Although personal friendship could develop from these formal networks, the relationships were also more professional, having a specific purpose: to advance the female entrepreneurs business. With these networks, female entrepreneurs sought 'soft' support, such as encouragement, and troubleshooting and 'hard' support, such as web design, accounting and legal advice. Female entrepreneurs also, but to a lesser extent, drew upon the support of a mentor or coach in the unofficial ecosystem.

There is a caveat to the support received from these networks and from family and friends. Those female entrepreneurs who experienced fewer intersections of disadvantage had access to more social capital and support. For example, female entrepreneurs with a higher level of qualifications and in less deprived socio-economic areas had access to family and friends who were also professionally qualified and knew how to access relevant networks for support. Some interviewees, for example, reported that a family member had provided legal advice or did their accounts, or that a friend designed a web page for their business. These female entrepreneurs had a better understanding of how to navigate public and private sector bureaucracy, and if they did not know how to do this, they knew an individual in their unofficial ecosystem to help them, or advise on how to access information. Figure 12 illustrates the extent to which those female entrepreneurs with qualifications and not living in socially deprived areas draw upon their unofficial networks. Disadvantaged female entrepreneurs living in socio-economic deprived areas have less access to social capital, networks and professionals in the unofficial ecosystem who could offer them support and advice.

Figure 12: Support from Unofficial Ecosystem Networks by Qualification Level and Social Deprivation



To a lesser extent, female entrepreneurs accessed the support of mentors and coaches. Mentors and coaches tended to be individuals willing to offer advice who had a successful business and whom female entrepreneurs sought out for help. These were not however a mainstream source of support for many of the interviewees.

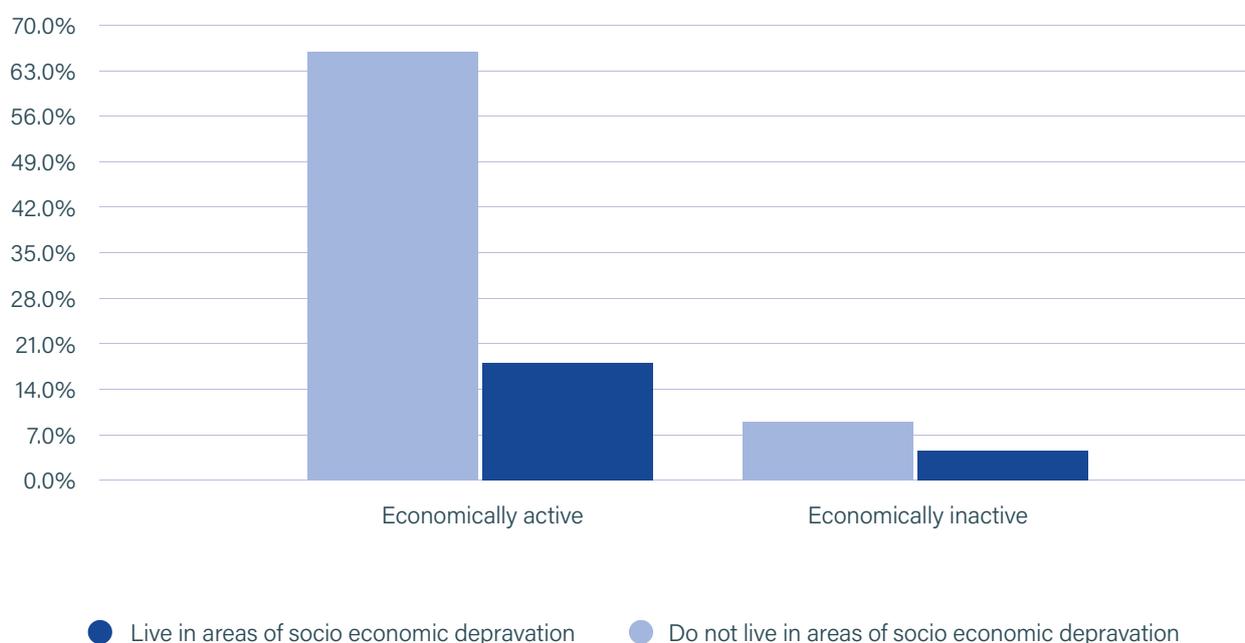
Female entrepreneurs found services and support from the internet: web pages of government agencies, banks and business support services; training on media platforms such as You Tube; advice, useful networks and information on social media platforms such as Facebook and LinkedIn. These sources of support and services proved invaluable help, from 'hard' technocratic information, such as 'how to register a company', to 'soft' support and advice, such as words of encouragement. However, here too, in the access to social media and the internet, is a caveat. Female entrepreneurs who were less disadvantaged had access to the internet, while more disadvantaged female entrepreneurs found the cost of access to the internet and mobile phone packages prohibitive. Even when disadvantaged female entrepreneurs could afford access to the internet, there were asymmetries of information. More disadvantaged female entrepreneurs reported that they did not necessarily know where to find the relevant information on the internet, and usually relied on a network to direct them to sites that would be valuable and relevant to their needs. As Figure 13 highlights, there is a digital divide between less and more

disadvantaged female entrepreneurs. For example, on measures of economic inactivity and socio-economic deprivation, those that did not live in areas of socio-economic deprivation and were economically active reported using the internet and social media much more than those who were disadvantaged. The same applied to those living in rural or urban areas, with female entrepreneurs living in rural areas less likely to have or afford access to the internet. This point is illustrated in the following statement for an entrepreneur in a new build in a rural area.

“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 - and they overcharged me by £70 - to tell me that I can’t have BT Basics because I’m in a new-build, I’ve got fibre only and they would have to do that basic package on a copper wire. So the cheapest I can get Broadband is about £25, and I don’t even need a phone line or anything, so it’s just trying to find another way at the moment, because the signal is not amazing either.” (Interviewee UK-ENT-040)

There were also age differences, with older female entrepreneurs (age range over 50) less likely to use the internet and social media. This, of course, has implications for business development and sustainability in a digital economy, and particularly within the context of the coronavirus pandemic, with more services and economic activity moving onto digital platforms.

Figure 13: Digital Divide



Findings:

Official Ecosystem Stakeholders

6

6.1 Descriptive Findings for Official Ecosystem Stakeholders

The total number of stakeholder interviewees was 84 which included 48 UK and 36 French official ecosystem interviews. The sample consisted of 32% and 67% male and female interviewees, respectively.

Table 3: Interviewees by Nationality and Gender

Gender	French	%	English	%
Male	11	31%	16	33%
Female	25	69%	32	66%
Not declared	0	0	0	0%
Total	36	100%	48	99%

48 interviewees had previous experience as an entrepreneur, meaning that they had at one or more stages in their career engaged in entrepreneurship. By contrast, 35 interviewees had not engaged in any entrepreneurial activity in their career. In terms of previous experience as an entrepreneur by gender, the following table illustrates the disaggregation:

Table 4: Interviewees Previous Entrepreneurial Experience by Gender

Previous Experience	Gender			
	Male		Female	
Yes	Male	13	Female	35
No	Male	13	Female	22
Unknown	Male	1	Female	0
	Total	27	Total	57

The sample of interviewees drew upon a number of stakeholder organizations illustrated in the following table:

Table 5: Type of Stakeholder Organizations

Type of Organisation	Example	N	%
Private Finance	Bank Credit Union, Private investors	19	23%
Official membership bodies	FSB, Chambers of Commerce	17	20%
Local Government organizations	LEPs, Councils	16	19%
Private sector training and support	Coaches, Private training providers	22	26%
Public Education organizations	Universities, Colleges	10	12%
Total		84	100%

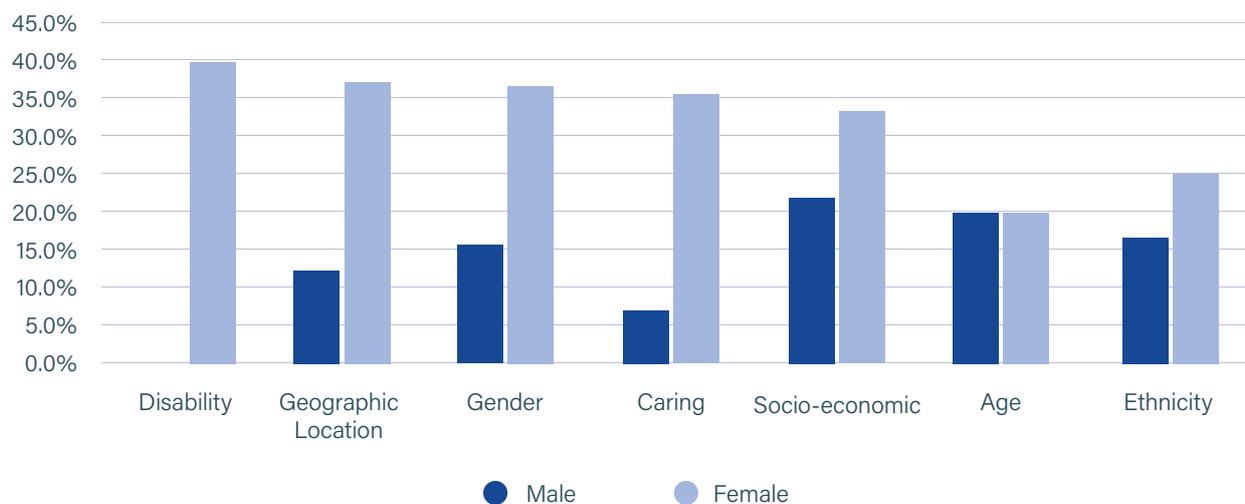
6.2 Identification

The analysis of the data showed that stakeholders did not view gender in isolation as a disadvantage, but rather gender intersecting with other disadvantages associated with socio-economic status, geographical location etc. Thus, stakeholders were of the view that merely being a female did not necessarily result in disadvantage, but being a woman with caring roles, living in a socially deprived or rural area, and so on, placed them in a less favourable position, compared to men. However, when the perceptions of disadvantage are disaggregated by stakeholders' gender, the female stakeholders were relatively more likely to recognize the disadvantage that female entrepreneurs face (Table 5 and Figure 14). When the sample is weighted to address the over-representation of female interviewees in the sample, female stakeholders were still more likely to recognize gender, geographic location, disability and caring roles as disadvantages for disadvantaged female entrepreneurs.

