A new era for female entrepreneurs in York and North Yorkshire

University of York
Enterprise Works

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS

CONTENTS

ENABLING FEMALE ENTREPRENEURSHIP

Supporting female entrepreneurs is not only a matter of fairness; it is a major economic opportunity. Women remain underrepresented in entrepreneurship, yet unlocking this potential drives business creation, innovation and inclusive growth. In regions like York and North Yorkshire, where micro and small businesses dominate, enabling more women to start and scale businesses strengthens local resilience and prosperity.

This research shows that women face additional structural and societal barriers; from gendered expectations and caring responsibilities to confidence gaps and the under-recognition of their skills.

Without intentional change in how support is designed and delivered, these barriers will continue to limit both individual and regional potential.

Who are these guides for?

These Guides are for practitioners, policymakers, business support organisations, educators and ecosystem builders who support and shape environments for female entrepreneurs. Created from the *New Era for Female Entrepreneurship in York & North Yorkshire* research, they draw directly on the lived experiences, challenges and ideas for change shared by women entrepreneurs across the region, translating those insights into practical, place-based guidance to help business support organisations better understand and respond to their needs.

How to use the guides

Use each guide as a practical and reflective tool:

- **Read with intent** – focus on lived experiences, not just key findings.
- **Challenge assumptions** – identify where existing support may reinforce barriers.
- **Adapt your practice** – apply insights to programme design, delivery and communication.
- **Embed change** – integrate inclusive approaches at both operational and strategic levels.

The guides highlight key themes such as confidence, visibility, networks and systemic bias, offering practical starting points for discussion, programme development and policy design.

RECOMMENDATIONS

1. CONFIDENCE AND GENDERED ROLES

- Many women described feeling they had to “prove themselves” before being taken seriously, despite having strong skills and experience
  - ➔ **Action:** Build validation into every interaction - explicitly recognise existing capability in diagnostics, mentoring and delivery
- Some described business spaces as “not for people like me” or dominated by more confident voices
  - ➔ **Action:** Offer structured, facilitated formats alongside open networking to reduce reliance on confidence-led participation
- Confidence was often described as something that “comes and goes” depending on experience and feedback
  - ➔ **Action:** Address underlying factors (recognition, representation, access) rather than treating confidence as a standalone issue
- A lack of visible, relatable role models made it harder to see business as a viable option
  - ➔ **Action:** Consistently showcase diverse local women running different types of businesses

RECOMMENDATIONS

2. PATHWAYS TO EMPLOYMENT AND SELF-EMPLOYMENT

- Many described their route into business as “not planned” or shaped by needing flexibility or fitting around other responsibilities
  - ➔ **Action:** Design support that reflects non-linear journeys, allowing people to step in, out and back in without restarting
- For some, self-employment was the only way to make work “fit around life”
  - ➔ **Action:** Position enterprise support as a realistic employment pathway, linked to skills and employability support
- Decisions about starting or growing a business were often described as something discussed and negotiated at home
  - ➔ **Action:** Provide information and resources that can be shared beyond the individual, supporting household-level decision-making
- Several women spoke about not recognising their own experience as “business-relevant”
  - ➔ **Action:** Use onboarding and diagnostics to actively translate lived experience into business capability
- The support landscape was often described as “confusing” or “hard to navigate”
  - ➔ **Action:** Strengthen coordination and referrals so individuals are guided, not left to self-navigate

RECOMMENDATIONS

3. FINANCE, FUNDING AND MONEY

- Many described funding as “not for people like me” or something you had to be “very confident” to access
  - ➔ **Action:** Make funding more accessible by clearly showing who it is for, with real examples and transparent criteria
- Some felt they needed to be “over-prepared” to be taken seriously when applying for funding
  - ➔ **Action:** Review criteria and processes to ensure they do not unintentionally favour certain communication styles or business models
- A common frustration was being offered advice or mentoring instead of actual funding
  - ➔ **Action:** Ensure finance is a core part of support, not replaced with advisory provision
- Many were running small, sustainable businesses that didn’t fit traditional funding expectations
  - ➔ **Action:** Provide flexible, small-scale and staged funding options aligned to microbusiness models
- Confidence around money was often described as developing through experience, not training
  - ➔ **Action:** Embed practical financial support (pricing, cashflow, applications) within delivery

RECOMMENDATIONS

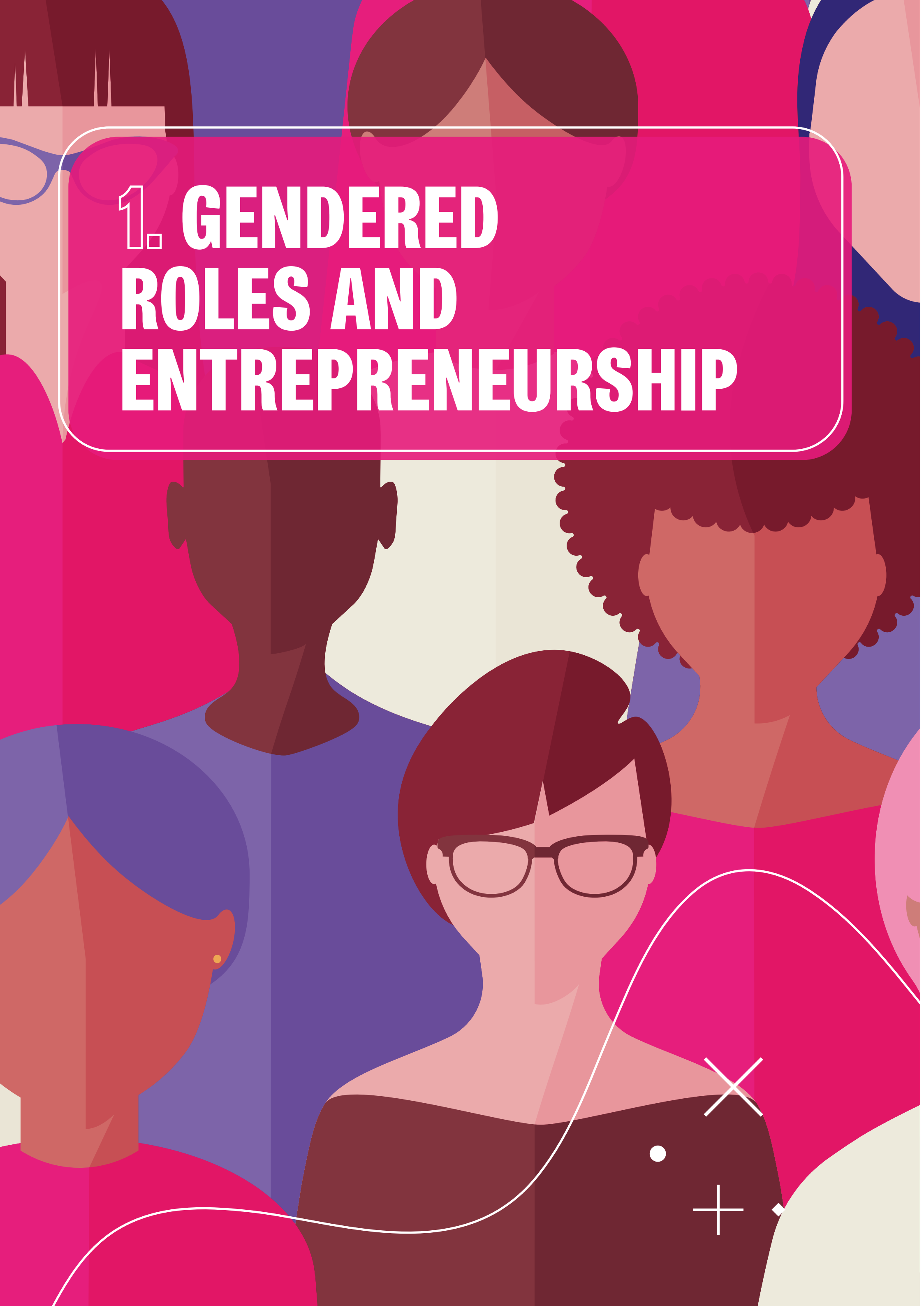
4. INFRASTRUCTURE AND PLACE

- Women in rural or less connected areas described feeling "out of the loop" or less visible
  - ➔ **Action:** Deliver consistent, locally based support rather than concentrating activity in central locations
- Travel, time and logistics were described as real barriers to attending support
  - ➔ **Action:** Offer flexible formats, including shorter sessions and varied timing
- Many described having to "fit support around everything else"
  - ➔ **Action:** Design delivery that reflects competing demands, rather than assuming full availability
- Access to opportunities and networks was often shaped by where someone was based
  - ➔ **Action:** Strengthen local connectivity so access is not dependent on location
- Digital systems were sometimes described as difficult or inconsistent to use
  - ➔ **Action:** Improve usability and consistency across online platforms

RECOMMENDATIONS

5. MENTORING, ADMIN AND SUPPORT FIT

- Some women described feeling they had to "prove their business was real" before being taken seriously
  - ➔ **Action:** Ensure early interactions validate business activity and intent, regardless of stage or scale
- Trust was often built through relationships, not programmes
  - ➔ **Action:** Provide continuity through named contacts and consistent support relationships
- Generic support was described as "not quite fitting" individual circumstances
  - ➔ **Action:** Offer more tailored pathways and flexible delivery within existing provision
- Mentoring worked best when there was shared understanding or experience
  - ➔ **Action:** Match mentors based on lived experience and context, not just sector
- Repeating information and navigating multiple systems was described as frustrating
  - ➔ **Action:** Streamline processes and reduce duplication across providers



1. GENDERED ROLES AND ENTREPRENEURSHIP

Perceptions and prejudice can both positively and negatively impact a person or group. They are often fuelled by a mix of individual experiences, culture and society, media and socialisation processes amongst many other factors. The women interviewed in this research talked about the impact that socialisation and culture have on them and their lived experiences as women entrepreneurs.

GENDER ROLES

Gender roles are culturally defined and vary significantly across societies and time periods. From an early age, societal norms shape our understanding of gender-appropriate behaviours. Historically, women have been cast as homemakers, valued for their nurturing qualities, while men have been expected to assume breadwinning and leadership roles. Leadership research demonstrates how the entrepreneurship of women is often positioned as less serious to their men counterparts whilst solely recognising gender as one ‘category’ without considering the myriad articulations within it and its perception.[1]

> “*there needs to be more awareness raising around unconscious bias as well. For women as well. We’ve been socialised in such a way, to behave in such a way that we, it’s so ingrained, we don’t even know it ourselves*” **CITY ENTREPRENEUR**

Women interviewed talk about the difficulty in balancing their many expected roles on top of running their business(es). This lies in contrast to men entrepreneurs. There are some reflections from those interviewed that men in business can rely on their partners or spouses to take care of domestic duties while they focus on running their business. While this stereotype is not universal, it underscores the gendered expectations that dictate familial roles. Running a business is already demanding and managing this on top of additional roles within the household contributes to more stress and pressure.

1 Sara Nadin, Robert Smith, and Sally Jones, ‘Heroines of Enterprise: Post-Recession Media Representations of Women and Entrepreneurship in a UK Newspaper 2008–2016’, International Small Business Journal 38, no. 6 (1 September 2020): 557–77, https://doi.org/10.1177/0266242620913209.

> *I know it's a stereotype, but it's a stereotype for a reason, but most men in business have partners, wives, whatever, who do all the childcare, the cooking, the shopping, the cleaning, the accounts, the ringing of the suppliers. We have to do all of that on top of running our businesses."* **RURAL ENTREPRENEUR**

> *I'm a single mum, divorced mum, and now I'm juggling lots of things and sometimes it feels really hard … we have that as well, more than men have to do, I think that's the generalization, but I think it's probably still true that women still take on most of the chores and the childcare."* **CITY ENTREPRENEUR**

This is made even more difficult for women when there is a natural expectation that it is them who will adjust their schedule to fulfil roles. Feelings of being overwhelmed by the unequal distribution of responsibilities are common. This interviewee's reference to household duties falling 'all one me', highlights the gendered nature of responsibilities and the expectations to fulfil these duties regardless of other commitments. Other women feel the burden of societal expectations through the perception others have of their assumed role.

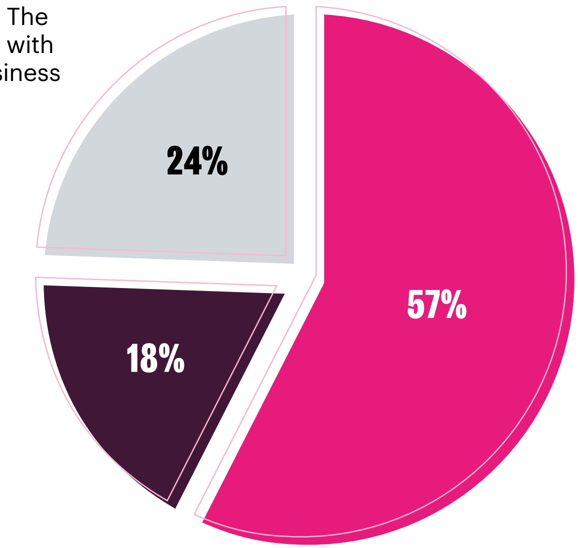
> *I find it incredibly hard that even if I am the main earner, that when it comes to taking the dogs to the vets or needing this* **it's all on me** *… Whatever it is, it's me that has to bend. I find that awful."* **RURAL ENTREPRENEUR**

> *My husband was the first name on the school contact list because he was in York, yet they always rang me."* **CITY ENTREPRENEUR**

Approaching 3 in 5 (57%) of those surveyed agree that the mental load of running a business with everyday life is a barrier to their business continuity and/or growth.

Societal expectations have many consequences for women. They may face limited opportunities for professional growth. They may have perceptions around the skills that women possess, why they work in self-employment and

Figure 1: Level of agreement with: The mental load of running a business with everyday life is a barrier to my business continuity and/or growth.
(Source: Survey conducted as part of this research)



- Agree
- Disagree
- Neither agree nor disagree

Due to rounding, numbers may not always total 100

how they fulfil these roles. The tension between stereotypical masculine and feminine roles is played out in the assumption that husbands are expected to provide for their wives. The below quote upholds harmful stereotypes about both the woman's and the man's role. It also demonstrates an expectation that women will not have financial independence from their husband.

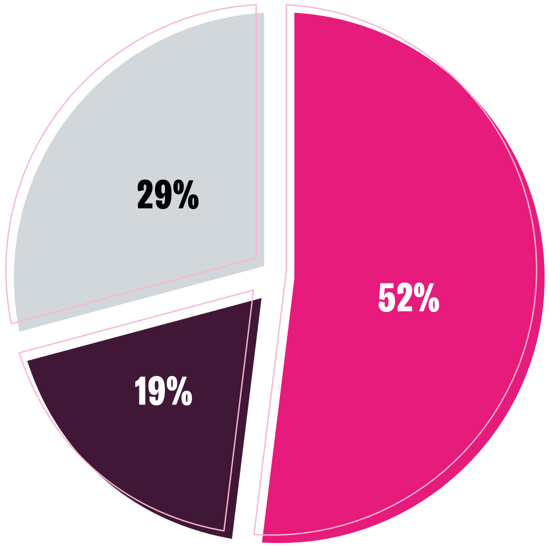
> *Even my husband actually has had someone say to him, 'Is your business not doing well enough to support your wife?'"* **CITY ENTREPRENEUR**

GENDER ROLES AND BUSINESS

Societal expectations of women and their gendered roles have an impact on the valuation of 'female skills' and 'female work'. There is a perception that women entrepreneurs are not ambitious, are not serious about their business, and do not prioritise profit. Women are expected to instead prioritise their children, which inhibits their ability to be 'real entrepreneurs'. Self-employment is a 'stop-gap' between returning to employment after raising children.

