

HELPING WOMEN GAIN GROUND IN BUSINESS

The Accelerating Women's Enterprise EQUAL partnership (AWE) brings together ten organisations working at the cutting edge of women's enterprise development spanning the English regions. As the name suggests, the partners aim was to "accelerate" or mainstream their "proven innovative approaches to business support for women to ensure that a coherent web of women's business support services was developed in a strategic way at a national level".



Maurina James (on the left)

Maurina, now the owner of an up-and-coming jewellery design business illustrates the problems that women face when dealing with traditional business support organisations. "They were all so business orientated and wanted to see your business plan and when you walked into the place they were all men in suits...I needed to speak to other women in the same position as me". The contrast with the methods used by AWE could not be starker. Another entrepreneur, Dee Stephenson says of Women into the Network (WIN), the main partner responsible for EQUAL "WIN gives me information, contacts, development opportunities, access to a wealth of expertise, a forum to air and share my views and learn about others and above

all the inspiration to keep going when the going gets tough".

These are just two of one around 18 million women entrepreneurs in Europe. That may sound like a lot but it is still just half as many as men. Not surprisingly, the Lisbon Agenda explicitly recognises that Europe cannot afford to waste so much human potential. This is why the European Employment Strategy places such an important emphasis on raising women's employment rates to at least 60% by 2010. Helping women gain ground in business is seen as increasing productivity, growth and jobs for the whole economy. For example, the UK estimates that national business start-ups would rise by as much as half if female rates matched those of men¹.

Despite the progress, disparities are still huge; policies remain mainly at the level of individual cases of good practice, and women still face a series of structural barriers and discriminatory practices when it comes to entering the world of business. These barriers are doubly severe for working class women, single parents or women from ethnic minorities.

WEAVING TOGETHER THE STRANDS OF BUSINESS SUPPORT FOR WOMEN

Martin Griffiths, Chief Executive of the UK Small Business Service recently said that "the Accelerating Women's Enterprise Partnership continues to provide good practice models of engagement - so important both to those of us who are developing national policy and to regional delivery partners too". In fact, the work carried out by the partners of AWE in the UK is probably

¹ Gordon Brown. UK Chancellor. 2000

one of the most systematic and successful examples transferring the lessons of pilot projects for women's entrepreneurship to broader business support policies. Their approach has a lot to offer other groups such as ethnic minorities and people with disabilities when designing their own strategies for inclusive entrepreneurship.

The AWE partnership was a "federation of equals" rather than a more vertical partnership between a mainstream public agency and NGOs. The network was made up of an impressive array of organisations working on the ground with a wide geographical spread and an enormous amount of experience in dealing with the main drivers and barriers to entrepreneurship among women.

For example, three of the partners (the Women's Employment and Enterprise Unit, Bolton Business Ventures and Quaker Social Action) directly run microcredit schemes for women; Women in Rural Enterprise (WIRE) provides a bridge into mainstream business finance with a concessionary loan negotiated with a major bank (HSBC); the Princes Trust has a network of 8000 business mentors in the UK; Bolton Business Ventures runs managed work spaces and the official business link support service in their area. Prowess is the UK national advocacy network, working towards equal numbers of women and men starting their own businesses. Many of its members are very influential in designing policy for business creation.



As its name suggests the Rural Women's Network focuses on women living in rural areas while Train 2000 concentrates on training for women and disadvantaged communities in urban areas. Finally two other networks (Women Into the Network + the Women's Business Network) play a research, publication, lobbying and training role.

The story of Sue Irving, a graphic designer and Mel Pedley, a web designer, who met for the first time at the 2004 AWE conference, demonstrates the effectiveness of this kind of networking. Sue didn't have a background in web design and Mel felt unable to deal with client's print needs. Within hours of meeting, the new partnership was approached by a large barristers' chambers needing a complete corporate makeover. Working together, Sue and Mel were able to pull together a competitive package and against stiff competition were awarded

the contract. Networking has enabled these two specialists to combine their skills to produce a formidable team. Both now feel they have the confidence to approach projects that previously, they would have felt less equipped to deal with.

The line up of partners has allowed AWE to develop a programme activities around four main strands that together condition the environment in which women create businesses:- access to finance, training and business support, research, development and networking, promotion and awareness making. AWE's main concern has been to ensure that mainstream business support is developed to meet the needs of *excluded groups of women*.



ACCESSING THE CASH FOR WOMEN'S BUSINESS

Action-research by the AWE partners that run loan funds for women shows that many women prefer to set up businesses in a more tentative manner, requesting significantly smaller loans than men (as low as 65-650 euros in the case of the Power Loan Fund). Other factors such as traditional risk assessment criteria used by banks, the exclusion of part-time businesses and certain traditional sectors, low levels of benefit disregard also limit the amount of finance available to women entrepreneurs.

For example, Street Cred (run by one of the Quaker Social Action – one of the partners of AWE) has now developed into an award-winning micro-credit project and acts as the first rung on the ladder for socially- and economically-disadvantaged women who would otherwise have difficulty in accessing mainstream business support and start-up finance. Karen set up her Caribbean café in Walthamstow with help from this project. She had tried using her catering skills working in the West End of London but found the hours and travel too difficult. In response to this, she decided that she wanted to run her own café. She approached a number of banks and mainstream business support agencies in East London for start-up support but was discouraged by their response as she was told she had insufficient funding and business experience. Fortunately, she found out about Street Cred in a local advert, and joined one of the micro-credit borrowing circles.