Table 6: Recognition of Disadvantage

Disadvantage	Male	Female	Total	Male Weighted Sample
Socio-economic	22.2%	33.3%	55.50%	46%
Geographic Location	12.5%	37.5%	50.00%	26%
Gender	15.8%	36.8%	52.60%	33%
Ethnicity	16.7%	25.0%	41.70%	35%
Disability	0.0%	40.0%	40.00%	0.0%
Caring	7.1%	35.7%	42.80%	15%
Age	20.0%	20.0%	40.00%	41%

Figure 14: Recognition of Disadvantage by Gender by Respondent



Only two interviewees, both male, had gender-blind opinions. In other words, two male interviewees (2.3% of the interviewees) did not view gender as being a disadvantage for female entrepreneurs, or stressed that the service they provided did not differentiate between male and female entrepreneurs, as illustrated by the following statements:

“As far as women entrepreneurs are concerned, I have no particular perception of them. I believe that there are no great differences between male and female entrepreneurs. I have not really been confronted in my work with the issue of disadvantaged women entrepreneurs. Thus, I do not know what challenges they face and how they are perceived.” (FR-ECO-018)

“I don’t think I’ve noticed any disadvantage. I think there are people living in disadvantaged areas and it’s a complex subject about what leads to people not being included or feel disadvantaged. It’s a complex subject, really, around relationships, neighbourhood, etc.” (UK-ECO-033)

4 interviewees (4.7%) recognized gender as a specific disadvantage, with two being proactive about the provision of services to address gender disadvantage:

“On women who are in a precarious situation...who are going to live in fragile territories - we are targeting above all women who are jobseekers or young people with little money or who are over 50 years old. It is rather these profiles that have difficulty accessing bank loans. We are more concerned with reducing inequalities and therefore favouring those who have more difficulties than others.” (FR-ECO-010)

A number of interviewees suggested that there are differences in businesses started up or led by women, such as different entrepreneurial journeys, the tendency for women to be concentrated in certain entrepreneurial activities or types of businesses (e.g. therapeutic business), the uneven geographic locations of gender-specific support, and different business objectives (e.g. social objectives or 'making a difference'). The following quotes provide some insights into stakeholders' perceptions of gender differences in entrepreneurship:

"We see many women who create their projects, which are still very small projects, and who do not make a living from them. It is a very, very secondary activity compared to the activity of the husband who carries the household anyway concern in this respect, which is not to push women into a precarious entrepreneurial activity." (FR-ECO-026)

"But in every country we work we find that there is some particular link with women and social enterprise which you don't necessarily find in business more widely. We've been delighted and, I guess, proud - although that's a slightly problematic word - but proud to report on what we've found about the role of women in social enterprise. Which, in almost - well, in every country it seems, women disproportionately are playing a more active role in leading social enterprises on their governance, in their staff and as beneficiaries of social enterprise, compared to 'business as usual'. So if all social enterprises are operating in social care and education, then maybe you might expect to find more women in those leadership roles, because there's more women in those sectors in the UK than there are in say - I don't know - tech or engineering or whatever, for whatever reason."
(UK-ECO-005)

"But generally I think there definitely seems to be something about these businesses, which are not just about trying to make money and trying to make the world a better place, and not just trying to grow as fast as possible. And follow traditional capitalist models of not worrying about the side effects of business. It doesn't seem to be a surprise to think that there might be more women involved in those because of assumptions that macho, aggressive male business-type approaches are part of the problem with the world at the moment and maybe if there's businesses which are not run quite so stupidly and aggressively, there might be more women involved in those." (UK-ECO-005)

The research also explored whether stakeholders believed that there were gender advantages, and their perceptions of enablers for female entrepreneurship. Two interviewees believed that women have innate characteristics that enable entrepreneurship. For example, one interviewee stated that:

“There is this pugnacious side, the desire to succeed and I think that if there are difficulties, as they have often matured their project, they will perhaps more easily come to seek help. Whereas the man will tend to hide his difficulty, his misery and carry it on his back every day.” (FR-ECO-012)

Another stakeholder was of the view that women had better communication skills and could articulate the needs of the community:

“I think female employers, if they get to the point of employing people, do have a different attitude to their employees, so obviously that can have an impact on the whole employability side of things. It also has an impact on, I think, health and wellbeing. If, as a woman, you feel you’re contributing to society and you’re running a business and contributing to the economy, providing a job for yourself, is going to increase your health and wellbeing, which has less of a draw on those services, because you’re not going to need them...because the people that I tend to meet are women from their own communities and if we’re talking about a disadvantaged community, because they’re part of that community, almost they fit the profile of that community, if you want to talk about it in those sort of terms, sort of thing.] I think, generally, that offering women who come from disadvantaged backgrounds – offering them the opportunity and the awareness of the fact that they could be self-employed and they could be in charge of their own destiny. And they can actually take an idea of theirs and develop it and run it.” (UK-ECO-026)

The stakeholders were of the opinion that there were a number of factors that enabled female entrepreneurship, such as role models, a supportive environment and an infrastructure tailored to women’s needs, mentoring programmes, peer-to-peer networks, reassurance and encouragement. The perceptions of enablers are captured in the following figure:

Figure 16: Perceptions of Enablers to Female Entrepreneurship



6.3 Support

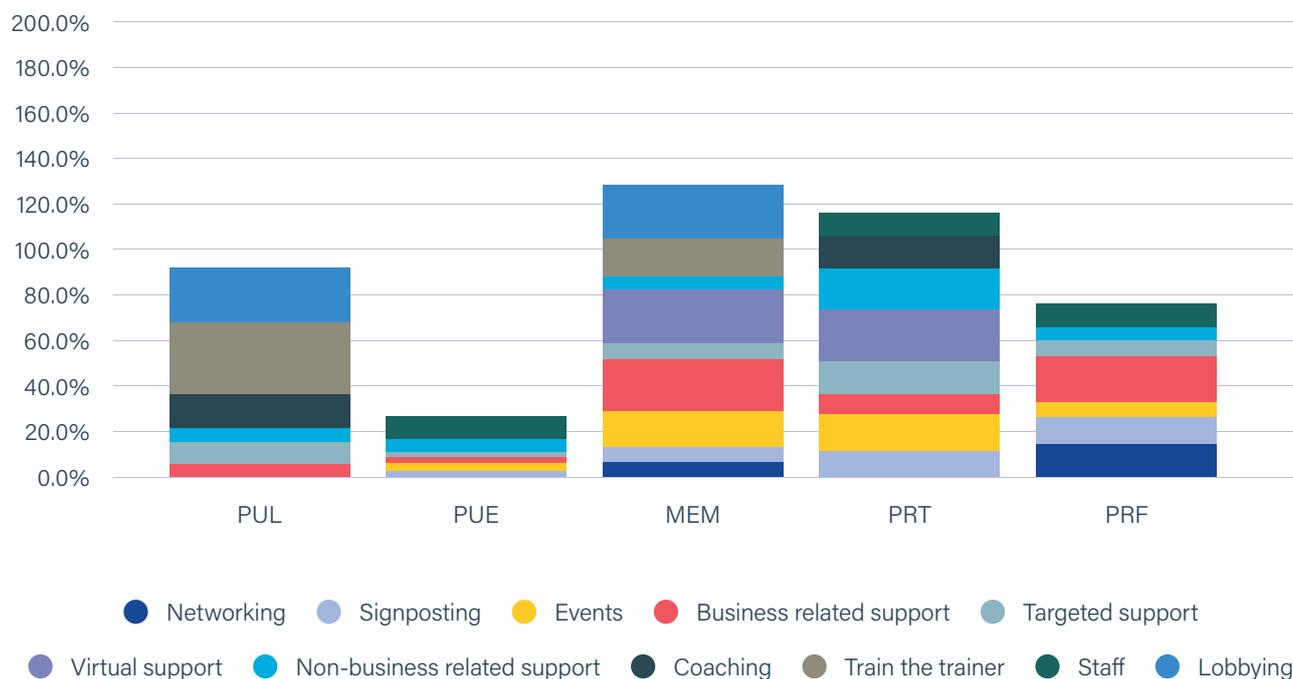
Stakeholders and their respective organizations provided a varied range of 'hard' (e.g. technical skills) and 'soft' (e.g. mental health coaching) support. The support ranged from: networking; signposting (e.g. stakeholder refers entrepreneur to external sources of support); brokerage by facilitating interaction between entrepreneurs and other organizations; peer-to-peer support; mentoring, outsourcing, where stakeholders involve external institutions/companies to collaborate and provide support together; hosting of events and providing workshops; training programmes; covering the costs to attend training events; accelerator programmes; business-related support (e.g. financial consultation); financial support (e.g. loan finance); targeted support for female entrepreneurs and for minorities; virtual or digital support through online community platforms and webinars. There was also 'soft' skills support, such as mental health advice and emotional support and coaching. Other non-direct business support included training trainers to support female entrepreneurs and staffing stakeholder organizations with staff that have similar experiences to female entrepreneurs, such as entrepreneurs in residence, in order to provide support. Finally, stakeholder organizations were also involved as advocates of entrepreneurship in lobbying government to influence policy decisions. These are depicted in Figure 17 which shows percentage coverage of the interview transcripts for each of the areas of support.

Frequently mentioned in the provision of support to female entrepreneurs were membership organizations such as local chambers of business. The most frequently cited support that these organizations offered to members included business-related support, virtual support and networking. The second most frequently mentioned stakeholder organizations in terms of the provision of support were private training providers, with the most frequent support being online training, but this was more a consequence of coronavirus lockdown measures, as illustrated by the following quote:

"...with web conferencing tools at the beginning of March we started to make invitations in the newsletter for distance workshops. And today we are at least 4 or 5 per week, each time we have between 50 and 60 people present. It's a real success. For a whole month we will be doing women and digital, and offering them several workshops on this theme. And also meetings to reflect on what the coronavirus has changed in my life as an entrepreneur, in relation to digital technology." (FR-ECO-012)

To a lesser extent, public sector organizations such as local government and education providers, including universities, were mentioned. The fact that there were fewer mentions may be because less is known among stakeholder organizations about the support these provide to female entrepreneurs; alternatively, it could be that these organizations do offer less support. Interestingly, although the disadvantaged female entrepreneurs interviewed for this project did not find much support from private finance organizations, such organizations, according to stakeholders, offered a range of services (with the most frequently cited being business-related support). The following figure illustrates the range of support offered to female entrepreneurs, by type of organization.