> *going back to assumptions, that women have got kids and they're not ambitious, they don't want to do this, they don't want to do that. They just want to play it small. They're only doing it until they get their other career. They're going to go back to work."* **CITY ENTREPRENEUR**

Figure 2: Please select your level of agreement with the following statements: I am taken seriously as an entrepreneur.
(Source: Survey conducted as part of this research)



- Agree
- Disagree
- Neither agree nor disagree

Such experiences are further quantified in the finding that 1 in 5 (19%) women surveyed did not feel that they are taken seriously as an entrepreneur while just over half (52%) did. These feelings are magnified when crossed with other personal attributes or identities.

> *Feeling inadequate or not taken seriously due to my age."*[2]

Stereotypes can limit the perception of capability that women entrepreneurs have. Women speak of being dismissed alongside the potential of their business. Their business is minimized and quickly categorised due to the gender of the business owner. There are inherent prescribed limitations to women-led businesses.

> *I sat in a meeting ... and I was told in an open meeting by a man on the panel that maybe I should join the women over-50s group. I spoke to an MP who came up here who suggested I sell my products at farmers' markets."* **CITY ENTREPRENEUR**

There are also challenges around the qualities that are expected of women and their association as negative or unconducive to entrepreneurship. This is evident through the 'meekness' that can be associated with femininity and the contrast this may have with qualities generally associated with entrepreneurship such as being outspoken and possessing leadership qualities. Experiences demonstrate that if a woman deviates too far from this expected 'meekness' and does have traditional entrepreneurial qualities, these skills can be perceived as negative. All the while, women should not lose touch with their femininity by becoming too concerned with making money.[3]

> *If a woman does it, they're aggressive, but if a man does it, they're assertive."* **CITY ENTREPRENEUR**

> *People used to say, 'You've got a chip on your shoulder.'...because you're female and you're outspoken."* **RURAL ENTREPRENEUR**

There is the further challenge that women feel unable to speak out on these issues because if they make complaints, it can be construed as negative.

> *I think one of the challenges is we don't want to make complaints because otherwise it will reflect badly on us. Then we're not going to get the help either."* **CITY ENTREPRENEUR**

Many women work within the health and wellness sector and voluntary sector. These sectors frequently demand skills that align with traits traditionally viewed as weaknesses, usually being compassionate and caring.

2 From survey completed as part of this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

3 Nadin, Smith, and Jones, 'Heroines of Enterprise'.

However, in the home, women fill these roles for minimal or no pay and there is an extension of this mentality to sector standards. This can lead to a consistent undervaluation of this type of emotional trade that is common in women dominated sectors.

> *"the types of services we're providing that are caring, kind, compassionate, nurturing, the voluntary sector tries to fill as many gaps as it can, so people are used to seeing it for zero or minimal cost.'"*
> **CITY ENTREPRENEUR**

> *"a lot of people's businesses are actually themselves. It's knowledge, isn't it? It's not a practical kind of skill like building a house or something like that. It's more emotional trade, I guess."*
> **RURAL ENTREPRENEUR**

Research demonstrates the need to challenge this valuation of female skills. Rethinking skills in this way can boost the valuation of the skills that women have.

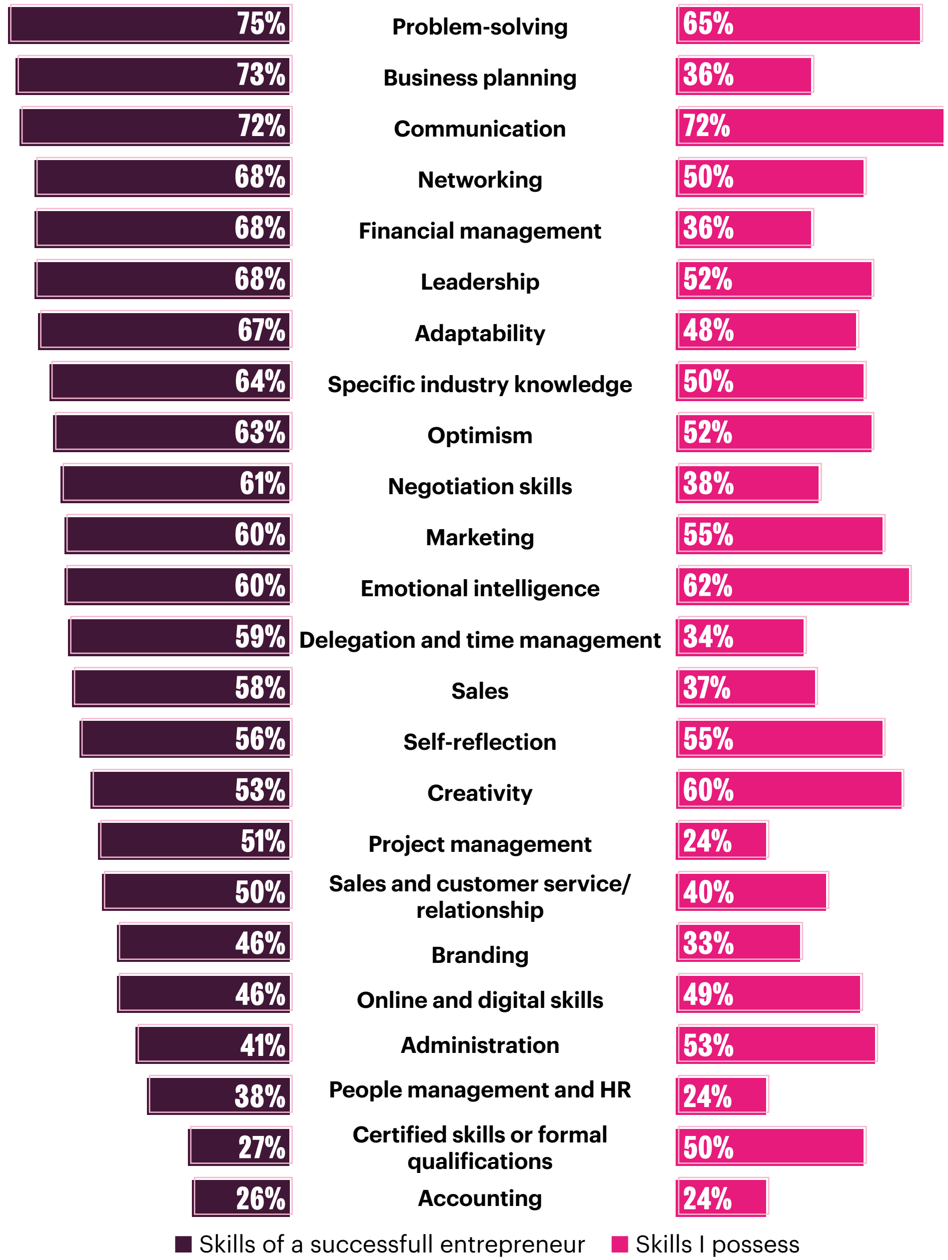
> *"We need to have an understanding that there's unconscious biases ingrained in people and making it more okay to have the skills that women possess, and they're not seen as weaknesses."* **CITY ENTREPRENEUR**

In addition to emphasising the positive qualities that women have, there is a process of dismantling the unconscious bias that women may have of their own skillsets of entrepreneurs. As part of the survey for this research, we asked participants to select the skills they thought a successful entrepreneur should have and the skills that they themselves possess. With few exceptions, participants generally selected a lower rate of personal skill attainment in contrast to the skills they select that a successful entrepreneur would possess. OECD research demonstrates that women are only 80% as likely as men to report having the skills needed to start a business.[4]

Included in the above chart are the skills with the greatest difference between personal skills and skills of a successful entrepreneur. What is striking is the high difference rates most notably in business planning and financial management.

4 OECD and European Commission, *The Missing Entrepreneurs 2023*.

Figure 3: Skills of a successful entrepreneur and skill I possess
(Source: Survey conducted as part of this research)



While almost 3 in 4 (73%) believe that business planning is needed as a skill for a successful entrepreneur, only 36% of respondents felt that they had this skill. This may reflect difficulties women have in attaining consistent business support. It may reflect difficulties they experience in not been taken seriously and the precariousness of the role. Many women enter self-employment to provide an income for their family. This is prioritised, meaning that there is no headspace for future planning. It may also reflect that women simply do not have the time with all of their additional responsibilities.

Perceptions of skills of financial management also shows the same trend. Where just over 2 in 3 (68%) think that financial management is needed for successful entrepreneurship, just over 1 in 3 (36%) surveyed think they have this skill. Comparable to business planning, this may reflect the host of challenges the women experience in attaining finance and funding for their business, further contextualised in section 3 of this report.

Interestingly, the greatest difference where personal skills show the greatest difference to the skills of a successful entrepreneur to the favour of the personal skills is in certified skills/formal qualifications. Indeed, where just 27% of respondents felt that certified skills/formal qualifications are necessary for a successful entrepreneur[5], half (50%) of respondents surveyed had such skills.[6]

This may reflect the sectors of the participants included in the survey but also suggests that women may undervalue their own skills or feel imposter syndrome that they have these skills. Impostor syndrome implies not feeling as if one's position is warranted or earned. This experience of imposter syndrome and entrepreneurship is intersectional with gender roles, unconscious bias and stereotypes about the limits of women's ability and their roles. It all exists in a systemic cycle that acts to internalise fear and make women insecure of their abilities.

> *"I think women suffer far more from imposter syndrome than men do."* **RURAL ENTREPRENEUR**

5 From survey completed as part of this research. Q. Which of the following skills do you think a successful entrepreneur possesses?

6 From survey completed as part of this research. Q. Which of the following skills do **you** possess?

> *"I think I was so lacking in confidence because I saw all these seemingly successful people around me and I was feeling unsuccessful."*
> **CITY ENTREPRENEUR**

This feeling of uncertainty can be further exacerbated when working in a woman-dominated industry. This could be linked to the perception that men are more successful business owners and leads to concerns that women working within a female-dominated space do not have a male benchmark to rely upon as an example of a 'proper business'.

> *"So when you're ... in more female-dominated industries, you then have the, well, is this a business? Do I have a business? Is this a proper business because my business doesn't look like those businesses?"* **CITY ENTREPRENEUR**

Women sometimes feel that they are 'unemployable' and lack the appropriate skills to be able to (re)enter the workforce on a position that would reflect their value and experience.

> *"I don't have a university degree and I don't have exams and letters and things. I don't feel that I am employable anymore, or I couldn't command a wage that would be worth it."* **RURAL ENTREPRENEUR**

Linked closely to imposter syndrome is lack of confidence. Lack of confidence is a challenge faced by 1 in 4 (24%) women surveyed as part of this research.[7] Entrepreneurship can be viewed as a second option, and this is also felt by our participants as an issue in early education and career options for women.

> *"Oh, okay, you can start your own business. It's a second option."*
> **CITY ENTREPRENEUR**

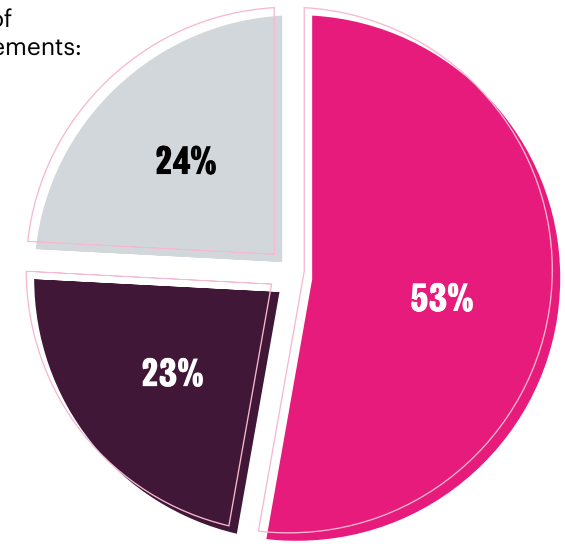
7 From survey completed as part of this research. Q. Which challenges, if any, have you faced in your entrepreneurial journey?

Research demonstrates that children are four times as likely to think of a man than a woman when they hear the word entrepreneur.[8] Research by Santander also shows that just over 3 in 5 (63%) of girls never thought about starting their own business and that parents play a role in perpetuating an entrepreneurship gender divide.[9] Just over a 1 in 3 (35%) girls saying they had been encouraged to consider entrepreneurship as a career compared to just over 2 in 5 (42%) boys.[10]

Perception plays into the availability of entrepreneurship as a career option for women and can inhibit women's ability to be see and see themselves as business owners. Approaching 1 in 4 (23%) of those surveyed feel that they do not see many female role models, underscoring the need to increase visibility.

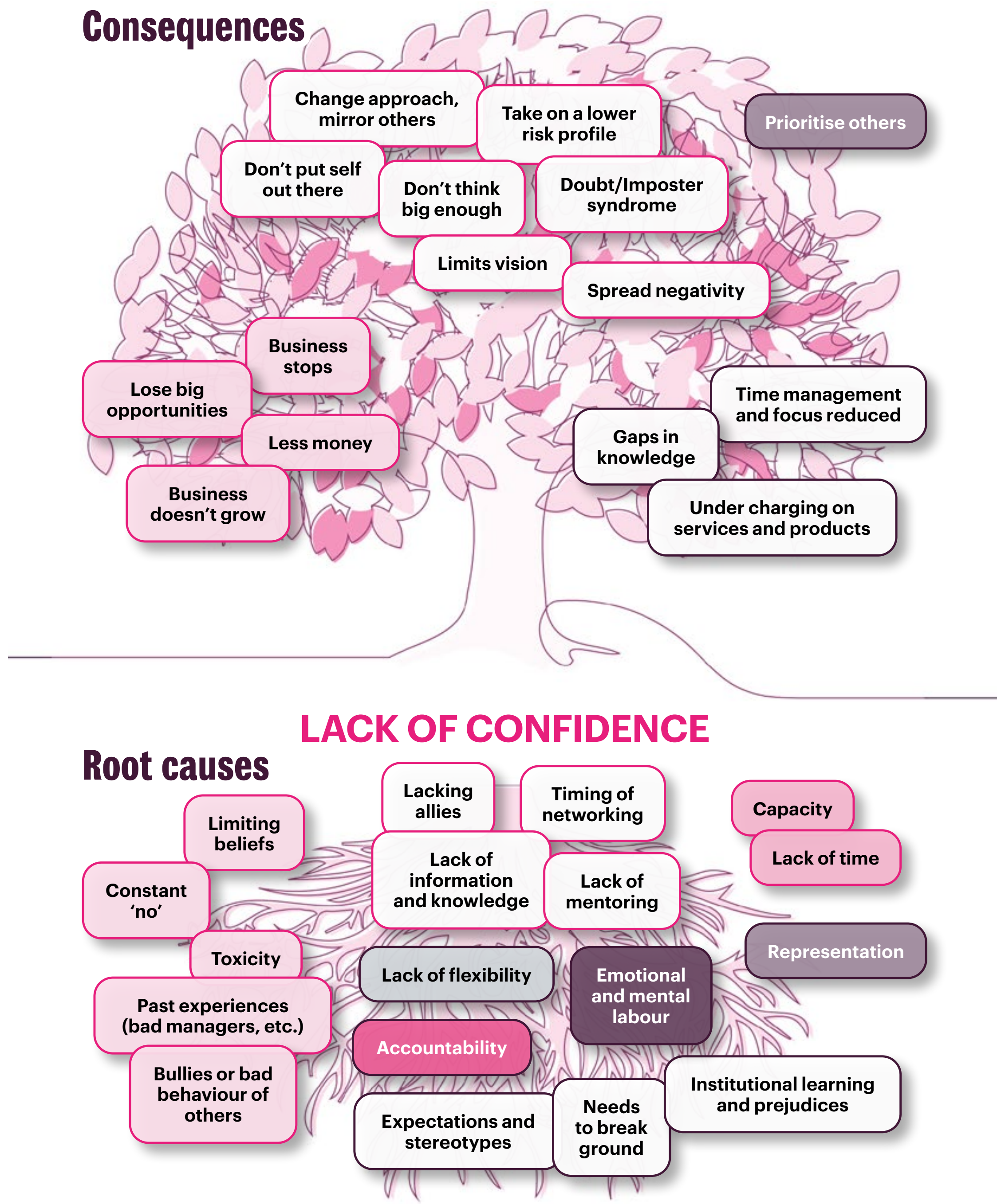
Women interviewed talked about their experiences in self-employment, but there was a disconnect when realising or acknowledging the scale of how they were working.