She says that the group aspect of Street Cred is very important: “They teach you all the practical things like how to deal with the Inland Revenue and do your marketing but they also give you confidence and help you believe you can do what you want to do.” She has now set up her café in Walthamstow using her personal savings as well as two Street Cred micro-credit loans. With her loans, she was able to buy major pieces of catering equipment as well as tables and chairs for the café. She has now been running her successful Caribbean café for two years

Experiences of this kind have led to the production of a best practice guide focussing on micro-credit for women entrepreneurs; development work on improved access to higher value markets for women entrepreneurs; post loan support; development of women’s time banks, and peer lending circles.

Women Into the Network (WIN) has followed this up by research to assess the perceptions of banking professionals of their male and female business clients and vice versa. As a result of the findings, as well as influencing policy, successful training interventions have been developed such as ‘Developing effective working relations with your SME clients’ for bankers and ‘How to manage your bank manager’ for women owner managers. Women in Rural Enterprise have also brokered a partnership with HSBC, a mainstream bank to give female entrepreneurs access to a concessionary business loan. This represents a stepping-stone into mainstream business credit.

WOMEN FRIENDLY BUSINESS TRAINING AND SUPPORT

The partners have developed a wide range of professional development training programmes in women friendly business support issues. For example, the “Gender Lens for Business Support” is an intensive and interactive one day course that looks at the issues facing women in business and the way business support organisations, banks, accountants and so on can best help.

The Rural Women’s Network (RWN), have successfully tendered for the contract for mainstream business support in Cumbria (Business Link) and are now delivering women friendly business advice and training throughout the region. WIRE provides the same kind of service to rural entrepreneurs across the East and West Midlands, Yorkshire and Humbershire.

Both RWN and WIRE attribute the success they have had with rural women entrepreneurs to the understanding they have of their client’s motivations and need. For example, a part-time micro-enterprise, which fits around family commitments, is given full legitimacy as a business that contributes to the rural economy, and all training is offered in bite-sized chunks at workshops and networks. RWN and WIN are now working together as a result of AWE to disseminate aspects of their models to three different regions (Yorkshire, Lancashire and Cambridgeshire) across England.

AWE partners also provide tailor made training and support for *specific* groups of women, distance learning programmes for rural women; female business champions, support for the development of childcare initiatives and the development of complementary women business counsellors/trainers qualifications.

ACTION RESEARCH AND POLICY DEVELOPMENT

AWE has produced the first guide on routes out of benefit dependency into entrepreneurship for women and, similarly, some of the partners of AWE run their own sheltered workspaces and have carried out a benchmarking exercise into women friendly incubators. This has led to a series of guidelines which can be applied to both mainstream and specialist projects (longer and more flexible opening hours, space for part-time working, longer incubation periods, access to public transport, security, childcare, space for networking, security, professional business image, etc.).

Prowess (see page 2) has also developed a set of 12 best practice standards for business advice to women as a whole. These fit across 4 key areas: inclusion, equality, client focus, and quality. 60 of the 68 organisations in Prowess that provide business support to women have had service delivery assessments completed according to these criteria. 8 members have been identified as meeting the best practice criteria and will be awarded “Flagship Member” status.

LETTING OUT THE SECRET – NETWORKING AND MAINSTREAMING

One of AWE’s most significant achievements has probably been to ensure that many of the lessons mentioned have been incorporated systematically into the first action plan to promote entrepreneurship among women in England.

Prowess has had a major responsibility for drawing up the UK Department of Trade and Industry Strategic Framework for Women’s Enterprise. It is represented on the Small Business Service’s (SBS)² cross-Government policy group for women’s enterprise and plays a part in the Framework’s future development and implementation. The research carried out by AWE was helpful in ensuring that the Strategic Framework incorporates many of the key activities that are being tested by Equal and develops them into a broader policy log frame specifying objectives, outputs and measures so that they can be implemented far more widely. For example, DTI has adopted demographically disaggregated data for setting the targets, monitoring and evaluating policies.

The policies in the Strategic Framework are grouped into three simple but very important blocks closely related to AWE’s activities: child care and caring responsibilities, business support provision and finance. The first block establishes the vital family and social conditions that are required for allowing women even to consider running a business on equal terms with men. It also spotlights issues relating to the transition from welfare benefits to self-employment for women. If these framework conditions are not right there is a real risk that some of the “activation” policies currently in vogue simply mean that women swap unpaid stressful domestic work for their own families for low paid, even more stressful work for other peoples families – and then have to come home to pick up the consequences.

The Strategic Framework for Women’s Enterprise is now being rolled out by Regional Enterprise Agencies across England. Activity led by Prowess³ has achieved some early success in this respect, employing different strategies according to the RDA involved. The main activity has focused on securing commitment from the RDA’s for coordinator posts for implementing the Womens Strategic Framework at regional level following many of the guidelines developed by AWE⁴.

² The SBS is part of the Department of Trade and Industry. It is the main government body responsible for support to SME’s in England

³ Using Action 3 of EQUAL.

⁴ This has been successful in the East Midlands Development Agency. In the SE England Development Agency, Business Links are using their own funding to coordinate the regional strategy for women’s enterprise advised by a partnership between the Development Agency, Business Link and Prowess

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