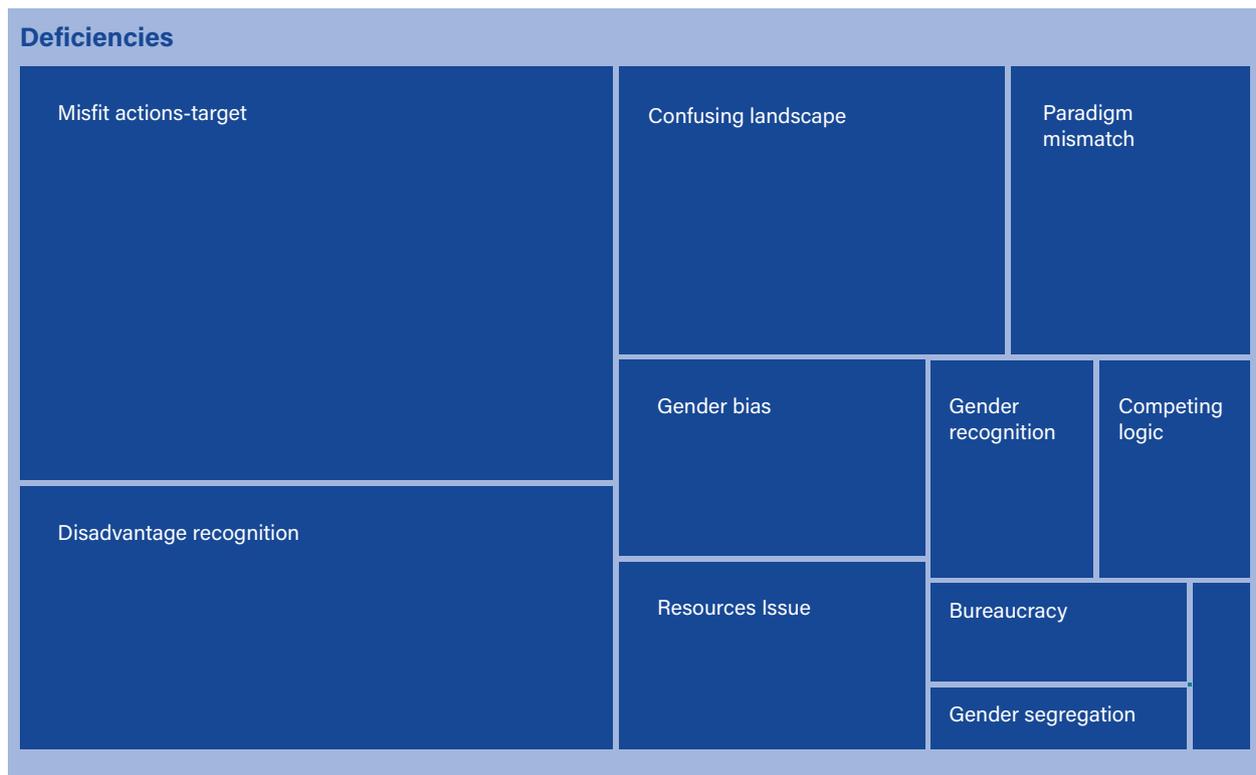
Figure 17: Support by Type of Organization



PUL: Local Government organisations; PUE: Public Education organisations; MEM: Official membership bodies; PRT: Private sector training and support; PRF: Private Finance

Interestingly, financial support as a subsection of business-related support does not feature significantly as support offered to disadvantaged female entrepreneurs. Even a frequency and intensity analysis of all interviewee transcripts yielded no significant references to financial support offered to disadvantaged female entrepreneurs. Thus, consistent with the views of disadvantaged female entrepreneurs and with extant research, disadvantaged female entrepreneurs received limited financial support. Rather, as Figure 18 demonstrates, interviewees were of the opinion that women were busy and needed support for entrepreneurial projects, but the word 'finance' (and all stemmed words e.g. 'financial') does not feature prominently nor significantly.

Figure 19: Frequency and Intensity of Deficits in Ecosystem



Related to a non-alignment of actions, structures and programmes in supporting disadvantaged female entrepreneurs is gender blindness and a lack of accounting for of socio-economic status, rural location and ethnicity as disadvantages, as illustrated by the following quotes:

“In our company, we don’t have differentiated support and this is to my great regret. Women and men are supported in the same way, even if I am a group of women farmers that I lead, but we don’t have any particular support. The people who are in difficulty, whether they are male or female entrepreneurs, they are accompanied in the same way. It’s true that as someone who works on equality, I think that support should be differentiated. It’s true that the colleagues who accompany these people according to their sensitivity, they will do it in a natural way, but if we are not sensitive, we will accompany a man and a woman in the same way and that for me is very serious. But I can’t change the way we do things in our structure.” (FR-ECO-008)

“I think with us they have to pay a membership fee so again that does filter out someone that has maybe, that can’t afford it. So there’s definitely a case for these people, like the migrants or the low socioeconomic, there’s definitely a place for it but we don’t really see that because I think we filter a certain demographic out because there is a membership fee applied to the business...” (UK-ECO-017)

Stakeholders do recognize disadvantages such as caring for dependent children and elderly parents, gender, ethnicity and geographic and socio-economic background as barriers to female entrepreneurship; however, their actions, structures and programmes do not necessarily address these. Most attribute the disadvantage to factors beyond their personal and organizational locus of control, to societal issues, as the following quote reveals:

“I don’t think that fundamentally it’s the issue of entrepreneurship that’s at stake here. I think it’s more of a societal dimension in general. On salaried employment, the place in the family, access to parental leave, etc. I think it’s more a societal dimension in general.” (FR-ECO-016)

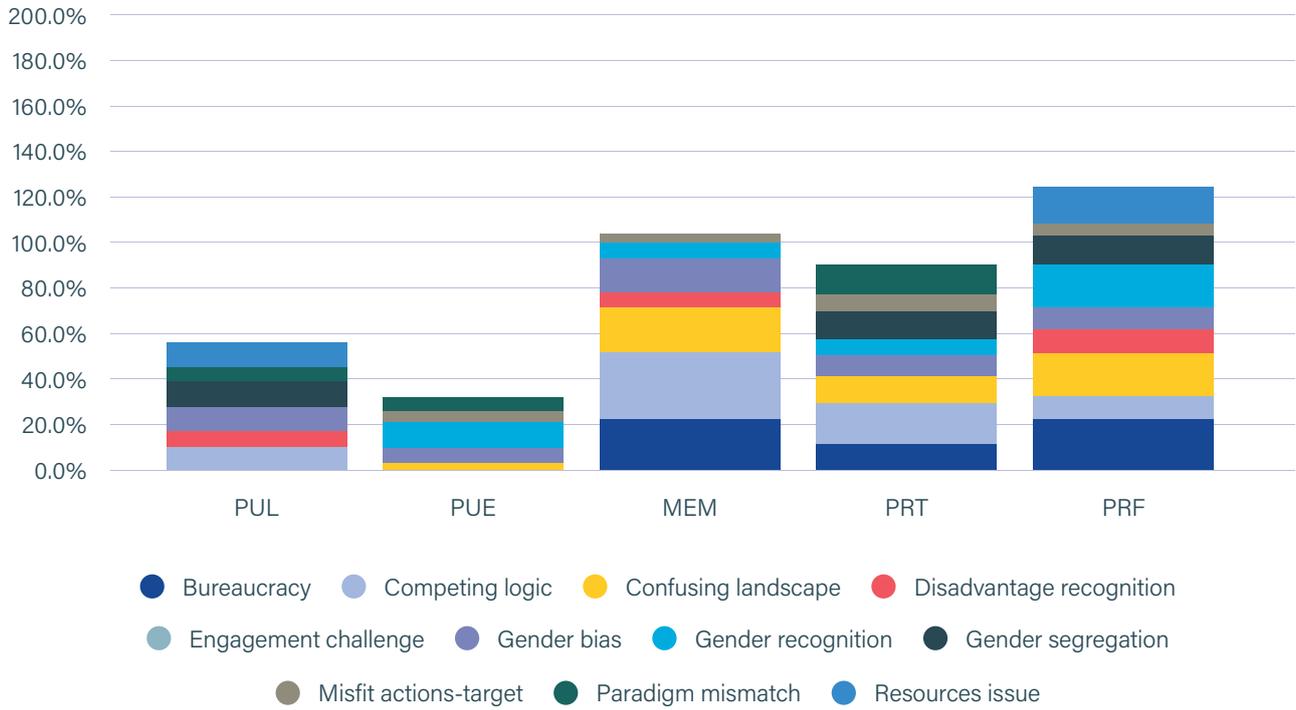
A further deficiency in the ecosystem that was frequently mentioned by stakeholders was the confusing landscape, which referred to a lack of clarity and transparency about the ecosystem and stakeholder support and actions, and/or lack of coordination between them, making it difficult for both stakeholders and entrepreneurs to navigate and identify opportunities and support for entrepreneurs.

Some stakeholders observed gender bias in the ecosystem as the following quote illustrates;

“I think sometimes are women necessarily taken as seriously and I think that very much depends on, sometimes depends on their age. I’ve seen it where people are like well if we take her on and she hasn’t had children she’s going to have children so we’ll train her up and then she won’t be able to do the job because she’s going to have her children.” (UK-ECO-040)

To a lesser extent, a bias towards high growth businesses was mentioned (nine in total referred to this issue), but there was a recognition that disadvantaged female entrepreneurs have smaller businesses that do not necessarily receive sufficient support.

Figure 20: Recognition of Deficiencies by Organization



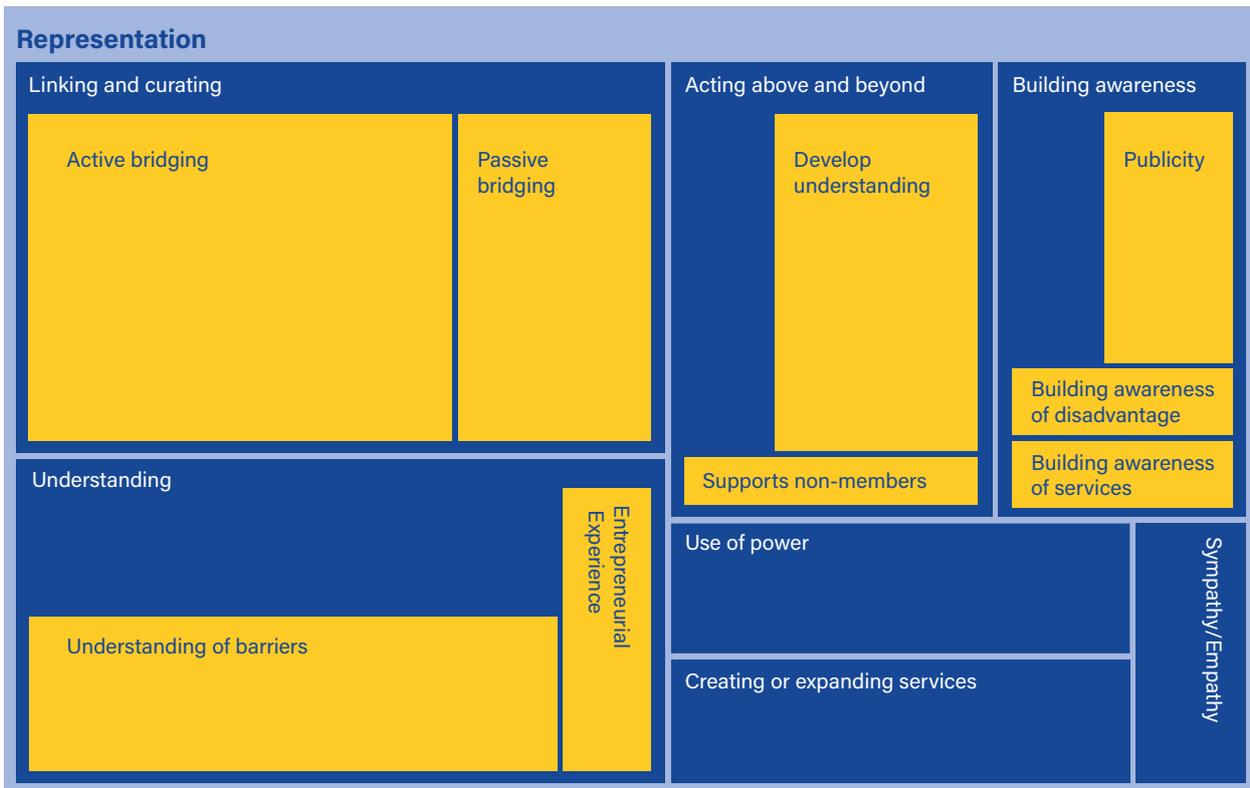
PUL: Local Government organisations; PUE: Public Education organisations; MEM: Official membership bodies; PRT: Private sector training and support; PRF: Private Finance