Figure 4: Please select your level of agreement with the following statements: I see many women role models.
(Source: Survey conducted as part of this research)



8 Santander, 'Eight in Ten Young People Can't Name One Female Entrepreneur | Santander UK', 2020.
9 ibid
10 ibid

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 1. Gendered Roles and Entrepreneurship



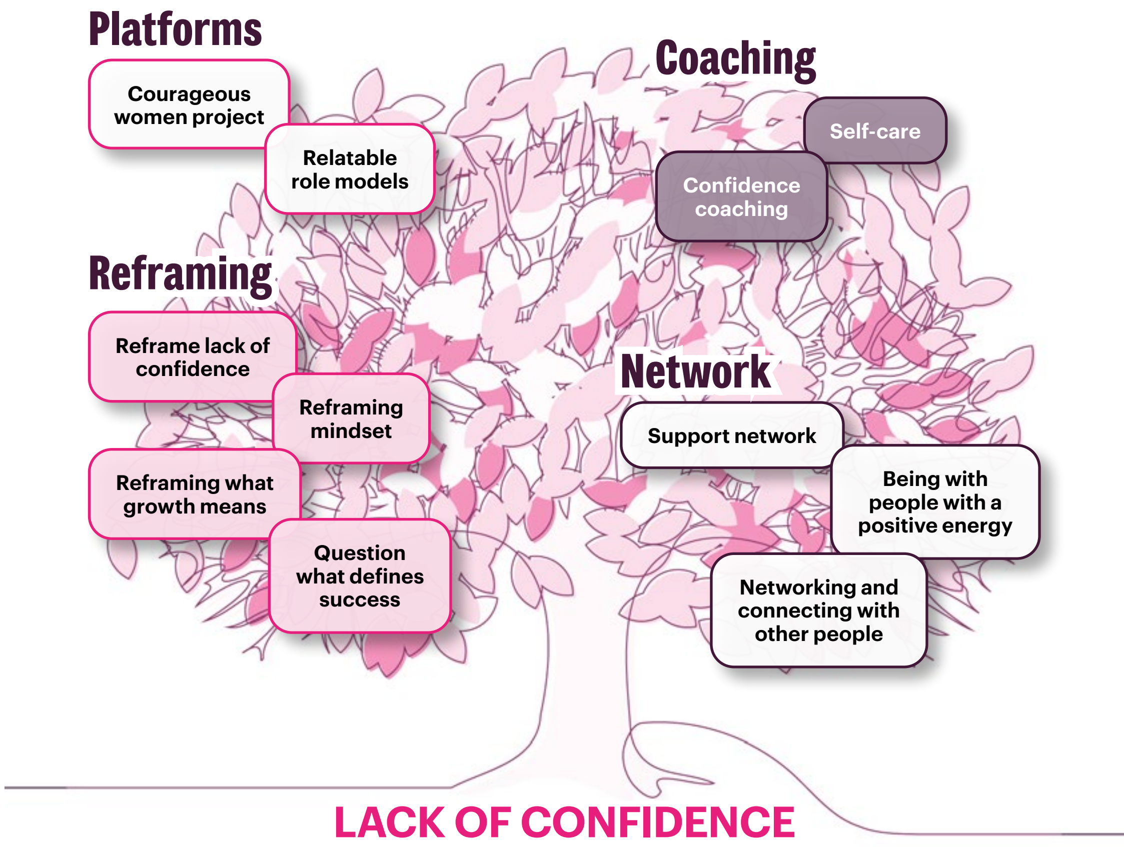
> *15 or 20 years … I dabbled in self-employment without realizing that that's what I was doing … and then now I have a business. Then I was like, oh, actually that makes sense. You know, that was something that I was looking for, but I didn't know that I was looking for it."* **CITY ENTREPRENEUR**

> *I didn't actually see myself as a businesswoman. I was just self-employed, that wasn't a business."* **RURAL ENTREPRENEUR**

Visibility is important to counteract these perceptions of what an entrepreneur should look like and to highlight the vast range of identities that entrepreneurs have.

> *We also need visibility because if a light is being shown on us, we're getting more visible. If we're getting more visible, more organisations, more potential clients are seeing us."* **CITY ENTREPRENEUR**

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 1. Gendered Roles and Entrepreneurship



2. PATHWAYS TO SELF-EMPLOYMENT

"My job went from being hybrid to having to be in the London office, which was just not acceptable when you've lived in [North Yorkshire] and done the job successfully for a period of time. I found that really dreadful, that all of a sudden I was being told that I wasn't good enough because I wasn't physically present." **RURAL ENTREPRENEUR**

"When I worked at [supermarket] I was trying to work up there to a manager's position. I was taking all the night shifts and stuff, and all the extra shifts, and all the covering and stuff, but they always kept putting me on the till because I was smiley." **RURAL ENTREPRENEUR**

"I did my CV and put that I had a baby, I'd been on maternity leave. I wanted part-time work at that point. Nothing. Every job I applied for, I never even got an interview, didn't get an acknowledgement, nothing. So, I took the baby off ... [I] got an interview, and they were like, 'What have you been doing for the last 15 months?' I said, 'Well, I had a baby.' 'Right. Well, are you planning on having any more?" **COASTAL ENTREPRENEUR**

WHY SELF-EMPLOYMENT?

Why do women go into self-employment in YNY? The answer is complex and often reflects the myriad of social challenges that are associated with women and work.

Of the women surveyed as part of this research, 42% claim that a main driver behind founding their business was to pursue their personal ambition.[1]

"I've been self-employed for 14 years, and I've just always had a fire in my belly. I always knew I'd lead people. I just knew that I had that leadership sort of business quality in people." **RURAL ENTREPRENEUR**

1 From survey completed as part of this research. Q. What were/are the main drivers behind founding your own business?

Other women pursue self-employment to have control over their own working environment and to structure their own goals.

> *So it was kind of being master of my own destiny and fulfilling my goals rather than the goals of somebody else.”* **CITY ENTREPRENEUR**

But many women are pushed rather than pulled into self-employment.

Unhealthy workplaces have been a catalyst for many women to enter self-employment. This is reflected in the many instances of women no longer being fulfilled by employment (34%), being undervalued in the workplace (33%), and their inability to get a job to match their skills or experience (13%).[2]

WORKPLACE DISCRIMINATION

> *was asked if I felt appreciated by the company I was working with, and I just looked at the person who was asking the question and went, ‘No, not at all.’”* **CITY ENTREPRENEUR**

Many different forms of discrimination were experienced by women in the workplace. They often include discriminatory attitudes or behaviours prevalent in the sectors they work in, impacting the women’s opportunities for advancement, recognition, or fair treatment.

> *There a lot of the customers were groping Emily*.[3] We spoke to the boss about it and he said it was part of the job. Then he said we had to wear make-up in the bar.”* **RURAL ENTREPRENEUR**

This serves as a motivating factor to explore independent opportunities to allow more control over their work environment and interactions. Women express a perception of encountering discrimination virtually wherever they go, indicating a pervasive and systemic issue rather than isolated incidents.

2 ibid

3 Not her real name

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 2. Pathways to Self-employment

> *I faced discrimination from different people in that sector. I thought, well, actually, maybe I’d be better off going independent. So that was another motivation for me.”* **CITY ENTREPRENEUR**

Issues around workplace behaviours are also evident in staff management, in being micro-managed and in not being respected. The range of experiences demonstrate a pattern of conflict and dismissal experienced by women in their relationships with managers, both men and women. This suggests the importance of supportive work environments and advocacy efforts to address issues of respect in the workplace.

> *not feeling respected. I butted heads with managers a lot, if it was male managers, and then I’d just get fired.”* **RURAL ENTREPRENEUR**

> *there was micromanaging going on continuously, which was what contributed to the burnout because I just could not get anything done for being phoned and contacted.”* **CITY ENTREPRENEUR**

It is difficult to progress in a job where the company structure does not align with the values of women workers or has a particular view on who they feel is capable of managerial roles.

> *I think for me it was hitting a ceiling in the job that I was in. I was being passed over for promotions that I could do standing on my head.”* **RURAL ENTREPRENEUR**

This difficulty around progression is further complicated when considering the social expectations around men and women. It becomes difficult for women to progress when men usually have less ‘gaps’ on their CV.

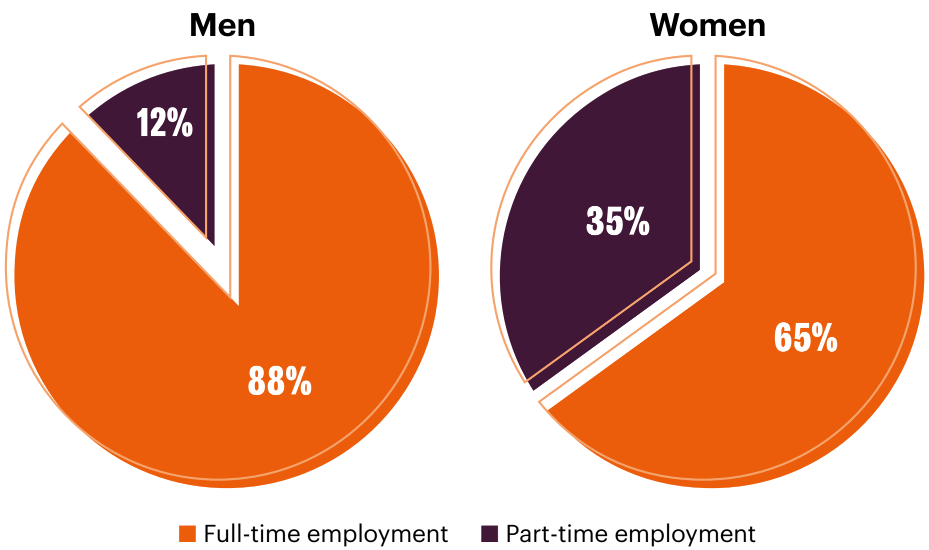
FAMILY AND CARE-GIVING RESPONSIBILITIES

Familial responsibilities are a catalyst when pursuing work flexibility for 4 in 10 (39%) women surveyed.[4] The need for flexibility demonstrates the complex interplay of the many jobs that women have in their working and personal life. While the balancing act of employment and parental duties are not limited to women, this research underscores the persistent 'double shift' effect where women will primarily shoulder familial and household responsibilities. In response to this, women often seek flexibility in their employment to juggle work hours with their various other commitments.

Census data shows that women have a higher rate of part-time employment compared to their men counterparts.

Figure 5: Employee working patterns

Source: ONS data. (2024). Full-time, part-time and temporary workers[5]



Some women have been ousted from employment because their employer would not negotiate the potential of working part-time, while others have found themselves at a disadvantage in their career because of their desire to work part-time to meet their other responsibilities.

4 From survey completed as part of this research. Q. What were/are the main drivers behind founding your own business?

5 SA: Full-Time, Part-Time and Temporary Workers (Seasonally Adjusted) – Office for National Statistics', accessed 21 May 2024.

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 2. Pathways to Self-employment

> *'I would love to come back, could I do part-time?' 'No.' Not at all, wasn't even up for discussion.*" **COASTAL ENTREPRENEUR**

These issues of incompatibility between employment and flexibility are symptomatic of misaligned values between employee and employer. Research has demonstrated challenges between the employment market and mothers, in particular, with company structures and the employment market broadly.

> *I was having a family and it didn't fit in the company structure they have now.*" **RURAL ENTREPRENEUR**

> *I got to director level in a company, quite a male-orientated company, and then I started to have my family which marginalised me.*" **RURAL ENTREPRENEUR**

There were multiple experiences amongst the women of having difficulty in applying for jobs, getting promotions or even in retaining their jobs due to being a mother. Multiple women talk about not being able to get job interviews due to having been on maternity leave, asked if they had plans to have more children and being made redundant while on maternity leave.

> *I was on maternity leave when I got made redundant.*" **RURAL ENTREPRENEUR**

The pressure to adhere to traditional work norms may force individuals to choose between advancing their careers or fulfilling family obligations. They may even judge women poorly for prioritising their family's needs.

> *She said it was unprofessional to walk out of a meeting and go and see to your daughter's needs. It's a priority.*" **CITY ENTREPRENEUR**

Lack of flexibility compounded with lack of local infrastructure to support women inhibits the woman's ability to stay in the employed workforce. This becomes further apparent when women reflected on childcare facilities and their availability.

> *"on a Friday you can't get any nursery places anywhere. I only clocked this the other day, why it's Friday morning. I can't get my kids childcare on a Friday morning. Friday morning is changeover day so everybody will be cleaning. A lot of the women will be cleaning holiday cottages and stuff like that. So you cannot get childcare on a Friday morning."* **RURAL ENTREPRENEUR**

> *"So, I evolved into being self-employed because there was no nursery, there was no support. I rang and applied for so many jobs that I was overqualified for, but could I work mornings and then afternoons? No. It was this and that was it. There was no option. That was the role, and you either took it or you left it. So, that was why I went into working for myself."*
> **COASTAL ENTREPRENEUR**

On top of caring responsibilities for children, there are also those who are simultaneously caring for their parents or wider family members. The dual caregiving responsibilities place a significant demand on the time and energy of those doing a lot of the caregiving.

> *"Having said that, you were saying young children, but my generation also have parents and parents-in-law who require support. So we're a sandwich generation; I've got both."* **CITY ENTREPRENEUR**

There is a cyclical nature that underscores the ongoing and evolving nature of caregiving throughout life. The unpredictability of caregiving responsibilities disrupts daily routines and makes it difficult to maintain work schedules.