Figure 20 above also provides an analysis of deficiencies in the ecosystem by stakeholders' organizational affiliation. Interviewees from private finance organizations were more vocal about deficiencies in the ecosystem. They acknowledged that bureaucracy and, ironically, a lack of resourcing (e.g. financial) can work as barriers for disadvantaged female entrepreneurs. For stakeholders from membership organizations, competition within the entrepreneurial ecosystem (competing logic) and bureaucracy were more frequently mentioned.

6.5 Discretionary Effort

The analysis also explored whether stakeholders represented or identified with disadvantaged female entrepreneurs. The following figure illustrates how stakeholders represent disadvantaged female entrepreneurs, by frequency and correlation analysis.

Figure 21: Stakeholder Representation of Disadvantaged Female Entrepreneurs



Stakeholders most frequently represent disadvantaged female entrepreneurs by linking or curating relationships among entrepreneurs, disadvantaged female entrepreneurs, other stakeholders and institutions in the ecosystem and their wider communities, to advance entrepreneurial development, growth, and success. This linking role also enhances the development of social capital of disadvantaged female entrepreneurs. The representation involves a bridging role, whether passive or active, as the following quote illustrates:

Active Discretionary Effort:

“I have a person who will tell me that she is not equipped with a portable tool, a computer for example, whereas today everything is moving towards dematerialisation. And that is a big question, because not everyone is equipped and has the capacity to do so. In my sector, we have an association that fights against digital exclusion and I know that they have the possibility of making a reliable IT tool available for people in difficulty to rent or buy. As I know them, I am going to refer them potentially to them. I know that this person has an element of response and can give them information about something, I will do it.” (FR-ECO-024)

Passive Discretionary Effort:

“And whatever customer you have in front of you or whatever entrepreneur you have in front of you, you give them the right tools by not necessarily supporting them yourself but by pointing them in the right direction so that lots of other organisations that are out there, because there’s so much support out there, that people just don’t realise where it all is. So it’s about signposting them and giving the opportunities to maybe be in the right places.” (UK-ECO-040)

A further way in which stakeholders represented disadvantaged female entrepreneurs is through understanding, which is when a stakeholder through his/her role seeks to understand disadvantaged female entrepreneurs’ needs and context, to better advise and orient them, and provide them with relevant resources and services. This centred mostly on understanding barriers, particularly for those stakeholders who have been entrepreneurs in their careers.

To a lesser extent, stakeholders represented disadvantaged female entrepreneurs by acting, engaging and being involved beyond the requisite of their respective organization’s remit in the development and success of disadvantaged female entrepreneurs. Also, stakeholders used their power or influence to a lesser extent in representing disadvantaged female entrepreneurs and creating or expanding the service provision for disadvantaged female entrepreneurs.

6.6. Wider Ecosystem

We sought to understand the extent to which and how the wider official ecosystem supports disadvantaged female entrepreneurs. Based on the review of the literature, we explored the following themes: networks; stakeholder perceptions of strengths and weaknesses of organizational support for disadvantaged female entrepreneurs; comments on business-related support, such as training, facilities, funding, role models etc.; public policies.

The first observation is that stakeholders provided more comment about the support their respective organizations provide to disadvantaged female entrepreneurs when commenting on the wider ecosystem. As Figure 22 demonstrates, stakeholders were of the view that they did provide support to women in their businesses and entrepreneurial journey.

As Figure 17 illustrates, this business support is varied. An interesting observation in Figure 22 is that funding and financial support does not feature prominently in the analysis. We conducted a further analysis of comments specifically related to financial support (see Figure 23).

As Figure 23 demonstrates, the frequency and spread of comments specific to financial support (with an inclusive word analysis with any reference to financial support e.g. loans, funding, money etc.) only produced at most a 14% coverage within the 84 transcripts. The stakeholders that most referred to financial support were the private finance organizations.

The percentage coverage refers to the number of times in the transcripts interviewees refer to the subject of financial support in their responses, which is then divided by the number of interviewees to provide a percentage.

Figure 23: Financial Support by Type of Organization



PUL: Local Government organisations; PUE: Public Education organisations; MEM: Official membership bodies; PRT: Private sector training and support; PRF: Private Finance

There were mostly favourable comments about training offered by stakeholders in the wider ecosystem. There were positive comments about women-specific enterprise support, although all of these comments emanated from French stakeholders. For example, one stakeholder stated that their aim is to increase the support with structures and programmes dedicated to women entrepreneurs:

“Then there is the whole network also on the theme of women, such as Femme de Bretagne, EAF, which are not so much on financing, rather on support, but are also very much on the question of the network, to be more precise to the problems of women, when they want to create a company and in the management of their companies as well. In Finistère and Brittany, who have important objectives and ambitions and who wishes to reach more than 40% of women creators. It should be 50%. There are associations and mechanisms that are there to push a little, to help, to reassure and also to play down the drama. They [EAF] are the ones who go to the base to reassure the women who will create. In the France Active committee, when we start with the women’s equality system, no personal guarantee is required. It is also done to reassure women who settle down and not to commit their personal assets. On the part of EAF, France Active Bretagne, we have systems that support women a little more... and there are structures if we talk about female entrepreneurship, really dedicated to women entrepreneurs.” (FR-ECO-002)

In most instances though, business support tended to be gender blind. There were only two mentions of role models, and these statements were limited to women having access to role models in mainstream and social media, rather than the wider ecosystem involving role models as part of support for disadvantaged female entrepreneurs. However, stakeholders were complimentary about the wider ecosystem's facilitation of social networks for women entrepreneurs. This appeared to be function of the number of stakeholder organizations, usually linked to a specific location; for example, as one stakeholder stated:

"...the entrepreneur ecosystem is huge, and Portsmouth is fantastic for it. The ecosystem around here, the local businesses in Portsmouth is a really tight close community I feel. Which is great." (UK-ECO-018)

And similarly in France, a stakeholder stated that:

"So that's a lot of people. However, there is not that much overlap between the actions of the various players. We all do quite different things. I think it contributes to the fertility of entrepreneurs, to their success that there are so many different offers dedicated to entrepreneurship. The players know each other and know each other's scope. It's always the same faces that we see at the different trade fairs and events." (FR-ECO-010)

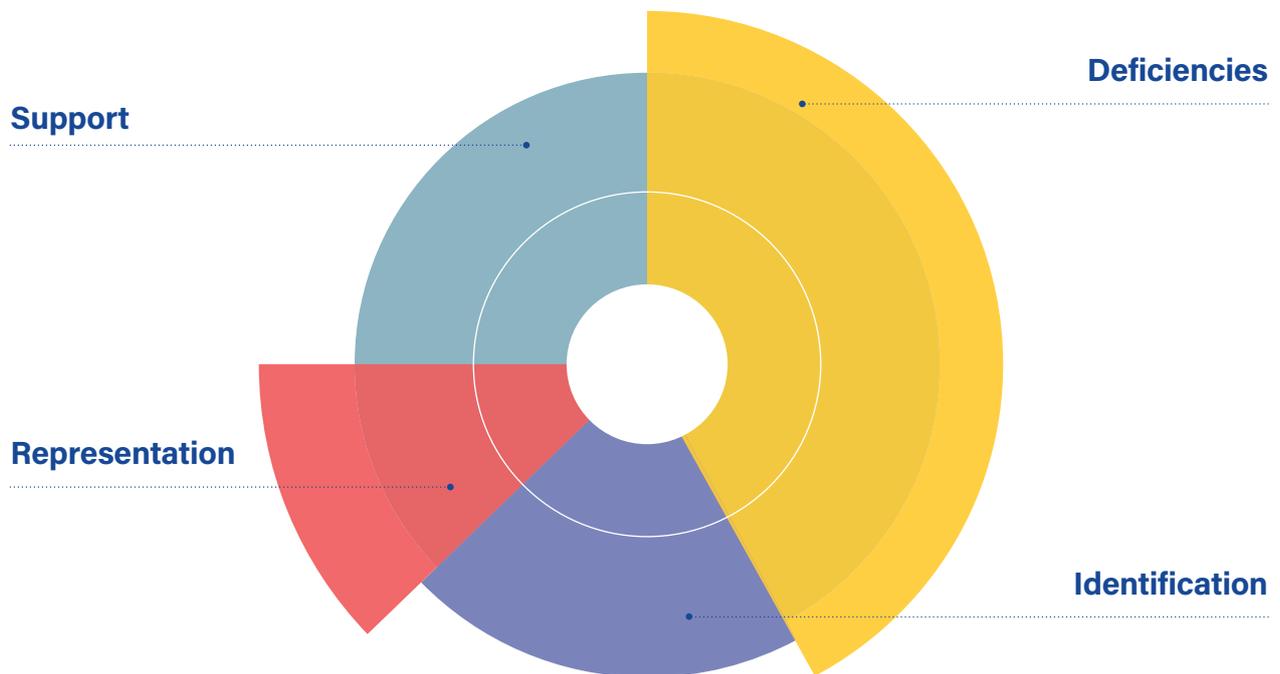
We therefore examined placed-based programmes (that is, local initiatives) to understand the support offered to disadvantaged female entrepreneurs. There were some references to Cornwall in the context of the large amount of EU funding the county received, which provided for a number of business-related support on offer in the region. Stakeholders mentioned local initiatives in France more so than in the UK, and they were more frequently referred to by private sector finance stakeholders. As one interviewee noted:

"...we are all actors who have existed for a long time, quite historically on the territory, then each one knows and works with the entrepreneurs. Even if there are newcomers arriving, in general, we try to get to know each other quickly and well enough, and to work well together. We are all generally on complementary missions and globally I find that the orientations towards the different actors, within the ecosystem, the ecosystem of Rennes, I find that it is rather good and that the people know each other well, we work in a good logic to help the entrepreneurs according to their needs I find that this ecosystem is precisely this ecosystem that is boosting and therefore that is positive." (FR-ECO-025)

Also, in terms of location support, there were only eight mentions of workspace for entrepreneurs, which tended to be in hubs and hot-desks.

Finally, we conducted a sentiment analysis to explore the extent to which stakeholders viewed the wider ecosystem positively or negatively. The results in Figure 24 illustrate that the vast majority of stakeholders held neutral views about the wider ecosystem.

Figure 24: Sentiment Analysis of Stakeholders



Discussion

7

A significant barrier and challenge for disadvantaged female entrepreneurs was work-life conflict and child-care costs. This is true for many women in formal and self-employment, and is influenced by social mores and gendered divisions in household labour. However, what made the issue of child-care for disadvantaged female entrepreneurs more pertinent was its costs. Women could draw upon spouses, family and friends to help them with child-care, and the education sector if dependent children were in school. However, for women who were lone parents and could not draw upon the support of a spouse, and in cases when spousal support was not necessarily forthcoming, women found it difficult to reconcile work (entrepreneurial work) and non-work (child-care) roles. The reliance on family and friends was not necessarily a formalized, reliable arrangement, but rather provided on an ad-hoc basis. This support relied on goodwill and availability of family and friends to provide child-care. Some disadvantaged female entrepreneurs cared for dependent children and/or elderly parents, and those with dependent children in school had to operate their businesses around school hours and around the needs of those they care for.

The majority of official ecosystem stakeholder interviewees recognized socio-economic background as being the most significant disadvantage, and recognized the intersectionality of gender with other disadvantages. A disaggregation of responses by gender revealed that female stakeholder interviewees in the official ecosystem did recognize gender and motherhood or caring roles as disadvantages and significant barriers to entrepreneurship. Female ecosystem stakeholders did identify and were aware of gender as a barrier to entrepreneurship. While the sample consisted of mainly female ecosystem stakeholders, one has to question the extent to which the official ecosystem is aware of gender as a barrier, given that most stakeholder organizations in the ecosystem have a higher representation of male employees and male leadership (Vismara, Benaroi & Carne, 2017). The implication therefore is that support services may not be designed or at the very least be cognizant of how gender and other disadvantages (e.g. ethnicity, geographical location, socio-economic background) interact to create structural barriers. Some stakeholders did raise the issue that they do not design services specifically for women because this would result in discriminatory effects. Thus, support services in the official ecosystem are overwhelmingly gender blind or gender neutral.

Disadvantaged female entrepreneurs experienced gender discrimination and unconscious bias within the official ecosystem. Discrimination and bias posed challenges for disadvantaged female entrepreneurs such as access to finance, business support and intrapersonal challenges, for example reactions to negative experiences from the official ecosystem (e.g. lack of self-esteem). Contrary to extant research, this study showed that lack of confidence was a psychological reaction to experiences in the ecosystem. Many disadvantaged female entrepreneurs were tenacious, determined and self-reliant, and drew upon personal connections and networks within the unofficial ecosystem to support their businesses.

Although previous research has provided evidence that access to finance is the biggest challenge for female entrepreneurs, this study showed that the intersections of gender with disadvantages like child-care costs, time poverty, social deprivation and geographic location interact to make access to finance more challenging. This study showed a gender bias within the official ecosystem, specifically from banks and lending institutions. Disadvantaged female entrepreneurs noted a lack of financial support from the official ecosystem. It appears that much of the support that disadvantaged female entrepreneurs receive is the establishment or curation of relationships with other entrepreneurs and organizations in the official ecosystem. Organizations in the official ecosystem are in danger of becoming an information and network brokerage system, rather than a system that financially invests in entrepreneurship to develop and sustain businesses. Arguably, there is goal displacement activity in the official ecosystem. In other words, there is an imbalance in the type of business support offered to women entrepreneurs, where a more balanced system would place greater stress on financial support and investment. This could be a function of gender bias, with a deficit model, that is the perception that women lack skills and that these deficits therefore need to be addressed, being applied to the type of support offered to disadvantaged female entrepreneurs receive,

There was recognition by official ecosystem stakeholders that there is horizontal occupational gender segregation, with women concentrated in certain types of organizations, which involve social or communal skills. Indeed, some official ecosystem stakeholders referred to women entrepreneurs' stereotypical communal skills as an advantage or an enabler in their business. The impact is that when women start innovative business or enterprises outside these

stereotypical businesses, it is unlikely that they will receive support or that their enterprise would be understood. For example, many stakeholders did not understand the business model or profitability of social enterprises, and thus there may be many missed opportunities for business development and growth. As evidenced in this research, disadvantaged female entrepreneurs often recognize a business opportunity and need within their communities, such as a business to address socio-economic issues.

The number and complexity of welfare benefits and social transfer funds have unintended outcomes for disadvantaged female entrepreneurs. The benefits create disincentives for women to take financial risks, as a marginal increase in income from work results in a decline in welfare benefits, which for disadvantaged female entrepreneurs living on a marginal income has real impact on their livelihoods and care for children, and the sustainability of their businesses. The time limits of some funds for business start-ups is not cognizant of the length of time necessary to establish a business and the interactive effects with a reduction in welfare benefits. The official ecosystem stakeholders, however, appeared to be largely unaware of the challenges and complexities that disadvantaged female entrepreneurs face in navigating bureaucracy, regulations and the public policy environment. There was hardly any mention of these as barriers for disadvantaged female entrepreneurs.

The research showed that for many disadvantaged female entrepreneurs there was a digital divide, with their access to the internet being cost prohibitive (e.g. the expense of an internet or mobile package). For disadvantaged female entrepreneurs living in rural areas, the connectivity to the internet can be limited or lacking, and for disadvantaged female entrepreneurs who are older, their skill level to use the internet in order to access information, navigate the internet and/or host their business online can also be challenges. The Covid-19 pandemic has exacerbated efforts by disadvantaged female entrepreneurs' business development and growth. Yet, there was a lack of awareness by ecosystem stakeholders of the digital divide. Stakeholder organizations are increasingly using digital technology and platforms to provide support and information to female entrepreneurs; this has increased during the pandemic, but creates a disadvantage for many female entrepreneurs.

Disadvantaged female entrepreneurs often sought 'hard' (technical) or 'soft' (advice) support from the unofficial ecosystem. There are disparities in the quality of the unofficial ecosystem, networks and social capital. More affluent and/or qualified female entrepreneurs have more and better quality networks that they can draw upon. Those female entrepreneurs who were not from socially deprived areas could draw upon more professional networks from the unofficial ecosystem to help their business.

Although it is recognized that the vocational and further and higher education sector does provide training to entrepreneurs, this training tends to be patchy and gender blind. There could be more joined-up thinking, providing blended and action learning experiences, depending on disadvantaged female entrepreneurs' needs. The research findings (the literature review and this study) has shown that there is much research on entrepreneurship, but that it is not integrated, disseminated or taken-up by the education sector to improve the delivery of training and learning experiences for disadvantage female entrepreneurs.

Despite the number of female ecosystem interviewees who had previous experience as an entrepreneur, there did not appear to be proactive or even active representation of disadvantaged female entrepreneurs. In other words, there did not appear to be much sympathy or empathy, or going beyond their role or remit as a stakeholder organization, to support disadvantaged female entrepreneurs in addressing challenges.

Finally, more localized support appeared to be more prevalent in France than in the UK. However, responses in the UK context were predominantly neutral, potentially due to lower levels of awareness of the availability of local support services among stakeholders in the official ecosystem. As the study is based on the perception of ecosystem stakeholder interviewees, one cannot interpret this as meaning that more local services are available in France than the UK. The finding could be a function of more connectivity among official ecosystem stakeholders in France, and therefore more awareness of business-related services that are available at a localized level there.

Conclusion



A significant barrier and challenge for disadvantaged female entrepreneurs was work-life conflict and child-care costs. This is true for many women in formal and self-employment, and is influenced by social mores and gendered divisions in household labour. However, what made the issue of child-care for disadvantaged female entrepreneurs more pertinent was its costs. Women could draw upon spouses, family and friends to help them with child-care, and the education sector if dependent children were in school. However, for women who were lone parents and could not draw upon the support of a spouse, and in cases when spousal support was not necessarily forthcoming, women found it difficult to reconcile work (entrepreneurial work) and non-work (child-care) roles. The reliance on family and friends was not necessarily a formalized, reliable arrangement, but rather provided on an ad-hoc basis. This support relied on goodwill and availability of family and friends to provide child-care. Some disadvantaged female entrepreneurs cared for dependent children and/or elderly parents, and those with dependent children in school had to operate their businesses around school hours and around the needs of those they care for.

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Appendices

Appendix 1: Disadvantaged Female Entrepreneur Questionnaire



AWE Interview Schedule

Disadvantaged women pre-start and struggling women owned new business

Background Question

Tell me about your journey into self-employment / towards starting your own business

(Duration for this Question: 10-15 minutes)

Prompts:

- At what stage in your life were you when you first considered starting your own business (including home responsibilities) and why did you want to start your own business (e.g. financial, status, ambition, desire for independence, passion, product, opportunity/necessity, turnover / employment growth, flexible ways of working, no other employment options)? What was your Vision of what success would look like to you?
- What key qualities and resources did you feel you had to help start your business? (e.g. education, work experience, life experience, an innovative idea/product, finance, networks, business skills, ambition).
- Did you / Do you have any concerns/fears about starting your own business? (e.g. lack of confidence, lack of skills / education / work experience, fear of failure, lack of finance, networks, business skills, lack of time) and did any other people express concerns / fears- if so, who and what?
- Did you receive any support to get started? (This could be financial, managerial, training, research, marketing, sales, markets, Networking, Mentoring, and could be from friends, family, partner or from business support etc.)
- Impacts of entrepreneurial process on your health, emotional and mental wellbeing.
- Has your sense of self as a "female entrepreneur" or "struggling/disadvantaged female entrepreneur" been experienced in a particular life/work context? Could you provide specific examples/incidents? Did your identity as a "struggling/disadvantaged" female entrepreneur make a difference? (suggested by Carol)

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Appendix 1: Disadvantaged Female Entrepreneur Questionnaire



Question One:

Given your experiences, what are your perceptions of the ways in which the official entrepreneurial ecosystem perceives your new business / pre-start potential new business?

The Entrepreneurial Ecosystem can be seen as the entrepreneurs and others involved in your entrepreneurial endeavours. This includes resource providers, such as their financiers, suppliers, but also others who have the necessary resources, knowledge and competencies that are crucial to your business development, as well as those able to support the development of your networks that facilitate your business.