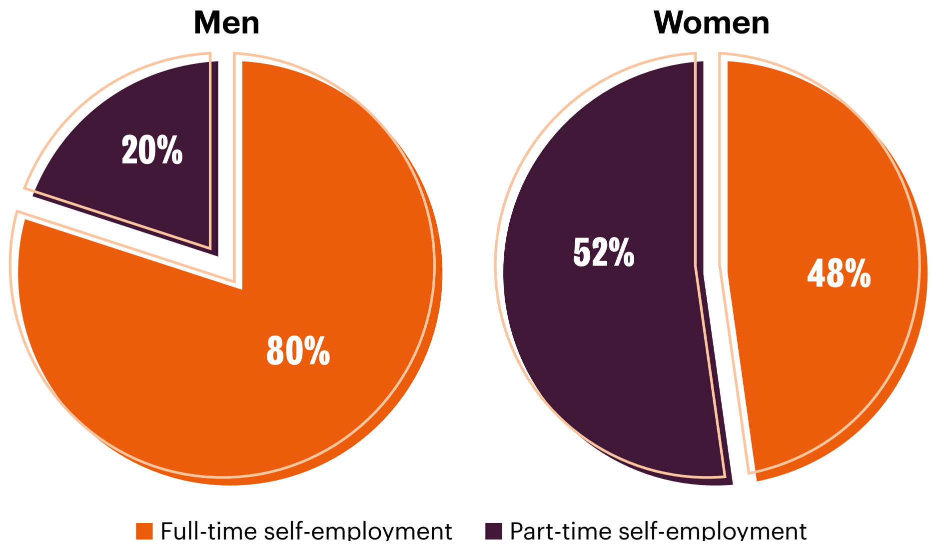
> *"so one day I'm taking mum to the hospital one time, all right, so then I'm meeting a social worker on Thursday, so that is that morning wiped out or whatever, so now it's changed that I'm thinking about them."* **RURAL ENTREPRENEUR**

There is a high prevalence of family caregiving responsibilities in the area that co-exists with a low recognition of the challenges faced and the invisibility of the role.

> *"I would say as well, you have, in Yorkshire, particularly in this area, is you have a really high percentage of family carers, which is very underacknowledged. So, what you have is lots and lots of people juggling lots and lots of roles that perhaps lots of people don't know about as well."*
> **COASTAL ENTREPRENEUR**

Survey data demonstrates that just over half (54%) of the women surveyed are primary carers for a child/children or another adult(s).[6]

Figure 6: Self-employed working patterns
Source: ONS data. (2024). Full-time, part-time and temporary workers

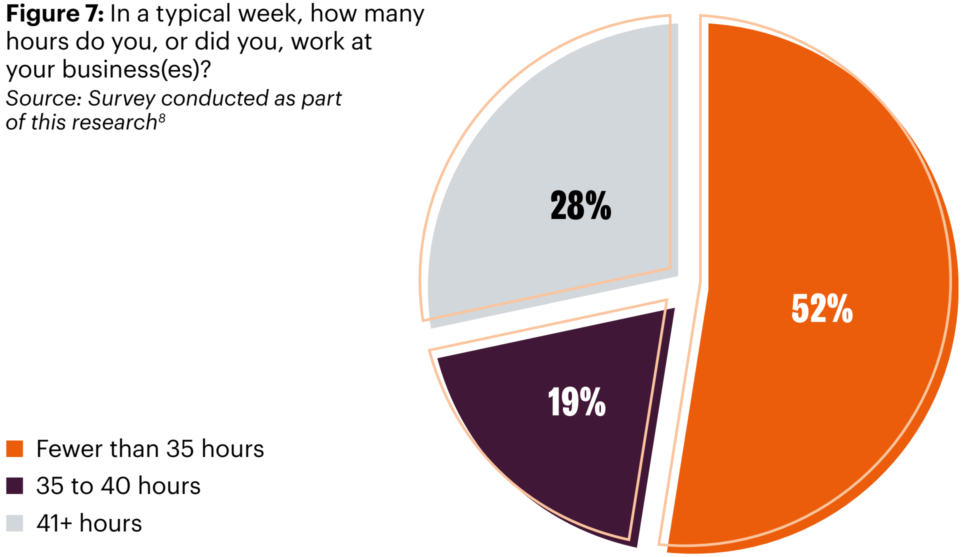


From our survey, we see that just over half (52%) of women work part-time. This reflects national trends.[7]

6 From survey completed for this research. Q. Do you have any caring responsibilities for a child/children or/and another adult(s)?

7 From survey completed for this research: Q. In a typical week, how many hours do you, or did you, work at your business(es)? Part-time work is characterised by working fewer than 35 hours in a week.

Figure 7: In a typical week, how many hours do you, or did you, work at your business(es)?
Source: Survey conducted as part of this research[8]



While challenges around hours worked does stretch into self-employment, there is an ability to work a lot more flexibility. This does not imply that a woman will work less hours but implies that a woman can work more productively and have greater autonomy over their working day and autonomy to complete their work the way they see fit, the way they want, and to make work fit around their lives.

> "*flexible working is looking at doing your job in a different way.*"
> **CITY ENTREPRENEUR**

8 ibid

THE FAMILY/LIFE COMMITMENTS TREE

Initial qualitative data indicates that while achieving a balance between family and work life can lead individuals to pursue self-employment, this challenge continues to persist even after becoming self-employed. Therefore, balancing family/life commitments was included as a core theme in our workshop.

It is perhaps unsurprising that a variety of societal pressures and stereotypes, which often portray women as homemakers and caregivers, are identified as the causes of challenges related to this work/family/life balance. It crunches time for the women who are overwhelmed by the number of responsibilities they have, adding to barriers in business growth.

> "*Time is always my biggest barriers, I have to be available to care for my 3 young children, if there are holidays, sickness, the responsibility lands with me. Household duties are overwhelming with a young family so there is never any time to catch up with myself.*"[9]

There is an expectation for women to juggle these responsibilities, and if they can't fulfil their family roles, it often leads to feelings of guilt.

Having sufficient time to take on these roles of business owner and homeworker and caregiver puts strain on the woman, increasing her cognitive load. The mental effort required to process and manage these competing demands can lead to feelings of stress and of being overwhelmed, having a negative impact on her own wellbeing.

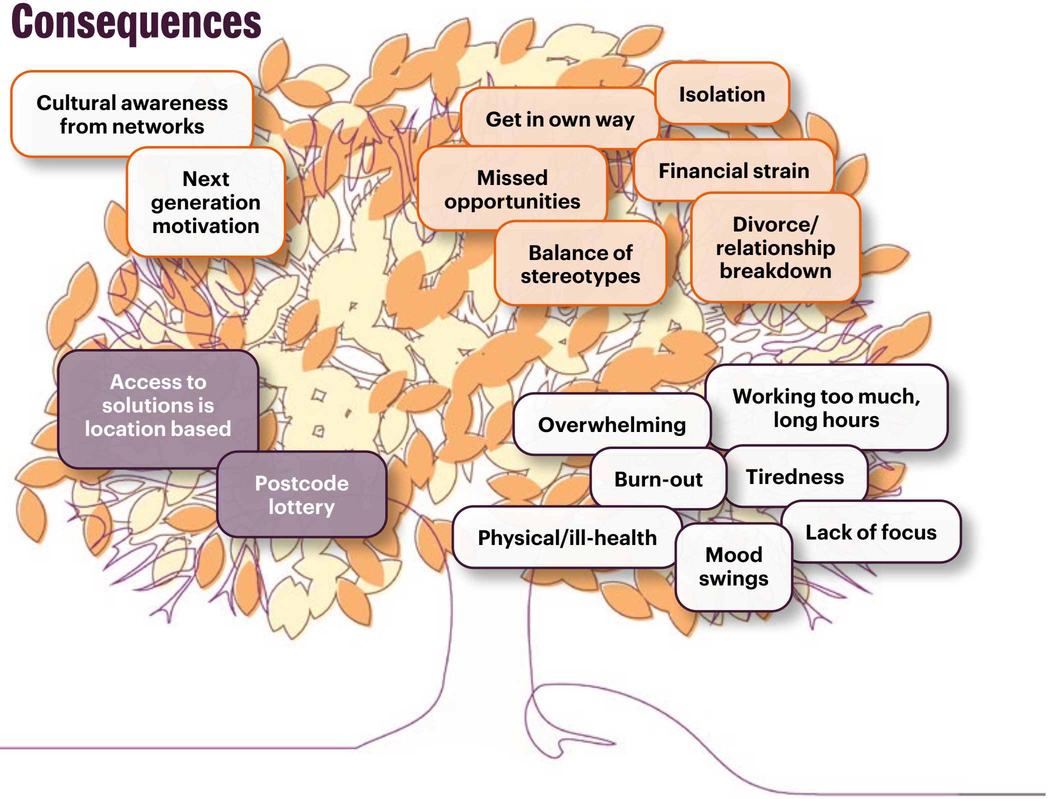
Also identified as root causes of the challenge of balancing work with family/life commitments is the lack of infrastructure for caring. This is demonstrated through limited childcare and adult social care.

Menopause is also identified as a root cause of this challenge. Menopause can impact a woman's ability to balance work and family life in several ways, most notably through changing energy levels and decreased concentration leading to lower productivity. This exists alongside the emotional and psychological effects of menopause.

This all exists alongside the perception of the female entrepreneur as not having a 'real job'.

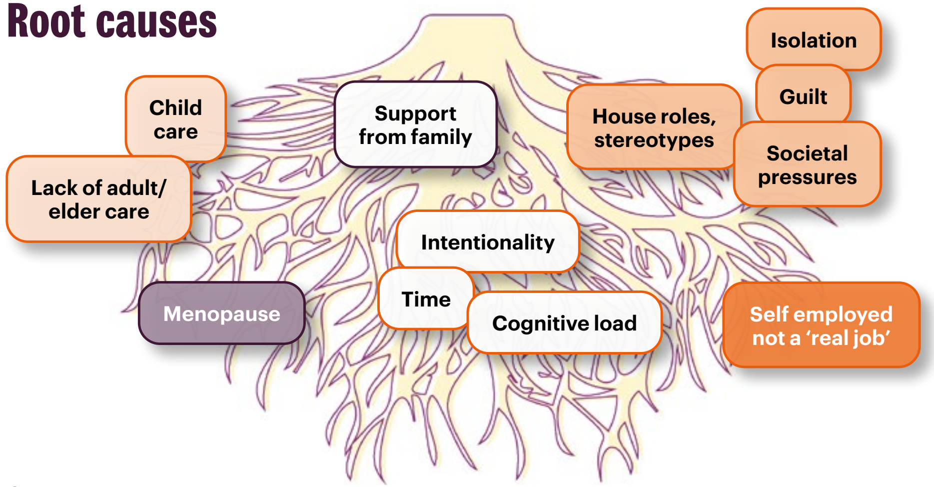
9 From survey completed as part of this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

Consequences



MANAGING FAMILY/LIFE COMMITMENTS

Root causes



SHIFTING AMBITIONS REFLECT FAMILY LIFE

As the life cycle evolves, so too do the motivations and priorities for businesses. Women start businesses in part to support their family, facilitate a lifestyle or because they are pushed out of employment.

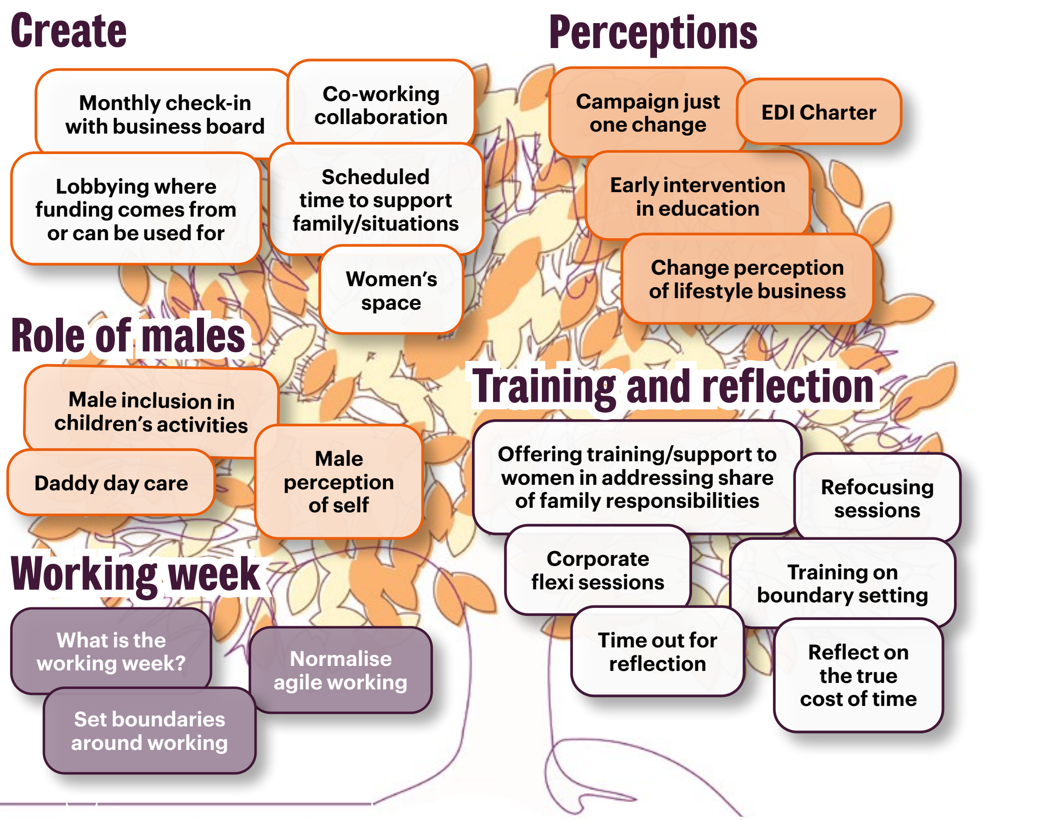
Interviews demonstrate that in the initial stages, there is a key need for businesses to be sustainable and to support the woman and her family.

> *"Have I had enough money coming in that we could pay the mortgage and do all of that, and we had food and all that kind of stuff. That's what success felt like to me at the very beginning. It's different now because I've got people working for me. So, success now is a different story, but at the very beginning, when it was just me, I didn't know what was going to be here at this point."* **COASTAL ENTREPRENEUR**

A woman may enter self-employment for greater autonomy to meet familial responsibilities such as rearing their children. However, as children get older and perhaps need less full-time parenting, the women may be able to reprioritise her responsibilities and reflect on business goal such an increasing her business profit and having more free time to scale-up her business, if she wishes. The lived experiences of those who took part in this research also demonstrates the juggling caring responsibilities of other family members that may occur following or during child raising. Of course, much is dependent on other supports in place such as the family unit, local services or the availability of finances.

The life cycles of women often parallel the evolution of their businesses, as their ambitions and support requirements change with each phase. The autonomy to control these shifting ambitions and to have the business fit around their lives is key.

> *"I think it's having that flexibility of support, saying about ambition, women's ambition might change over a number of years. So my ambition was very different when my kids were four, five, and seven to where they are now when they're all in their teens."* **CITY ENTREPRENEUR**



MANAGING FAMILY/LIFE COMMITMENTS

There are a range of consequences identified. Strain is a primary consequence. While strain takes the form of physical and mental ill-health there is also a strain on work. This is evident in situations where opportunities are missed due to self-imposed barriers. There is also financial strain, likely experienced from lack of time to business plan, manage finances and the need to provide a salary for their family.

Consequences identified include a desire to want change for the next generation of women entrepreneurs. This can be present through networks and information sharing.

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 2. Pathways to Self-employment

> “*I think the challenge is multiple life cycles of your business because as you say, you're wanting different things at different times because you've got different needs around you, and different hopes and expectations as you go through different phases of your own life, and potentially your partner or your children's lives, or your parents' lives.*”
> **CITY ENTREPRENEUR**

3. FINANCE, FUNDING, MONEY

Despite their substantial potential to bolster both local and national economies, women entrepreneurs confront distinct obstacles when securing the financial support needed for their businesses. Navigating the already complex landscape of funding is compounded by biases against women entrepreneurs and doubts about their capacity to handle funding. Additionally, perceptions of sectors traditionally dominated by women, coupled with geographical challenges in accessing funding within their region, adds further barriers. Other challenges present on the price of their service or product, especially within the YNY context where difficulties in customer acquisition and retention are observed.

FUNDING FOR GROWTH

Our survey of women entrepreneurs in YNY demonstrate the predominant use of personal savings to set-up businesses (60%), whilst almost 1 in 4 (24%) did not use any funding and just 8% received a grant/award to set up their business.[1] This echoes OECD findings that women entrepreneurs are more likely to rely on informal financing compared to men.[2] This implies that women take on more personal risk and stress. This continues into finance and funding available for growth opportunities, where women describe many barriers to accessing finance. As women entrepreneurs progress in their business, they need funding support to grow.

Women come up against eligibility walls where they are no longer in the start-up phase, and they find less funding available for sole traders. This research has demonstrated that half (49%) of respondents are sole traders. But our survey data has demonstrated repeated concerns that **"access to funding as a self-employed sole trader"**[3] is a barrier to growth. It is difficult to acquire funded support when there are no employees within the business.

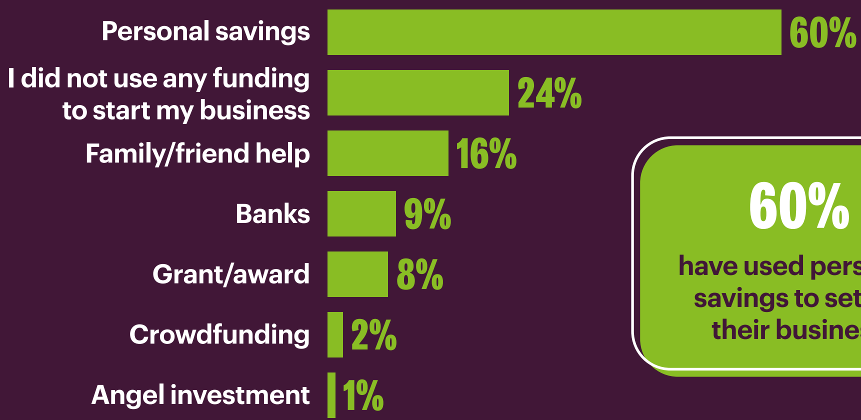
1 From survey for this research. Q. What funding, if any, did you use to set up your business?

2 OECD, 'Women Enterprise Policy and COVID-19: Towards a Gender Sensitive Response', 2020.

3 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

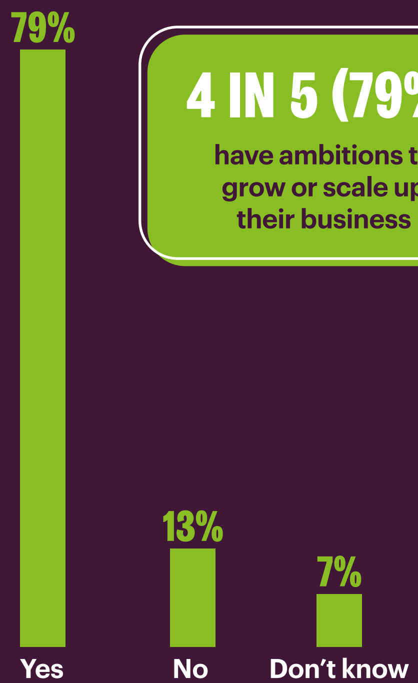
OUR SURVEY FINDINGS

Set-up



60%
have used personal savings to set-up their business

Scaling up

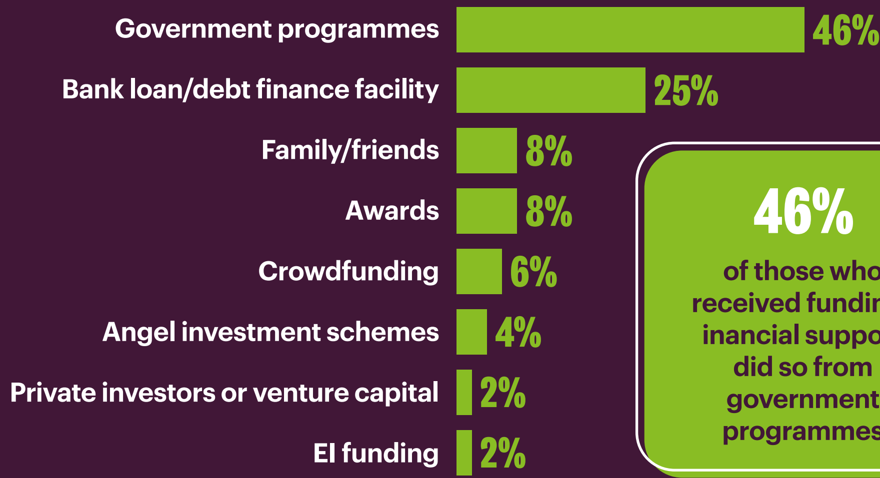


4 IN 5 (79%)
have ambitions to grow or scale up their business

33%
have sought financial support to scale up their business

25%
of those have received funding/financial support to scale up their business

Funding/financial support received



46%
of those who received funding/ inancial support did so from government programmes

Access and concerns

31%
do not have access to or know where to look for finance

27%
are concerned about funding and investment

> *"Lack of funded support available as I have no employees and my first business is over 3years so now I'm ready to scale there is no support."*[4]

> *"There is a lot of council support for start ups, but sole traders who don't wish to employ anyone are often excluded from any future funding. But we are still contributing to our local economy."*[5]

In 2023, 72.1% of all businesses in Yorkshire and the Humber do not have employees.[6] Indeed, in our community consultations women raised concerns that funders ask specifically for innovative businesses with high-growth potential, but this is not in line with many women-led businesses and their business aspirations. They face additional barriers that while many businesses do have the potential to be high-growth, there is no funding to support putting a team in place to achieve high-growth status.

> *"they're asking for innovative things, and they're looking for high-growth businesses. Not everyone has a rapidly growing business, and a lot of us do have businesses that could actually be high growth, but we do not have the team support in place."* **CITY ENTREPRENEUR**

This exemplifies calls for funding for bringing staff into a business and for team building with realistic monitors for return on investment. To encourage more women into this type of work, sustained investment is needed that reflects the businesses within the region and their funding needs.

Other avenues for funding and investment opportunities for women are angel investments. This has been successfully achieved through initiatives such as Fund Her North.[7] However, this can also come with unique challenges. While there are some women-only investment opportunities, this excludes women who have business partners who are not women, underscoring further difficulties that some women have in accessing investment.

4 ibid

5 ibid

6 'Business Population Estimates 2023', GOV.UK, accessed 21 May 2024.

7 Jon Robinson, 'Female Angel Syndicate Helps Northern Founders Raise Almost £2.5m in First Year', Business Live, 20 June 2022.

> *"As my business partner is a man, I was excluded from an Angel investor pitch as they wanted 100% female owned. Whilst I understand why, I feel my barrier is that I'm in a tricky situation of being a female entrepreneur but then penalised for having a male business partner."*[8]

This is not to say that women-only investment opportunities should not exist but reflects the intersectional hurdles that some face. It may be useful to think about other ways to include businesses with mixed-gender ownership so these women are not excluded from investment opportunities. Similar challenges are presented for the investment teams themselves. This comes on the back of concerns from the women-led high-growth entreprise taskforce that diversity is poor in investment teams and there is a need to measure or track the proportion of women.[9]

A route to growth and scaling business is through collaborative work with other businesses, but there is also limited **"Funding to get collaborative projects off the ground"**.[10]

> *"with a lot of finance options, grants, that kind of stuff, they tend to be geared more towards male-dominated industries. You look at all the grants and stuff that have come out recently, they're all for plant and machinery – so manufacturing-type things – which are predominantly male-dominated industries."*[11]

But there are also discrepancies noted when looking at the health and wellness sector, traditionally dominated by women. Despite many women working within this space, men are still perceived to be given more of the finances that are available.

8 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

9 Government Equalities Office and Equality Hub, 'Women-Led High-Growth Enterprise Taskforce Meeting Minutes: 13 September 2023', GOV.UK, 2023.

10 ibid

11 ibid

> *More and more things around health and wellness are being privatised, so that is a key industry to be in. If Amy[12] was a man they'd have been chucking money at her."* **RURAL ENTREPRENEUR**

If there is less funding available for women and women-dominated sectors, this incurs that women are more likely to rely on personal savings and private finance to sustain and scale their businesses.

> *There isn't really anything for women. We have to be much more self-resilient, much more self-funding."* **RURAL ENTREPRENEUR**

We see an additional challenge here for sole traders as banks are risk adverse and may not offer "Finance at a reasonable rate".[13]

> *Lack of business finance available for sole traders to invest in support such as website/seo/google social media ads etc banks are very risk averse so you have to use private finance."*[14]

This risk aversion in tandem with additional administrative hurdles and time constraints has stopped other companies from having overdrafts and in sustaining their growth momentum.

> *So we have a half a million turnover but can't even get an overdraft as we are the unknown/ need to first lot of accounts to companies house."*[15]

Additional difficulties present when reviewing the monitoring systems of investments made into businesses.

12 Amy is a made up name

13 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

14 ibid

15 ibid

> *The trouble is, the measures that they use to monitor the return on the investment of the funding are so ridiculous, and so prohibitive, and so archaic, and unrealistic."* **COASTAL ENTREPRENEUR**

Measures on returns can be problematic where they do not align with aspirations of women-led businesses and where perceptions of words such as 'growth' may exclude many women-led businesses.

Other research has demonstrated that just over 3 in 5 (63%) think that banks can do more to support businesses.[16]

These challenges are compounded by perception of the women entrepreneur also plays a role in applying for finance or funding. It is difficult to be taken seriously as a woman entrepreneur who is capable of handling money when pre-existing attitudes and biases dictate otherwise.

> *So, I am mentored to death. Everyone I meet wants to mentor me. No one wants to fund me. If I was a bloke they would.*

> *how come no one's funding this? I don't need mentoring, actually."*
> **CITY ENTREPRENEUR**

> *I think one of the biggest issues is being taken seriously as a woman. My background is finance and accountancy but presenting decision-makers, male decision-makers, with business plans, balance sheets, all written up, I was questioned at a far greater level of scrutiny than I would have been had I been a man. What could I possibly know about finance and business as a woman? I'm nearly 60. I've been around a long time, I've done a lot of stuff, but being taken seriously was a really hard task. Getting someone to invest in me has been a monumental task."*
> **RURAL ENTREPRENEUR**

16 Jake Palenicek, 'SMEs Want Banks to Do More to Support Business | YouGov', 2017.

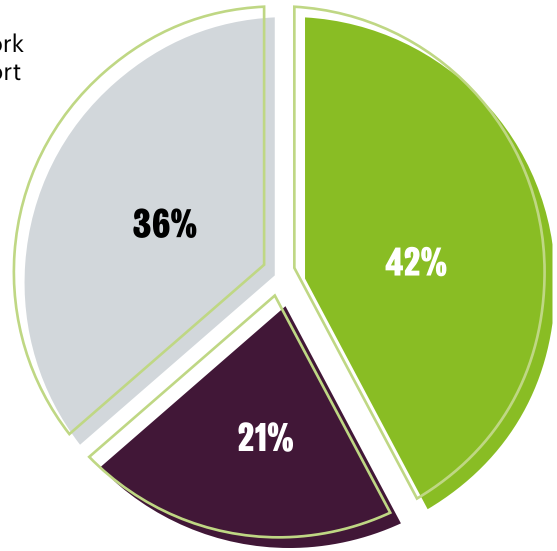
APPLYING

The process of navigating grants and applications poses another hurdle, with many women lacking the time and resources to identify and apply for funding opportunities.

> *"There's never been any financial help. I've never seen any grants. To be fair, I've not had a lot of time to look. I think you just kind of get on with it, don't you?"* **RURAL ENTREPRENEUR**

Although 4 in 5 (79%) women surveyed have ambitions to grow or scale up their business[17], almost 1 in 3 (31%) do not have access to or know where to look for finance.[18] Others **"assume I don't qualify for anything or any kind of support."**[19]

Figure 8: Level of agreement with: I spend too much time on admin work to source or identify financial support
Source: Survey conducted as part of this research



17 From survey for this research. Q. Do you, or did you, have ambitions to grow or scale up your business?
18 From survey for this research: Q. Which challenges, if any, have you faced in your entrepreneurial journey?
19 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 3. Finance, Funding, Money

When asked for their level of agreement with the statement of 'I spend too much time on admin work to source or identify financial support', just over 2 in 5 (42%) agree.[20]

While there may be a myriad of opportunities, they are often not lined up and require the entrepreneurs to have multiple different applications for very similar funding opportunities. Confusion over where to search and apply for funding is also exacerbated when there is exclusion from networking opportunities that may explore such opportunities.

> *"there's less now, but there was lots of funding and lots of money out there for various things, but it's just, the landscape is so confusing and, you know, where do you look, you know, who do you talk to?"* **CITY ENTREPRENEUR**

Women entrepreneurs experience that investors are more difficult to secure in the north of England, making their sustainability in YNY difficult.

> *"most of my business interests are in London especially when looking into finance, investors in the north are very risk adverse."*[21]

FINANCE

We asked women to reflect on finance as a key theme. Finance repeatedly presented itself as a challenge to women both in our prior qualitative data collection and in our survey results. The financial landscape, the opportunities and supports available, are in large part dependent on the local landscape.

Women in the workshop identified that they had no schooling on finance. They are uncertain on the different ways that one can receive funding or finance, what it entails and where to look.

This ties with applications. Applications can be lengthy processes that take up a lot of time that women entrepreneurs need to juggle with their

20 From survey for this research Q. Please select your level of agreement with the following statements: I spend too much time on admin work to source or identify financial support.
21 From survey for this research When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

many competing demands. They can be time consuming, especially for those who do not have English as their first language or those who have dyslexia or similar processing difficulties. There is no clarity on what a strong application is.

When pursing finance from banks, there are several barriers identified. This is evident in difficulties in accessing match funding where there are difficulties in raising the amount of capital necessary to be able to access other funding opportunities. This is particularly difficult when there is a need to raise large amounts of money. Women ask sincere questions on where they are going to get this money from?

> “*but if you want something more, you have to raise some yourself. Now that's adding more stress to you.*” **CITY ENTREPRENEUR**

Other barriers include the greater risks incurred by sole traders, the greater expense and the roller-coaster of paying loans back when income can be irregular. This research has demonstrated the abundance of sole traders and the primary use of personal funding to set up, sustain and grow businesses. This speaks to the commonality of such challenges to access finance/funding.

This has meant that many women entrepreneurs cannot aim high enough when looking to grow their business. There are also concerns that women do not focus on income generation, which interlinks and impacts many of the root causes of accessing finance/funding. Interviewees express some regret over not previously considering the impact that money and in understanding the importance of money to their business.