(Duration for this Question: 10-15 minutes)

Prompts

- What do you think of in terms of the “official entrepreneurial ecosystem”?
 - How you view the importance of diversity, density, connectivity, and fluidity of the entrepreneurial ecosystem?
 - Importance of entrepreneurial ecosystem in terms of developing policy, culture, support, finance, markets, and human capital
- Perceptions of you as a woman in a pre-start / new business (including business idea, sector engaged in and growth potential)
- Degrees to which these perceptions are related to perceptions of your age / migrant status / socio-economic / health / education level / caring responsibilities / employment status / sector engaged in)
- Perceived effects of the official entrepreneurial ecosystem on your wellbeing (health, emotional and mental) via impacts on your entrepreneurial activities

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Appendix 1: Disadvantaged Female Entrepreneur Questionnaire



Question Two:

To what extent do you interact with the official entrepreneurial ecosystem?

(Duration for this Question: 10-15 minutes)

Prompts

- Types of interaction (e.g. finance, business support etc.)
- Quantity of interaction
- Quality of Interaction
- Reasons for quantity, quality and type
- Effects of interaction on your health, health, emotional and mental wellbeing

Question Three:

Describe how you obtain resources to support the starting / building of your business

(Duration for this Question: 10-15 minutes)

Prompts

- Finance (who from, how much, when, where, why, how good is this)
- advice, (who from, how much, when, where, why, how good is this)
- training (who from, how much, when, where, why, how good is this)
- networking (who from, how much, when, where, why, how good is this)
- mentoring (who from, how much, when, where, why, how good is this)
- business support for starting / sustaining / growing businesses (who from, how much, when, where, why, how good is this)
- Support for wellbeing (health, emotional, mental) (who from, how much, when, where, why, how good is this)

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Appendix 2: Ecosystem Stakeholder Questionnaire



AWE Interview Schedule

Entrepreneurial Ecosystem Stakeholders

Note: These questions will also be asked of the External Committee Members in their first round of Questions

Background Question:

Tell me about your journey into your current role in this organisation and your views about the entrepreneurial ecosystem of which your organisation is a part

The Entrepreneurial Ecosystem can be seen as the entrepreneurs and others involved in entrepreneurial endeavours. This includes resource providers, such as their financiers, suppliers, but also others who have the necessary resources, knowledge and competencies that are crucial to business development, as well as those able to support the development of networks that facilitate entrepreneurs' business.

(Duration for this Question: 15 minutes)

Prompts

- Previous employment experiences
- Education
- How you view the importance of a healthy entrepreneurial ecosystem in terms of it containing a diverse group of entrepreneurs who are from different backgrounds.
 - **Additional prompts if necessary):-**
 - Diversity, (in terms of opportunities created and the range of entrepreneurial actors within the ecosystem)
 - Density (the the proportion of people pursuing entrepreneurship)
 - Connectivity (connections between entrepreneurial actors, and the existence of networks of benefit to entrepreneurship)
 - and fluidity (flows of entrepreneurs into and out of the entrepreneurial ecosystem that enhance inclusivity and vibrancy)?
- Importance of entrepreneurial ecosystem in terms of developing policy, culture, support, finance, markets, and human capital

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Appendix 2: Ecosystem Stakeholder Questionnaire



Question One:

What are your attitudes and perceptions of women pre-start in their business and women owned new businesses?

(Duration for this Question: 10-15 minutes)

Prompts

- Impact of female entrepreneurship on the territory?
- General perceptions of women pre-start (including business idea and sector engaged in) and women owned new business (including sector engaged in and growth potential)
- Specific perceptions of disadvantage (age, migrant, socio-economic, health, education level, caring responsibilities, employment status, sector engaged in) as they relate to women pre-start (including business idea and sector engaged in) and women owned new business
- Perceptions of impacts of entrepreneurship on the lives of these women, (e.g. financial, health, emotional and mental wellbeing of disadvantaged entrepreneurs)

Question Two:

In its role as part of the entrepreneurial ecosystem, how does your organisation interact with disadvantaged women pre-start and struggling women owned new business?

The Entrepreneurial Ecosystem can be seen as the entrepreneurs and others involved in entrepreneurial endeavours. This includes resource providers, such as their financiers, suppliers, but also others who have the necessary resources, knowledge and competencies that are crucial to business development, as well as those able to support the development of networks that facilitate entrepreneurs' business.

(Duration for this Question: 10-15 minutes)

Prompts

- Quantity of interaction (number of women supported per year, number of interactions per female entrepreneur)
- Quality of Interaction
- Types of interaction
- Reasons for quantity, quality and type

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Appendix 2: Ecosystem Stakeholder Questionnaire



Question Three:

What processes does your organisation have to deal with supporting disadvantaged women pre-start and struggling women owned new business?

(Duration for this Question: 10-15 minutes)

Prompts

In relation to helping them to access:-

- finance
- advice
- training
- networking
- mentoring
- business support for starting / sustaining / growing businesses
- Effects on health, emotional and mental wellbeing of disadvantaged female entrepreneurs

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Appendix 3: Sampling Strategy

Disadvantaged Female Entrepreneurs

The following selection criteria were used to determine the eligibility of female disadvantaged entrepreneurs for the research and sought the representation of a minimum of 5 candidates in each category. Note that interview candidates could cover more than one intersection of disadvantage. These eligibility checks were conducted by phone and answers were recorded against a participant number only. This is described below:

Table 7: Selection Criteria for 'Disadvantaged' Female Entrepreneurs

Selection Criteria	Question
Female AND	Do you identify as female? (France demonstrate gender by that on birth certificate)
Entrepreneur (Nascent - pre-start-up, under 42 months, over 42 months)	What stage is your business at?

AND 1 or more of the following areas of relating to:

Health (physical and/or mental illnesses, mobility, disability issues, neurodiverse);	1. Do you consider yourself to have a physical and / or mental health condition, an illness, a mobility issue, neurodiversity or a disability? yes/no
Family context (caring for children and/or other relatives);	2. Do you have caring responsibilities for children or other relatives? Parent, Carer, Both or None
Geography (Lives or business is located in region of socio-economic deprivation or rural area);	3. What is your postcode? (UK) Where do you live?(French) The postcode data was then used to identify a number of other characteristics: <ul style="list-style-type: none"> ▪ Rural Area - postcode within an area classified as largely or mainly rural using the 2011 Rural-Urban Classification of Local Authority Districts and other higher level geographies for statistical purposes. French candidates self-reported using the Rural Area and Priority Neighbourhoods of the City Policy (QPPV). ▪ Area of socio-economic deprivation - postcode within an area classed as within the 30% most deprived areas of the UK based on the Index of Multiple Deprivations, 2019. French candidates self-reported using the Rural Area and Priority Neighbourhoods of the City Policy (QPPV).

Skills and educational qualifications;	4. Do you have an undergraduate degree? If yes, do you have a postgraduate qualification?
Low income or economic status (unemployed, economically inactive, Low-paid and/or part-time);	5. Do you have a paid job other than your business? yes/no If participants answered yes, then: <ul style="list-style-type: none"> ▪ Do you think you are in low income employment? (UK <£10/hour) (FR: based on the SMIC - minimum wage, 10.03 euros in 2019) yes/no ▪ Are you working part time? yes/no 6. Are you currently economically inactive (i.e. currently not undertaking any paid work (including self-employment) or looking for work)? This may be because you are undertaking education or training, retired, suffering from illness or disability, or looking after children or incapacitated adults'
Social-cultural disadvantage (ethnic minority status, migrant, young (under 30), older (over 50));	7. What is your ethnicity? Self-reported: White British or White French/other ethnicity 8. Do you class yourself as a migrant? yes/no 9. Which of the following ranges does your age fall into? Under 35, Between 35 and 50, Over 50. The 18-34 age group is considered to be young people in entrepreneurship in France.

Ecosystem Stakeholders

The following categories of organisations were targeted from the cross channel regions of France and the UK, identified through the AWE project partners and AWE External Committee members.

- » Accountants
- » Banks
- » Credit Unions
- » Business Angels Network
- » Venture Capital Network
- » Training Providers
- » Further Education Institutions
- » Higher Education Institution
- » Local Government
- » Employment Organisation (Government Department with responsibility for employment e.g. Department of Work and Pensions in the UK)
- » Business Support Organisation
- » Local Enterprise Partnership
- » Small Business Organisation (Any bodies representing small business e.g. Federation of Small Business)
- » Chambers of Commerce (UK), Chambers of Commerce and Industry (CCI / FR), Chambers of Trades and crafts (CMA / FR)
- » Social enterprise network
- » Social investors
- » Media Organisations

For the purposes of analysis, these categories were collapsed into the following types of organisation:

Table 8: Categories of Ecosystem players

Ecosystem Group	Example
Private Finance (PRF)	Banks, Credit Union, Private investor, Accountants, Social Investors, Venture Capital
Private sector training and support (PRT)	Business Coaches, Private training providers (e.g. AWE partners), networking 'clubs'
Public Education organisations (PUE)	Universities, Colleges (Higher Education and Further Education providers)
Local Government organisations (PUL)	Local Enterprise Partnerships (LEPS), County Councils, Department for Work and Pensions (DWP),
Official membership bodies (MEM)	Federation of Small Businesses (FSB), Chambers of Commerce (UK), Chambers of Commerce and Industry (CCI / FR), Chambers of Trades and crafts (CMA / FR)

Appendix 4: Thematic Coding of Ecosystem Stakeholder Interviews

Theme 1: Disadvantage Recognition

Description: Recognition of disadvantage

- » **Age:** Stakeholders recognises age is a disadvantage
- » **Caring:** Stakeholder acknowledges caring for dependent children and elderly parents as a disadvantaged
- » **Disability:** Recognition of disadvantage based on disabilities e.g. neurodiversity, ill health, mental health, physical disability
- » **Ethnicity:** Stakeholder recognises that ethnicity or race is a disadvantage
- » **Gender:** Stakeholder recognises gender as a disadvantage
- » **Geographic Location:** Stakeholders recognised geographic location disadvantage e.g. rural areas
- » **Socio-economic background:** Stakeholder acknowledges poverty, deprivation, and social exclusion is a disadvantage

Description: Gender Blind

- » The stakeholder neglects gender-specific needs and differences by either not recognising their existence, or failing to identify those. It also includes the situations when stakeholder recognises gender-specific needs and differences, but does not embed those in their structures, practices, and decisions.
- » **Purposefully gender blind:** The stakeholder consciously and strategically does not differentiate specific gender, as potentially leading to further exclusion and segregation, taking a view of situation-specific support, rather than gender specific support.

Description: Gender Recognition

- » The stakeholder acknowledges that gender specific needs for female entrepreneurs
- » **Proactive recognition:** The stakeholder actively designs structures and practices to attract, engage, and support female entrepreneurs.
- » **Passive recognition:** The stakeholder, although recognises gender-specific needs and challenges, does not provide gender-specific support.