This also corresponds with the business stage of the entrepreneur. The research has previously demonstrated that aspirations for a business can fluctuate with the life stage of both the entrepreneur and business. When establishing a business, there may be a more immediate concern in securing work and in establishing themselves in the industry. This transition to financial awareness may come about for some after they have established themselves in their business. Indeed, this is reflective of findings from the research that demonstrate some women later increase their businesses prices once they have established their expertise and business identity.

> “*Had I been taught money is empowering and actually earn a lot, you can do a lot more with it.*” **COASTAL ENTREPRENEUR**

> “*I do sit there with my accountant now and I have those conversations, but when I first started I didn't. I sat there and went, I need to try and get some jobs, I need to try and see what I can do. My reasons for doing it were not to make money.*” **COASTAL ENTREPRENEUR**

Consequences are evident through personal stress. Lack of access to finance means that there are negative consequences for the individual's mental health. This manifests through sleepless nights and negative mindset. It also has monetary consequences where the women have smaller amounts of income and can come into difficulty with paying their bills, including mortgage repayments. Additionally, we see that a higher proportion of men who are self-employed (54%) compared to women who are self-employed (46%) succeeded in their mortgage application.[22] This all exists around a perception that women have lower success with money and profit.

COSTS AND PRICING

Pricing with a woman's lens

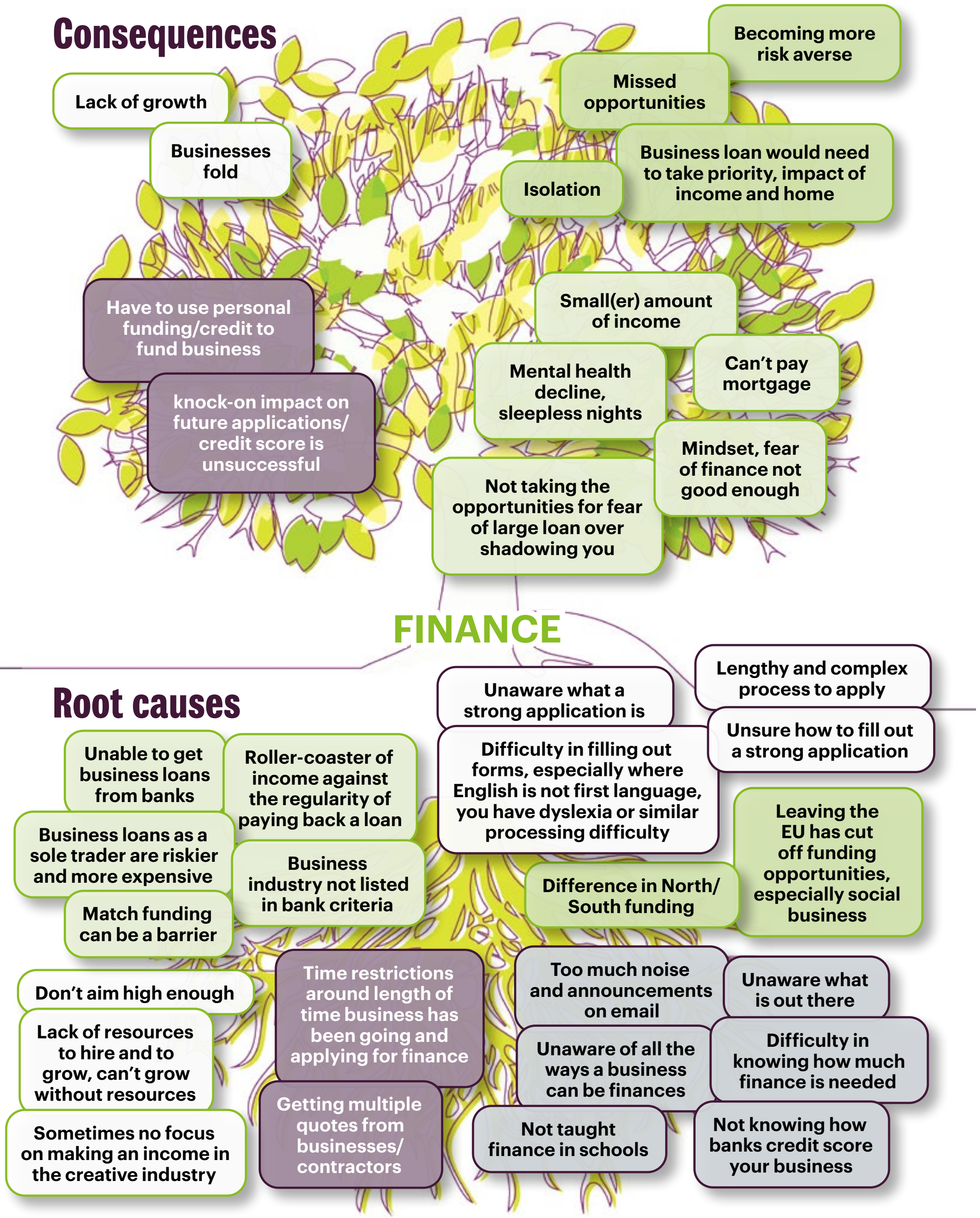
Pricing and pricing competitively are important in any business model. Businesses need money to grow and to support themselves and their owners. Compounded by the complexities of the market of YNY is the intersectionality of being a woman. Culture and perception of self play a determining role in the price that women put on their business and ultimately, themselves.

> “*It's really difficult to do that self-worth valuation, especially for us as women raised in a certain way, where we have certain opportunities and not all the other.*” **CITY ENTREPRENEUR**

Many of the women interviewed wrestled over how much they should charge for their business services or products. Just over 1 in 4 (27%) surveyed have difficulty in costing their service or product.[23] This can leave women entrepreneurs disadvantaged when it comes to disparity in pricing relative to qualifications and value offered. Some women interviewed expresses an

22 IPSE, 'Women in Self-Employment', IPSE, accessed 21 May 2024, https://www.ipse.co.uk/policy/research/women-in-self-employment/women-in-self-employment.html.

23 From survey for this research. Q. Which challenges, if any, have you faced in your entrepreneurial journey?



> *"I would compare myself to other female coaches in my area and disregard the male ones because they did have in my mind different attributes. They had different networks, they had different clients, they were doing different work."* **CITY ENTREPRENEUR**

Women interviewed noted that the initial standard for pricing may be lower, leading to an undervaluation of the industry and of the services provided. There is a cyclical undervaluation effect that becomes perpetuated by the industry's norms and expectations. As a result, women working within this sector may struggle to get fair compensation and price accordingly for their services or product. It highlights the need to reassess and elevate prices to ensure that services are appropriately valued, and women receive fair recognition.

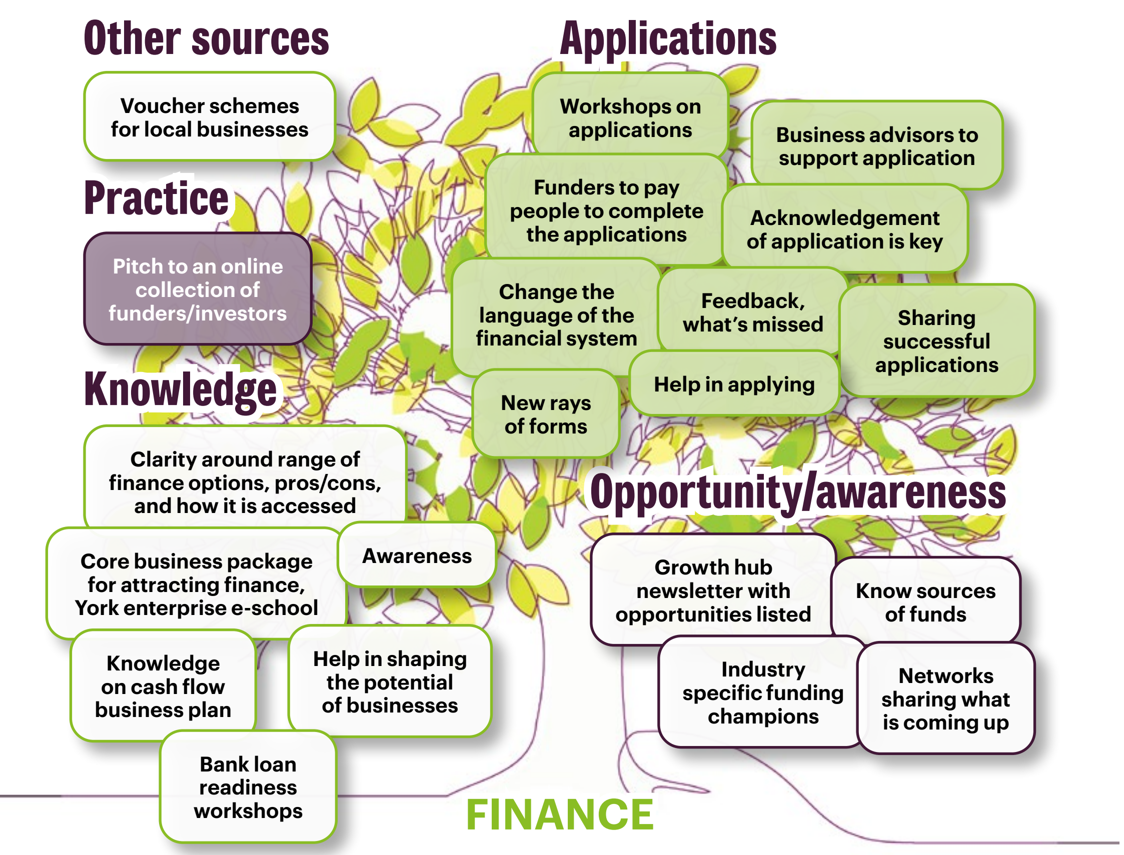
> *"I think it can also be tricky in more female-dominated industries because the bar is set very low to start with, and then that becomes the industry standard, but the industry standard is set at something that devalues the service."* **CITY ENTREPRENEUR**

This is contextualised in the gender pay gap disparity in self-employment, which is at 43%. Men charge an average £65 more than women per day.[24] Other research finds that wage equality has increased marginally for women globally. They earn 2% more on average than they did in 2021 while men earn 1.8% less.[25]

Work that involves emotions or is often associated with qualities traditionally perceived as feminine, such as caring responsibilities, tends to be labelled as "female." These so-called "soft skills" are seen as advantageous, yet historically, they have been regarded as uncompensated labour. This perception extends to businesses that prioritize these softer skills, which are typically found in industries dominated by women. The historical expectation of women providing free labour has led to resistance when these services are commercialised. Care-related services, often viewed as altruistic, are undervalued. Recognizing the economic value of care-related work is crucial. Without such recognition, those providing these services will struggle to sustain themselves financially, despite their significant contributions to their communities.

24 IPSE, 'Women in Self-Employment'

25 World Economic Forum, 'Here's What Women's Entrepreneurship Looks like around the World', 20 July 2022.



initial undervaluation due to the idea that their men counterparts have higher levels of expertise and connectivity.

> *"I think it's the imposter syndrome. I worry that I charge too much, but my partner always says that's way too cheap. For what I offer I am quite cheap compared to everyone else ... The first trainer we had, he was really expensive and he doesn't even have any qualifications, whereas I've got specialist qualifications for stuff ... He's probably £40 more expensive than me."* **RURAL ENTREPRENEUR**

There is a comparison of women and men coaches and the role that gender has on perceptions of expertise and worth. Women may solely compare themselves to other women within their sector, in doing so, devaluing women's work.

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 3. Finance, Funding, Money

> *"I think as well, this whole thing of the types of services we're providing that are caring, kind, compassionate, nurturing, the voluntary sector tries to fill as many gaps as it can, so people are used to seeing it for zero or minimal cost."* **CITY ENTREPRENEUR**

Beyond the very real issue of self-worth, there is a greater question around sustainability. Where women devalue their own work and, in some cases, do not take a wage. This places extra financial pressure on themselves. Some of the women interviewed acknowledge that their ability to run a business as only feasible through the financial support of their family or spouses.

> *"We were going through getting her a home, and I said, 'Well, how much do you pay yourself out of... What is your hourly rate?' She said, 'I don't pay myself.' She hadn't even realised her own worth."* **RURAL ENTREPRENEUR**

Pricing in YNY

Many of the women interviewed discussed the difficulties of pricing their service or product accurately in the YNY landscape.

Disparity in the cost of services between entrepreneurs in London and those outside of London implies that where there may be an industry standard, this standard cannot be universally applied across different regions.

There is a perception that the higher charging rates in London are appropriate for the level of service provided, but this not necessarily in line with the qualifications or experience of the those who provide the same services in YNY. Our survey demonstrated that 50% of those surveyed have certified skills or formal qualifications. But women in YNY still feel that they cannot charge comparable to their southern counterparts, perhaps in a similar way that they feel they could not charge a similar or higher service fee compared to their men counterparts.

> *There was kind of an industry standard, but it was quite old. And even when I started, it hadn't been updated for years ... it was quite London centric in that in a way you sort of ramped up the costs. You'd probably get away with that in London, but you wouldn't outside."*
> **CITY ENTREPRENEUR**

> *But when she goes to London, they laugh at her because she charges the same amount, and they say to her, she goes into a big banking business and they say we would be charging you out for like 20 grand, and you're charging five."* **CITY ENTREPRENEUR**

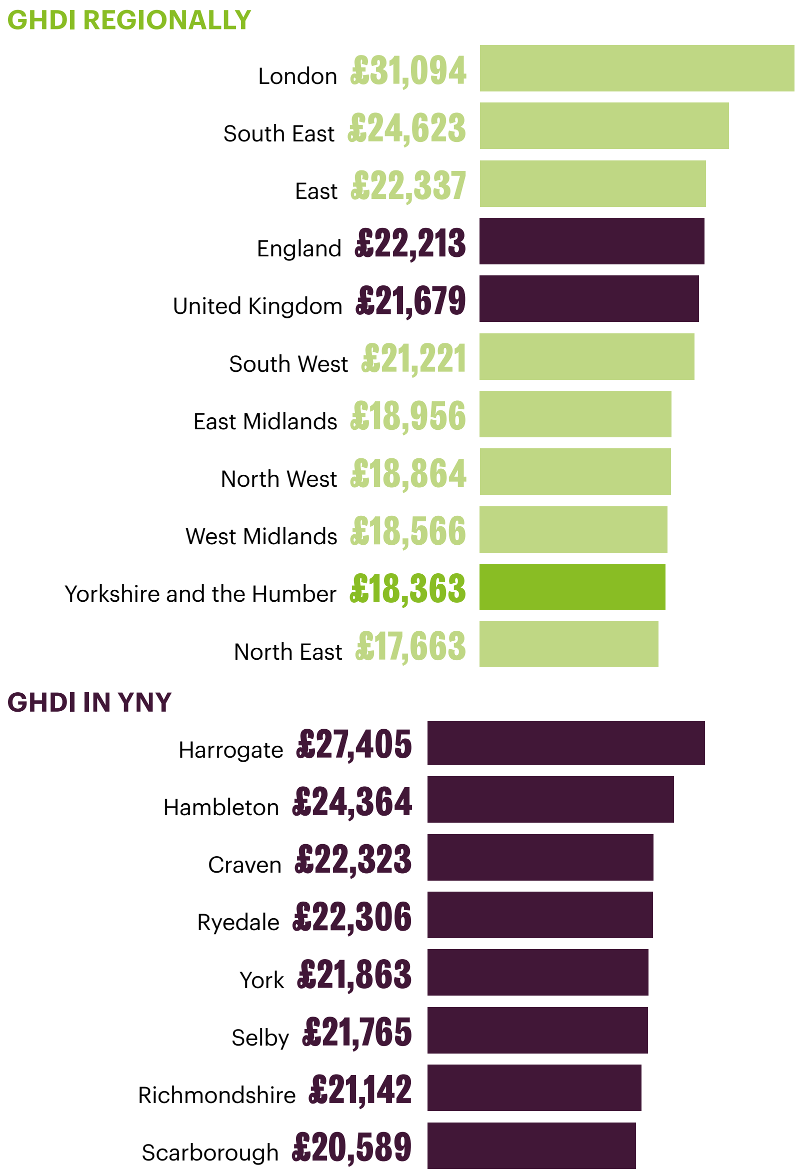
Pricing in the YNY landscape is complicated due to a varied marketplace and the spending capacity of local residents and other businesses. Where many of the businesses around you also cater to the same marketplace, reflected in the price of the product or services, this continues to decrease pricing and value of the work that women do.

> *You have to be networking ... around people who can afford your product. So there's a whole issue then, which comes to pricing."*
> **CITY ENTREPRENEUR**

There may be the obvious nod to consistent industry standards as a way to combat deflation of prices in areas such as YNY compared to the south of England, but where there are greater costs on products and services in London, this is, in part, reflective of a greater gross disposable household income (GDHI) in this area. Where the average household in London has £31,094 in GDHI, this is lower at £18,363 for Yorkshire and The Humber.[26] It is not realistic to simply raise all prices in YNY to that of their London counterparts to ensure that there is a consistent industry standard.

26 'Regional Gross Disposable Household Income: All ITL Level Regions – Office for National Statistics', accessed 21 May 2024.

Figure 9: GDHI in UK and YNY
Source: ONS. (2023). Regional gross disposable household income Gross Disposable Household income
Source: ONS (2024). England's International Territorial level 1 (ITL1) regions



Breaking this down further to focus on YNY, we can see that there is a disparity within the YNY combined authority. While Harrogate has a GDHI of £27,405, the same figure is £20,589 for Scarborough.[27] This disparity can impact customer retention and acquisition in areas with lower levels of GDHI. We see a concerted need to address disparity of income in YNY which may manifest in additional supports for coastal and rural areas.

Concerns about the amount of disposable income that residents have are reflected in interviews with the women entrepreneurs. This comes through in concerns over increasing prices impacting existing customers and in difficulties acquiring new customers. 3 in 5 (61%) of those surveyed have concerns over finding new customers, while 1 in 5 (22%) have concerns over retaining customers.[28]

Interestingly, we did see that accessing customers or knowing where to look for customers is identified as a relatively greater challenge for our respondents from York and York Outer (29%) compared to their North Yorkshire counterparts (20%).[29] This may reflect a greater sense of community experienced in the North Yorkshire community consultations that may be lost in a city or other urban area.

There are further concerns that customer retention will be impacted if there are price increases on products or services that the entrepreneurs are providing.

> *I think I'm more concerned right now that people are broke. So I've been open five years, but I haven't put my prices up at all in five years. It's the same price as when I opened, but you think, well, people are struggling. If I put my prices up, am I going to lose clients, so you just keep them..."* **RURAL ENTREPRENEUR**

1 in 3 (33%) respondents from York and York Outer have identified costing as a challenge compared to 1 in 4 (25%) of those in North Yorkshire.

> *1:1 support defining my customer acquisition strategy ...[as]... Workshops etc are too general."*[30]

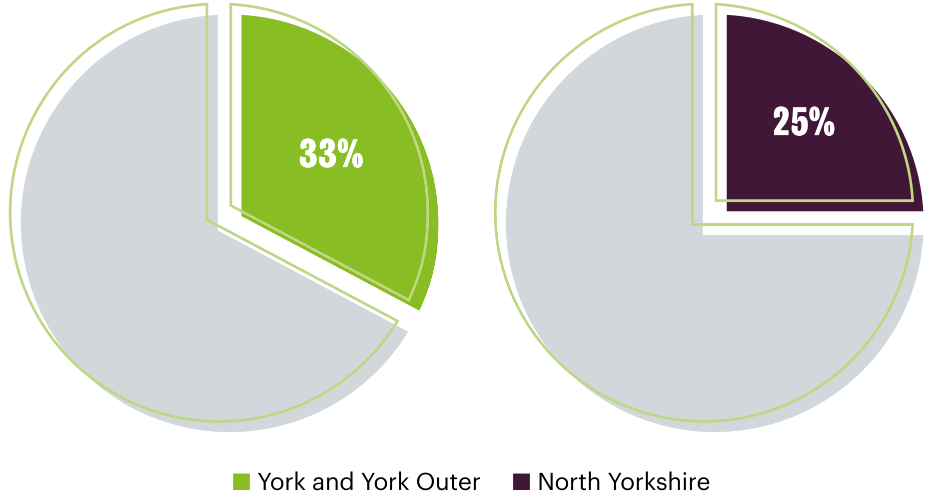
27 'England's International Territorial Level 1 (ITL1) Regions Granular Gross Disposable Household Income Estimates: 2002 to 2021 – Office for National Statistics', accessed 21 May 2024.

28 From survey for the research. Q. What, if any, are your biggest concerns?

29 From survey for the research. Q. Which challenges, if any, have you faced in your entrepreneurial journey? I did not have access to or know where to look for customers

30 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

Figure 10: Which challenges, if any, have you faced in your entrepreneurial journey? I had difficulty in costing my service/product
Source: *Survey conducted as part of this research*



However, increased costs are experienced for both customer and entrepreneur. Costs are identified as a key barrier to business growth and lack of finance or funding available adds further strain.

Costs associated with retail space is identified as a repeated barrier as "rent is too expensive"[31] and there is a lack of **"adequate and affordable venues"**.[32]

> *Finding a shop for retail is expensive so haven't been able to take that plunge."*[33]

This challenge reflects the YNY landscape in highlighting concerns on the lack of infrastructure available. Costs associated with the product or services themselves are rising, meaning that sustaining the business becomes difficult.

> *when you have to make the make the product, and with soaring costs it can be challenging."*[34]

31 From survey for this research When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

32 ibid

33 ibid

34 ibid

Delivering the product or service is just one aspect of the business. Beyond raw materials and time, costs are experienced through other business activities such as marketing. To appeal to a wider customer base, there needs to be a significant pay-off when investing into the business that is not always possible in YNY when competing with larger businesses that have more capital to cut through online noise.

> *"Cost of advertising is prohibitive and does not always get me any leads."*[35]

> *"Too much competition from bigger businesses who have better links to public sector contracts and marketing budgets to reach new audiences."*[36]

Beyond the direct increase of costs on the business, there are also knock-on impacts for the local economy. Businesses are less able to pay employees as there is **"Not enough business to guarantee wages"**.[37] This leads to burn-out for business owners who are fulfilling many of the businesses' jobs that may otherwise have been outsourced and benefit the local economy.

> *"Work overload and lack of farm labour, being able to afford paying another full-time role."*[38]

The fluidity of supports available to entrepreneurs and changes experienced over the past number of years, particularly in the era of Covid, has meant that businesses have difficulties in adjusting, responding, and keeping up with change. Top-down requirements such as VAT and business rates and their changing nature has incurred difficulties for business owners.

With tight profit margins, hospitality, in particular, may find it difficult to pass on the full 20% VAT to customers through higher prices. Adding this VAT can make items like coffee uncompetitive and unaffordable. The industry is also labour-intensive with high employment costs. Generally, there are

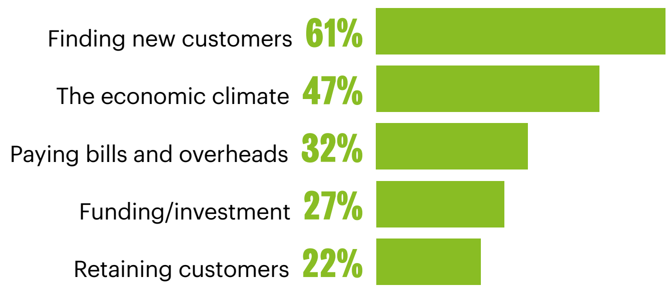
35 ibid
36 ibid
37 ibid
38 ibid

also business rates applicable.[39] This difficulty in pricing is exacerbated by difficulties in responding to the cost-of-living (COL) crisis, inflation and Covid recovering amongst other challenges.

> *"There is a ceiling to how much we can charge for our products as people won't pay above a threshold for hospitality services but costs of supplies, staff, utilities etc keep growing and small businesses will fold if there isn't another aspect to the business that can withstand these issues. Business rates is an unfair tax for businesses that can only work from a premises and not a home or online as these businesses don't pay businesses rates. Also VAT does not work for hospitality industry as we can't claim hardly anything back but pay on pretty much everything but adding 20% to a coffee isn't always possible. VAT needs revising and the threshold massively increasing so that small businesses can reinvest in their businesses and teams."*[40]

Compounding challenges and the felt inability to increases costs has a knock-on effect on paying bills and overheads. 1 in 3 (32%) identify this as a concern for their business moving forward. Indeed, the top 5 concerns for businesses rest on financial viability, focusing on customers, the economic climate and covering costs.[41]

Figure 11: What, if any, are your biggest concerns?
Source: Survey conducted as part of this research



39 Business Rates', GOV.UK, accessed 21 May 2024.
40 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?
41 From survey for this research. Q. What, if any, are your biggest concerns?

MOTIVATIONS AND MONEY

There is a growing recognition that prioritising financial success is valid. This recognition aligns with concerns that women may not sufficiently discuss or prioritise financial matters.

> *I'm not motivated by money. That's a mistake that throughout my career."* **RURAL ENTREPRENEUR**

For many of the women interviewed, the motivation for having a business is not primarily driven by money. They derive satisfaction from doing what they love and are grateful to be in business. But this should not inhibit or limit their financial aspirations. Women do not need to be grateful to take on personal risk in pursuing their own business, but this aspiration for self-realisation and autonomy and the fortunate feeling to have this opportunity does present itself as a very valid and real lived experience amongst the women interviewed.

It has been demonstrated that men-led businesses are more motivated to build wealth or a high income profit generation compared to their women-led counterparts.[42] This raises questions on what success may look like for women-led businesses and how this can be achieved. Data from interviews suggests that many women are morally motivated, and success can be defined around progress or in working towards betterment in social enterprises. Other research has demonstrated that women are more likely to prioritise sustainability goals (e.g., net zero) over profit.[43]

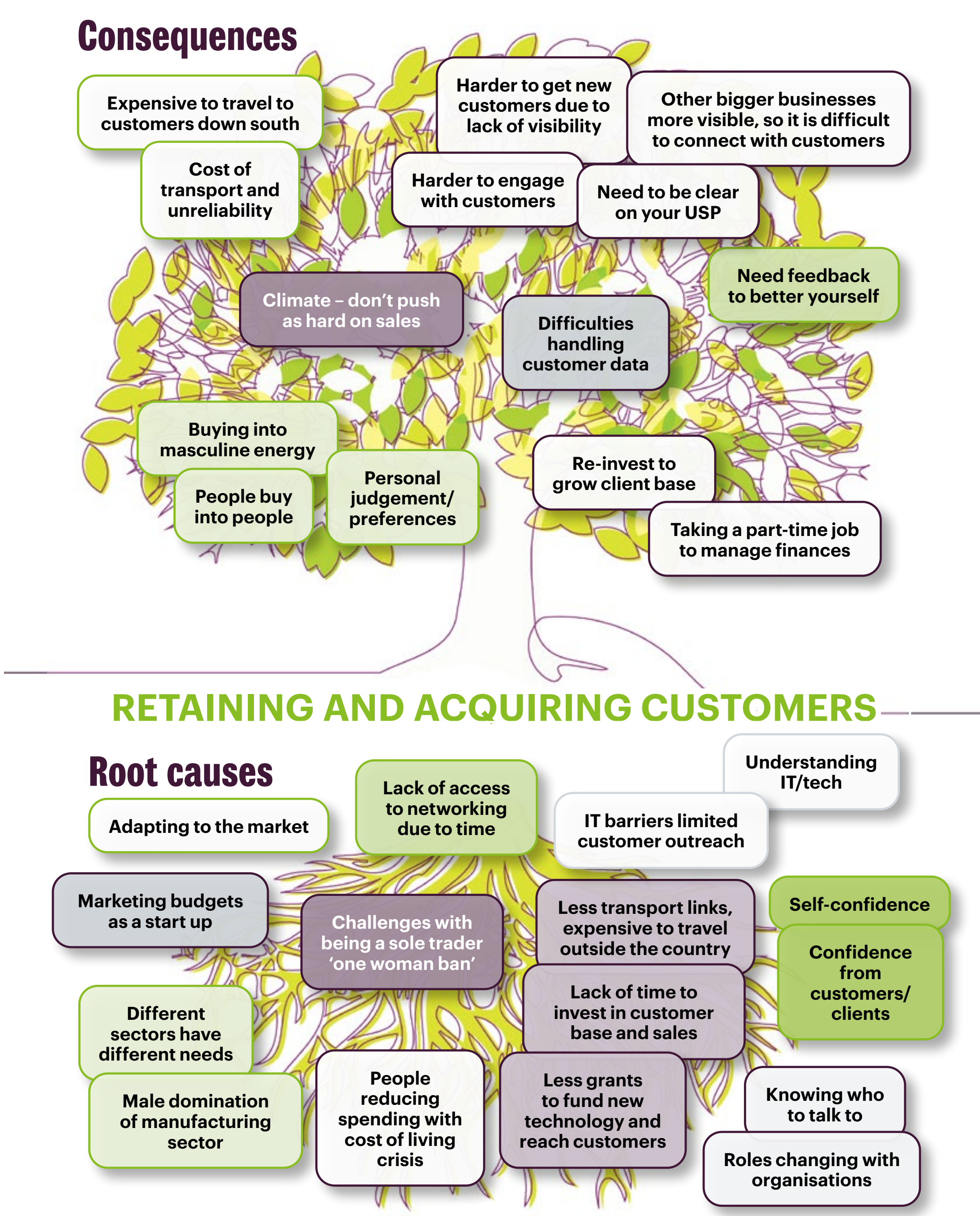
It is important to point out that women who prioritise financial profitability do also derive personal satisfaction from their work but adopt a more strategic approach to profitability and value their time spent differently. This may be reflective of a variety of variables such as lack of other financial support, stage of the business cycle and life cycle.