Description: Gender Inequality

The stakeholder acknowledges the inequality between men and women, where women face additional constraints associated with these inequalities, which result in different treatment, resource availability, networking opportunities, and decision outcomes.

- » **Perception-based inequalities:** The stakeholder acknowledges the presence of gender-related perceptions, expectations, judgements and stereotypes that have an effect on women's engagement with entrepreneurial activity (stigma).
- » **'Hard' skills inequalities:** Inequalities associated with educational background, and previously received training which results in the lack of (or limited amount of) skills in certain areas: e.g. STEM subjects, financial management, enterprising skills.
- » **'Soft' skills inequalities:** Inequalities associated with such skills as networking, asking for support, developing confidence, managing relationships, communication, wellbeing and health.
- » **Personality-based inequalities:** Inequalities associated with certain personal characteristics, such as risk-aversion, selflessness, low emotional resilience, lack of confidence and self-belief.
- » **Life-style based inequalities:** Inequalities associated with balancing various commitments and responsibilities, multitasking, increased levels of stress, subordination to the partner's path and being flexible around it.

Description: Gender-specific business characteristics

The stakeholder recognises differences in the business characteristics started and led by women.

- » **Gender-specific entrepreneurial journeys:** The stakeholder recognises differences in entrepreneurial journeys across its different stages between male and female entrepreneurs.
- » **Gender-specific locations:** the stakeholder points out the uneven geographical allocation of gender-specific support, which is further reflected in female entrepreneurship rates spatially.
- » **Gender-specific sectors/business types:** The stakeholder recognises the prevalence of female entrepreneurs in particular industries, sectors, and types of businesses (e.g. informal economy sector, necessity-based entrepreneurship, community-based projects, ventures based on self-experiences – e.g. violence, mental health, etc.).
- » **Gender-specific ambitions:** The stakeholder recognises the differences in final goals and business objectives across genders, where women are driven by the outward focus and social impact return (e.g. emotional benefit, making the difference).

Description: Gender advantages

Stakeholder appreciates gender-specific advantages associated with starting and developing a business.

- » **Characteristics-based:** Advantages associated with a particular set of skills, approaches, values, attitudes, and motivations (e.g. reading signals, empathy, human communication, openness to discuss one's own issues/problems).
- » **Status-based:** Advantages associated with the benefits of part-time employment and freelancing, leading to the availability of time, flexibility and control of working schedule, independence of choice to match with one's own needs and interests.
- » **Identification-based:** Advantages associated with women to women of being more helpful.
- » **Community connections:** Advantages associated with being integrated in the communities, and thus achieving better understanding of target markets.

Description: Enablers of female entrepreneurship

Stakeholders demonstrates examples of effective gender-specific support practices, tools, and structures.

- » **Success-story sharing:** Stakeholder refers to the positive effects of success-story sharing, and role models.
- » **Support ecosystem and infrastructure:** Stakeholder refers to the positive effects of the support environment and infrastructure tailored to women's needs.
- » **Mentoring programmes:** Stakeholder refers to the positive effects of mentoring programmes and peer-to-peer networks.
- » **Interactivity and conversations:** Stakeholder refers to the positive effects of maintaining interactivity and stimulating conversations.
- » **Reassurance and encouragement:** Stakeholder refers to the positive effects of reassurance and encouragement to unravel women's potential.

Theme 2: Support

- » **Networking:** Stakeholders create networking opportunities for the women.
- » **Signposting:** stakeholders refer to the role they have in signposting women to external sources of support such as Prince's Trust.
- » **Role of brokers:** The stakeholders take the role of brokers between the businesses and the help which is external to the organisation.
- » **Peer-to-peer support:** the stakeholder help facilitate this peer-to-peer support.

- » **Mentoring:** The stakeholders help individuals get a mentor.
- » **Outsourcing:** The stakeholders outsource support outside their organisation by asking external institutions/companies to collaborate and provide support together.
- » **Events:** Deliver events for women as part of their support.
- » **Workshops:** The stakeholder provides their own internal workshops.
- » **Training programmes:** training programmes provided.
- » **Costs covered for training:** childcare or travel costs are covered to encourage individuals to attend the training provided.
- » **Accelerator programmes:** The stakeholder organises accelerator programmes.
- » **Business-related support:** Support on the business i.e. financial, consultancy etc.
- » **Consultancy projects:** The stakeholders take the role of consultants in helping the women.
- » **Financial support:** Loan finance is provided; or other financial support.
- » **Targeted support:** Support for certain group e.g. ethnicity, disadvantaged group, social entrepreneurs.
- » **Non-targeted support for women:** The support provided is not targeted at women in particular.
- » **Women only support:** the support is targeted at women only.
- » **Support for mothers:** support is provided for women with children in particular.
- » **Trade-up support:** support targeted at businesses who started trading.
- » **Virtual support:** the digital support, the stakeholders creates online community platform/ webinars where women get support.
- » **Non-business related support:** support provided on non-business related matter i.e. mental health, skills.
- » **'Soft' skills support:** Provide support to the individual more on the emotional side and 'soft' skills.
- » **Mental health and emotional support:** support provided on mental health or emotional health
- » **Coaching:** The stakeholder is providing coaching.
- » **Train the trainer:** Training is not offered to women directly, but to other companies which are involved in helping them out.
- » **Staff importance:** stakeholders refer to the importance of staff that help provide this support.
- » **Support providers from similar backgrounds:** Stakeholders hire staff with similar experiences to provide training i.e. self-employment demographic as this helps the relationship.
- » **Specific staff with specific skills:** stakeholders refer to staff who have specific skills i.e. entrepreneurs in residence or bankers in residence.
- » **Lobbying:** Stakeholders lobby to influence government decisions.

Theme 3: Deficiencies

- » **Gender bias:** Service providers hold prejudices and stereotypes against one gender preventing them to access resources.
- » **Misfit actions/target:** lack of fitness and adaptation between the schemes or structures' actions and the entrepreneurs' needs and characteristics (both personal and business-related).
- » **Gender blind:** The stakeholder neglects gender-specific needs and differences by either not recognising their existence, or failing to identify those. It also includes the situations when stakeholder recognises gender-specific needs and differences, but does not embed those in their structures, practices, and decisions.
- » **Ethnic blind:** The stakeholder neglects ethnic-specific needs and differences by either not recognising their existence, or failing to identify those. It also includes the situations when stakeholder recognises ethnic-specific needs and differences, but does not embed those in their structures, practices, and decisions.
- » **Socio-economic blind:** The stakeholder neglects socioeconomic-specific needs and differences by either not recognising their existence, or failing to identify those. It also includes the situations when stakeholder recognises socioeconomic-specific needs and differences, but does not embed those in their structures, practices, and decisions.
- » **Rurality blind:** The stakeholder neglects geographical location specific needs and differences by either not recognising their existence, or failing to identify those. It also includes the situations when stakeholder recognises geographical location specific needs and differences, but does not embed those in their structures, practices, and decisions.
- » **Paradigm/Orientation mismatch:** difference of paradigm/orientation between service providers and entrepreneurs, affecting negatively the service, or quality of support provided to entrepreneurs. E.g. tick box approach, result oriented approach, etc.
- » **High-growth centric:** the extent to which stakeholders/structures are high-growth centred and promote offers that do not match the reality of the majority of women entrepreneurs (predominantly SMEs and family businesses).
- » **Confusing landscape:** lack of clarity and transparency about the ecosystem's actors, their offers and actions, and/or lack of coordination between them, making it difficult for both stakeholders and entrepreneurs to navigate and identify opportunities.
- » **Bureaucracy:** excessively complicated administrative procedure, administrative burden.
- » **Competing logic:** the extent to which EE's structures/actors compete with each other in order to survive, to access specific funds, etc.
- » **Gender segregation:** sectors and/or fields in the ecosystem that are mainly dominated by men, while others are mainly dominated by women.

- » **Resources issue:** key resources missing, closing, or maladjusted to enable women entrepreneurs' access and foster their entrepreneurial development. (e.g. infrastructures, finance, experienced advisors/trainers, information/knowledge, time, role models, etc.)
- » **Gender Recognition:** The stakeholder acknowledges that gender specific needs for female entrepreneurs.
- » **Disadvantage recognition:** Recognition of disadvantage whether the stakeholder acknowledges caring for dependent

children and/or elderly parents; ethnicity or race; gender; geographic location; poverty, deprivation, and social exclusion is a disadvantage; disabilities e.g. neurodiversity, ill health, mental health, physical disability causes disadvantage.

- » **Engagement challenge:** The stakeholder considers that his/her organization/ structure struggles to engage and secure some women entrepreneurs in its programme.

Theme 4: Discretionary Effort

- » **Sympathy:** Expressed attitudes of sympathy, empathy or understanding of entrepreneurs/disadvantaged female entrepreneurs, their needs and context.
- » **Understanding:** when the stakeholder through his/her role seeks to understand the entrepreneurs/disadvantaged female entrepreneurs, their needs and context, to better advise and orient them, and provide them with relevant resources and services. Adjusts to the needs accordingly.
- » **Acting above and beyond:** when the stakeholder is engaged and involved beyond the requisite of the organization tasks in the development and success of the entrepreneurs (especially disadvantaged female entrepreneurs) – with their personal resources as well as human, financial and social capital resources, and is involved with other institutions/networks to that extent.
- » **Creating or expanding services:** stakeholder creates a new service or

expands an existing one in order to fill a service gap identified. The stakeholder engages in an entrepreneurial endeavour.

- » **Linking and curating (bridging):** when the stakeholder through his/her role contributes to link and curate relationships between entrepreneurs/disadvantaged female entrepreneurs and other relevant entrepreneurs, people, institutions, communities, etc. for their entrepreneurial development, growth, and success. Supports building of social capital.
- » **Availability:** when the stakeholder through his/her role decides to make his/herself available for entrepreneurs/disadvantaged female entrepreneurs outside of requisite work hours, to help them for their entrepreneurial development, growth, and success.
- » **Building awareness:** (a) when the stakeholder through his/her role contributes to build awareness about available schemes, organizations,

networks, human resources, etc., enabling entrepreneurial development of the entrepreneurs/disadvantaged female entrepreneurs; (b) build awareness about the barriers hindering entrepreneurship/ women entrepreneurship to alleviate.

» **Use of Power/Strategic Role:** Stakeholder uses the power/ influence of their role to support the sustainability of existing services to entrepreneurs/disadvantaged female entrepreneurs, whilst not necessarily being active in their delivery.

Theme 5: Wider ecosystem

» **Social and Interpersonal Networks:** Mention of these networks either as a strength or an issue in the ecosystem.

» **Formal organisations as a weakness:** Mention of these formal organisations as a weakness in the ecosystem - either as a lack or as a less than well-operating mechanism.

» **Local public organisations or stakeholders' weakness:** publicly funded institutions as an issue in the ecosystem.

» **Local private organisations or stakeholders' weakness:** privately funded institutions as a lack or an issue in the ecosystem.

» **National public organisations or stakeholders' weakness:** as a lack or an issue in the ecosystem.

» **International public formal organisations weakness:** international formal organisations as a lack or an issue in the ecosystem.

» **Formal organisations as a strength:** formal organisations as a strength in the ecosystem.

» **Local public organisations or stakeholders strength:** publicly funded institutions as a strength in the ecosystem.

» **Local private organisations or stakeholders strength:** privately funded institutions as a strength in the ecosystem.

» **National public organisations or stakeholders strength:** as a strength in the ecosystem.

» **National private organisations or stakeholders strength:** as a strength in the ecosystem.

» **International public formal organisations strength:** as a strength in the ecosystem

» **Training:** Availability of training events in the ecosystem.

» **Gender blind training comments:** Comments about the comprehensive and plentiful nature of all entrepreneur training available.

» **Women specific training comments:** Comments about the comprehensive and plentiful nature of women-specific entrepreneur training available.

» **Poor training opportunities:** Comments about lack of women-specific entrepreneur training available.

» **Enterprise Support:** Availability of enterprise support in the ecosystem.

- » **Gender blind enterprise support comments:** Comments about the comprehensive and plentiful nature of all enterprise support available.
- » **Women specific enterprise support:** Comments about the comprehensive and plentiful nature of women-specific enterprise support available - or nature of enterprise support that is good for women.
- » **Poor enterprise support opportunities:** Comments about lack of women-specific enterprise support available.
- » **Workspace:** Comments about the supply and nature of workspace such as co-working, incubator spaces etc.
- » **Suitable Workspace gender blind:** Comments about the suitable and plentiful supply and nature of workspace such as co-working, incubator spaces etc. for all entrepreneurs.
- » **Suitable Workspace for women's businesses:** Comments about the suitable and plentiful supply and nature of workspace such as co-working, incubator spaces etc. that are women-specific.
- » **Lack of Workspace:** Comments about the lack of suitable workspace such as co-working, incubator spaces etc. for all/women's business.
- » **Funding:** Comments about funding available in the ecosystem generally.
- » **Funding women specific:** Comments about funding available in the ecosystem that is women-specific.
- » **Funding gender blind:** Comments about funding available in the ecosystem that is not women-specific.
- » **Social Networks:** Comments about social networks between entrepreneurs or the ecosystem.
- » **Social Networks of entrepreneurs:** Comments about social networks between entrepreneurs
- » **Social Networks of women entrepreneurs:** Comments about social networks between women entrepreneurs.
- » **Social Networks Support Ecosystem Good:** Comments about the support ecosystem being well-networked and working well.
- » **Social Networks Support Ecosystem Bad:** Comments about the support ecosystem being poorly networked and not working well.
- » **Women's enterprise support initiatives:** Comments about these.
- » **Women's enterprise support initiatives Good:** Positive comments about these.
- » **Women's enterprise support initiatives Bad:** Negative comments about these.
- » **Place-Based Programmes:** mentions of these local initiatives.
- » **Place-Based Programmes Women Specific Good:** Mentions of these local initiatives and that a place has a richness of these.
- » **Place-Based Programmes Gender Blind Good:** Mentions of these local initiatives and that a place has a richness of these
- » **Place-Based Programmes Women Specific Bad:** Mentions of these local initiatives and that a place has poor provision of these.

- » **Place-Based Programmes Gender Blind Bad:** Mentions of these local initiatives and that a place has poor provision of these.
- » **Regulations and Policy:** Mentions of these including maternity, taxes, tax exemptions.
- » **Regulations Positive:** Mentions of these including maternity, taxes, tax exemptions as good for businesses.
- » **Regulations Negative:** Mentions of these including maternity, taxes, tax exemptions as bad for businesses.
- » **Policy Regional:** Good regional policy/ strategy to support and encourage women entrepreneurs.
- » **Policy National:** Good national policy/ strategy to support and encourage women entrepreneurs.
- » **Policy Gender Blind:** Gender blind policy/ strategy which may or may not discourage women entrepreneurs.
- » **Role Models:** Mentions these in ecosystems.
- » **Role Models Lack:** Lack of these in ecosystems for women's businesses.
- » **Role Models Plenty:** Plenty of these in ecosystems for women's businesses.

Appendix 5: French System of Social Welfare Benefits

Device	Condition to Access
RSA	<ul style="list-style-type: none"> » Be at least 25 years old, or be pregnant, or have one or more dependent children, or prove a minimum duration of professional activity. » Live in France in a stable and regular way. » Be French or a national from the European economic area, or Swiss, and provide evidence of a right to stay, or be a national from another country and have stayed in France regularly for at least 5 years (except special cases). » The average monthly income of your household over the 3 months prior to your application must not exceed a certain level. » Have, as a priority, your rights established regarding all other social security allowances (unemployment benefit, pensions, etc.) to which you are entitled. » You will not be able to receive income support (unless you are a single parent) if you are: <ul style="list-style-type: none"> ▪ on parental or sabbatical leave, on unpaid leave or seasonal lay-off ▪ a student
ARE	<p>Be involuntarily deprived of employment. The termination of your employment contract must result from:</p> <ul style="list-style-type: none"> » a dismissal for personal or economic reasons or a revocation of your employment » or a conventional break » or the non-renewal of your fixed-term contract » or a resignation considered legitimate (for example, to follow the person you are living with as a couple). <p>If contract exercised during a period of secure voluntary mobility ceases for one of these reasons, the person entitled to ARE. However, if the person is reinstated by your company or if refuses your reinstatement, the person cannot receive the ARE.</p> <p>To receive the ARE, also:</p> <ul style="list-style-type: none"> » must be registered as a jobseeker or complete a training course included in your personalized access to employment project (PPAE). » must register within 12 months of the end of your employment contract. This period may be extended due to certain situations (e.g. sick leave). » must perform positive and repeated actions (e.g., daily consultation of job offers) in order to find a job or create or take over a business. » cannot receive the AER if you have reached the legal minimum retirement age and you meet the conditions for quarters or age entitling you to a full pension.

Device	Condition to Access
ASS	<ul style="list-style-type: none"> » Being a job seeker » You must meet all of the following conditions: » Be fit for work » Performing positive and repeated actions to find a job or create/take over a business » Have exhausted your entitlement to return-to-work allowance (ARE) or end-of-training pay (RFF) <p>Previous activity</p> <ul style="list-style-type: none"> » You must have worked at least 5 years (full-time or part-time) in the 10 years before the end of your last employment contract. If you stopped working to raise a child, the 5 years are reduced by 1 year per child within the limit of 3 years. <p>The periods of employment taken into account are as follows:</p> <ul style="list-style-type: none"> » periods completed, regardless of the type of employment contract (permanent contract, fixed-term contract, temporary contract, work-study contract, etc.), in France or in Europe, » periods assimilated to periods of actual work (national service, vocational training).
ACRE	<ul style="list-style-type: none"> » You create or take over an industrial, commercial, craft, agricultural or liberal economic activity, in the form of a sole proprietorship or a company, if you effectively exercise control over it. » You exercise a self-employed profession, including for a self-employed person.
NACRE	<ul style="list-style-type: none"> » You are receiving the allowance to help you return to work (ARE) or the job security allowance (ASP). » You have been registered as an unpaid jobseeker on the list of jobseekers for more than 6 months in the last 18 months. » You receive the RSA or the specific solidarity allowance (ASS). » You are between 18 and 25 years old (or 29 years old if you are recognized as disabled) » You are under 30 years of age and you do not meet the conditions for receiving unemployment benefit if you have been previously employed » You are an employee or dismissed from a company in receivership, receivership or compulsory liquidation taking over a company (this does not necessarily have to be your company of origin). » You are unemployed and have a business project support contract - Cape (a person holding the Cape can also be an employee of a company in receivership or liquidation that is taking over the business). » You are starting or taking over a business in a priority urban policy district (QPPV) » You are receiving the Shared Childcare Benefit (PreParE)

Appendix 6: UK Social Welfare Transfers for Female Entrepreneurs

New Enterprise Allowance (NEA)

The NEA is to support UK citizens to start their own business, develop a business, or if applicants are already self-employed starting the business. The NEA allows for mentoring and an allowance to help start a self-owned business. There are eligibility criteria: an applicant has to be over the age of 18, may be a recipient of Universal Credit, Jobseeker's Allowance or Employment and Support Allowance and can get Income Support or the applicant is a lone parent, sick or disabled. The NEA mentor provides advice and support to help set up the business and start to trade. The condition is that the NEA mentor has to approve the business plan. A successful applicant could receive a weekly allowance worth up to £1,274 over 26 weeks, and can apply for a loan to help with start-up costs if the business is less than two years old. In order to apply for an NEA an applicant has to first talk to a Jobcentre Plus work coach, who will check the business idea and help the application process if eligible. Applicants therefore have to sign into their Universal Credit account. If an applicant is disabled or has a health condition, they can get extra support through an Access to Work grant.

🌐 <https://www.gov.uk/moving-from-benefits-to-work/starting-your-own-business>

🌐 <https://www.gov.uk/sign-in-universal-credit>

🌐 <https://www.gov.uk/contact-jobcentre-plus>

🌐 <https://www.gov.uk/access-to-work>

Universal Credit

Universal Credit was introduced as a reform to the UK's welfare benefits system with the Welfare Reform Act of 2012. It was rolled out from 29 April 2013 with a number of problems in the early stages of implementation, but by 2020 is in full effect. Universal Credit replaced six existing benefits including: Child Tax Credit, Housing Benefit, Income Support, Income-based Jobseeker's Allowance (JSA), Income-related Employment and Support Allowance (ESA) and Working Tax Credit. It introduced one new benefit in a major overhaul of the benefits system. Universal Credit is therefore a payment to help with living costs and is usually paid on a monthly basis.

If employed, the amount of money a recipient Universal Credit received will depend on earnings. Thus, Universal Credit payment will reduce gradually as earnings increase. For every £1 earned the Universal Credit payment reduces by 63 pence. As an example, if a recipient has a child and receives money for housing costs in via a Universal Credit payment and earns £500 while employed during an assessment period, the work allowance is £292. This means a recipient can earn £292 without any money being deducted. For every £1 of the remaining £208, 63 pence is taken from the Universal Credit payment. So $£208 \times £0.63 = £131.04$. This means recipient's total income for a month could be £500 and the £131.04 deducted from the Universal Credit payment.

Many Universal Credit recipients are self-employed but there is no minimum income floor for self-employed customers. Newly self-employed people would have 1 year start-up period before this is applied. Thus, self-employed recipients of Universal Credit would report their income and expenses each month and their actual profit would be taken into account when calculating their payment.