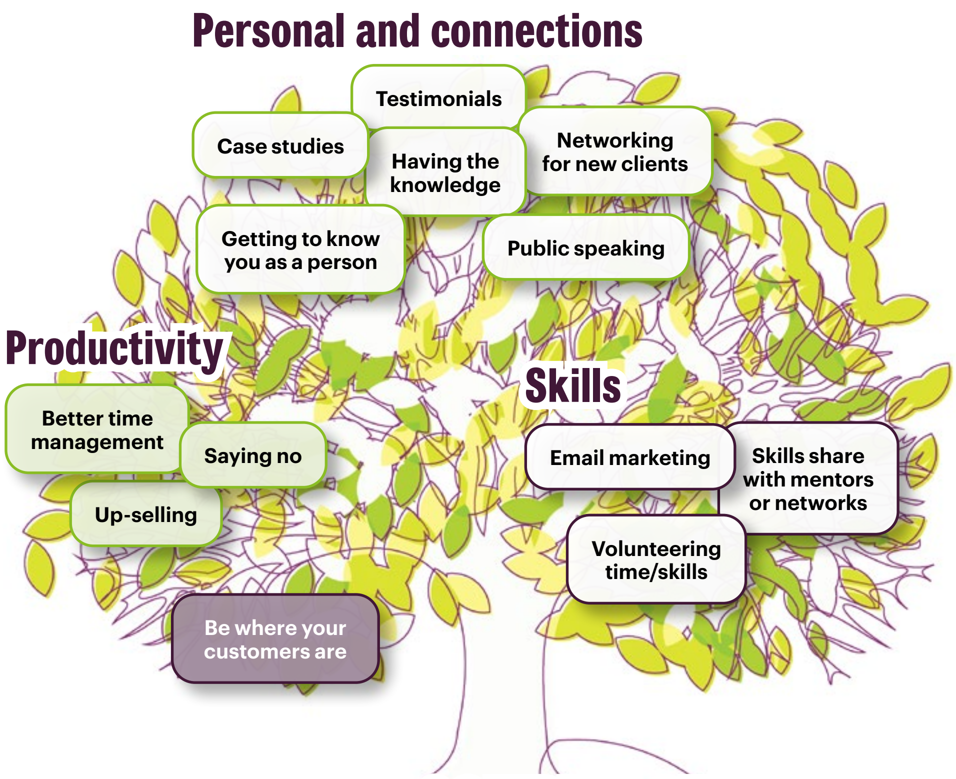
There is a perception demonstrated in the below quote that the interviewee is distinct for aspiring to run a profitable business and prioritising the bottom line. The fact that the interviewee sees themselves as different, demonstrates an undercurrent that many women-led businesses are not strongly motivated by profit. It demonstrates how business profitability is frequently overshadowed or downplayed by other considerations, even

42 Global Entrepreneurship Monitor, 'GEM Global Entrepreneurship Monitor' (2023).

43 ibid

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 3. Finance, Funding, Money



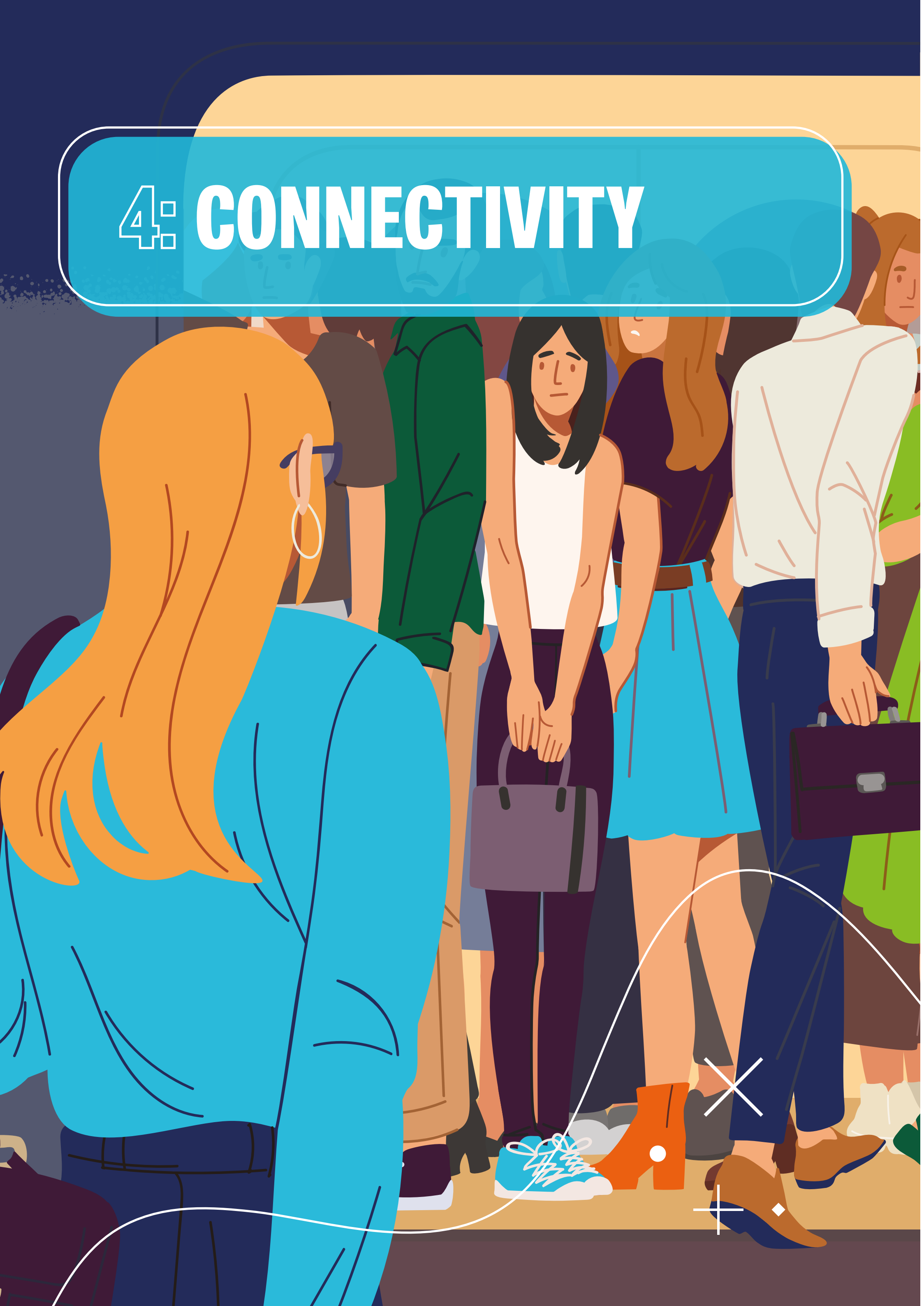


RETAINING AND ACQUIRING CUSTOMERS

though every business needs money, at the very least, to sustain itself. It also speaks to the intrinsic value of their time and effort where their contributions should be compensated accordingly.

> *"I'm a bit different to everyone. I'm here because the bottom line to me is important... I don't do anything if I'm not making any money out of it, what's the point? I'm not stupid. Why should I do something for nothing?"* **RURAL ENTREPRENEUR**

Women entrepreneurs **"need money to live a bit like oxygen."** This stresses the importance in thinking about money from the start of the business or in encouraging a transition to thinking more concretely about profit, growth and in valuing time appropriately.



Connectivity implies fluidity, but those who took part in this research find that connectivity in YNY can be undermined by infrequency and difficulties in accessing connectors needed for growth.

Local infrastructure and services are important to support businesses. They are key determinants of connectivity. They facilitate client engagement, employee communication and service delivery. They provide mobility in a region.

Connection is also essential for businesses in the interpersonal engagement between networks of entrepreneurs to develop collaboration and open opportunities for growth. But where there are difficulties in accessing networks, this connectivity is reduced.

TRANSPORT

Transport can present a dual challenge: it is inflexible yet subject to frequent changes. For the women interviewed, incorporating public transport into their business and daily lives is particularly difficult. This leads to considerable additional travel time, as they must research alternative routes, deal with driving, parking logistics, traffic delays and disruptions such as cancelled trains or tractors on the road.

> “*this part of North Yorkshire, even if – because it's a choice, yes, fine, live rurally, but it's how you access the bigger places, and that's, I feel disadvantaged because of that. Particularly for my type of career.*” **RURAL ENTREPRENEUR**

PUBLIC TRANSPORT

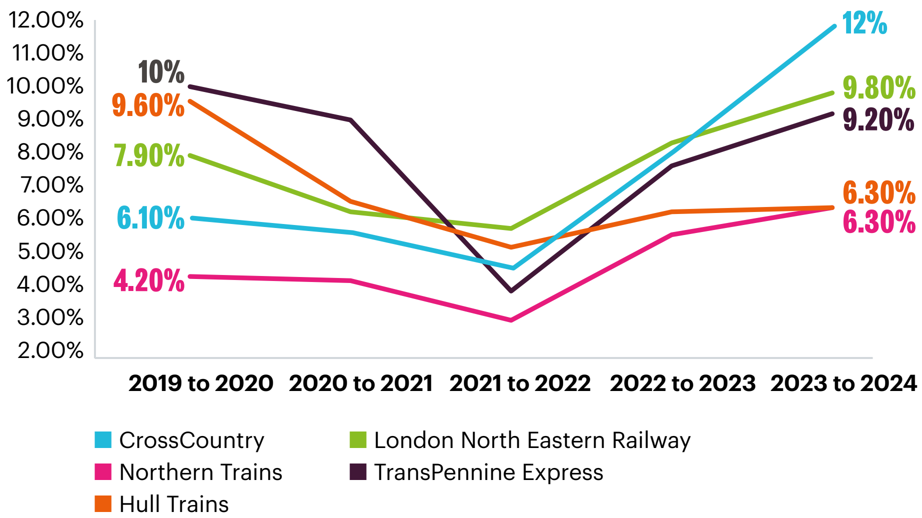
While women do choose to live in rural areas and outside of cities, there is an acute issue with how women can still live in these areas and access the resources of the cities. This is particularly pertinent when there are infrequent or no services available to urban areas.

the village where I live, we don't even have a bus service, you know?" **RURAL ENTREPRENEUR**

There is frustration from the women that there is a reliance on driving and parking to ensure that women can achieve all they need in their day. This not only adds to commuting time but also incurs additional costs and inconvenience.

"you've got the A64 in the middle of it, and the TransPennine Express is not the best train provider, if I'm honest, to the point that when I go anywhere now, I drive to York and park at York and get the train from York, because the Scarborough to York bit is always cancelled, always. So, think we have massive transport issues." **COASTAL ENTREPRENEUR**

Figure 12: Average cancellation and significantly late by operator data
Source: *ORR. (2024). Cancelled and significantly late by operator and sector. Chart: Average cancellation and significantly late by operator data*



The limitation of transport from east to west forces individuals to rely heavily on private vehicles, contributing to traffic congestion, environmental concerns and personal expenses associated with car ownership and maintenance.

"East West Transport, there's just nothing for public transport. I've got a client I'm starting work with ... and I know I will have to drive every time, there is just nothing." **RURAL ENTREPRENEUR**

The absence of certain services highlights the overall lack of infrastructure in rural areas. It should be noted that this not only hinders women from partaking in their self-employment but can also impact other areas of life. This can include caring responsibilities and in transporting their families around North Yorkshire to various appointments, school drop-offs etc. Independence of travel is reduced for residents in these areas, putting another burden on women who often act as primary caregivers. This lack of connectivity exacerbates social isolation and economic disparities, particularly for those without access to private vehicles.

"Honest, I'm not kidding, I've had two massive fines for car parking, for overrunning, because a meeting has gone on." **RURAL ENTREPRENEUR**

Options to pay for parking by digital applications exist in York city centre and have been trialled in Harrogate.[1] Greater digitalisation of the process and clarity on where these apps can be used may provide a remedy to fines and time stresses over parking.

"Car parking is a thing, because if you have to factor in – let's imagine it's going to cost you £10 all day to park somewhere, to work on your business, go to this one, go to that one, go to this meeting, see this person, talk to this client..." **RURAL ENTREPRENEUR**

"As an employer, we're building this and we're going to create this, but actually, please make sure that all the transport links are there to get people to the job in the first place." **COASTAL ENTREPRENEUR**

1 'Council Looks to Roll out Smart Parking in Towns', The Northern Echo, 26 January 2021.

TIME AS THE CROW FLIES

One significant transport challenge highlighted by the women interviewed was the considerable time it takes to travel. Apart from challenges with inflexible parking arrangement, the extensive travel time acts as a major deterrent for women. Given the expansive nature of North Yorkshire, journeys often entail significant time investments.

> *one of the barriers that we do have as well, it is that travelling from one place to another. It might only be 20 miles or whatever, but it might take you forever to get there.”* **RURAL ENTREPRENEUR**

> *The benefit we have here is we’ve got a lot of space, but that’s also our weakness because it takes a lot of time to get between places.”*
> **RURAL ENTREPRENEUR**

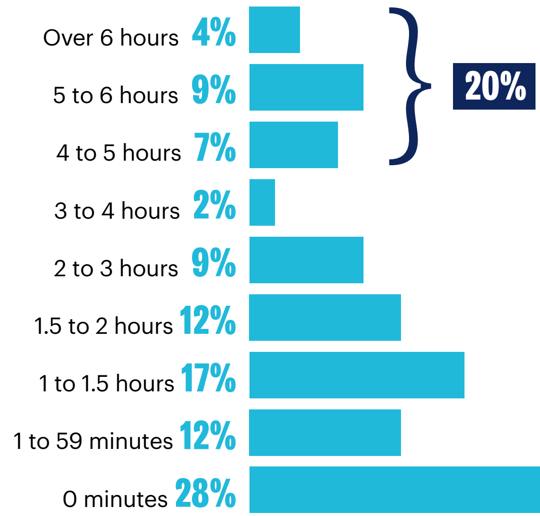
The need to travel long distances to meet clients or conduct business can be time-consuming and financially burdensome, especially when considering the indirect costs of travel, such as lost earning potential while commuting. This indirectly affects the productivity of the region, especially for those who are self-employed or rely on efficient transportation for their livelihoods.

> *It’s just, that’s the difference between living somewhere very rural, and it’s so unproductive.”* **RURAL ENTREPRENEUR**

> *so you’ve always got to allow extra time, and it sounds really ridiculous, but when you’re sat in the car, you’re not earning money. You’re not.”* **RURAL ENTREPRENEUR**

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 4. Connectivity

Figure 13: In an average week, how long do you, or did you, spend in transit for work?
Source: Survey conducted as part of this research



> *Because of the roads or you’re stuck… It sounds ridiculous, but you’re stuck behind a tractor or sheep are getting moved, all these kind of farming … It’s not like looking on a map, as the crow flies, isn’t it?”*
> **RURAL ENTREPRENEUR**

An anecdote about an MP who came up to North Yorkshire from London highlights how urban areas may underestimate the transportation challenges faced by rural residents. This also echoes previous concerns identified from the women interviewed that those in London just cannot understand the challenges that exists around rural deprivation and infrastructure.

> *an MP from London came up, very amusing because we were talking about the difficulties in North Yorkshire, and we said it’s transport, it’s geography and everything. He went, ‘I wouldn’t have believed you other than I’ve just been behind a tractor for nearly an hour trying to get here.’ … and I said, ‘Particularly from a self-employed perspective, you then really have to quantify is it worth it?”*
> **COASTAL ENTREPRENEUR**

Despite these challenges, some women adopt innovative approaches to transportation, exploring alternative methods to minimise the downtime typically associated with transit. Access to public transport enables women to utilise travel time more productively, mitigating the trade-offs they would otherwise face while driving. This highlights the potential benefits and incentives of improved connectivity. In urban areas like London, train travel is often considered productive, but this option is not readily available to those in rural regions like North Yorkshire.

> *"So they've got the Coastline, a bus from Whitby to Leeds, and a lot of people go on that now because it's got excellent Wi-Fi on the bus and you can work on the bus."* **RURAL ENTREPRENEUR**

GREEN TRANSPORT

Many of the women interviewed have noted concerns over the environmental impact of driving private vehicles and note that while there is a preference where possible to use public transport, its unreliability makes this unfeasible. Others have turned to green transport and increasingly use electric cars. However, this comes with its own challenges.

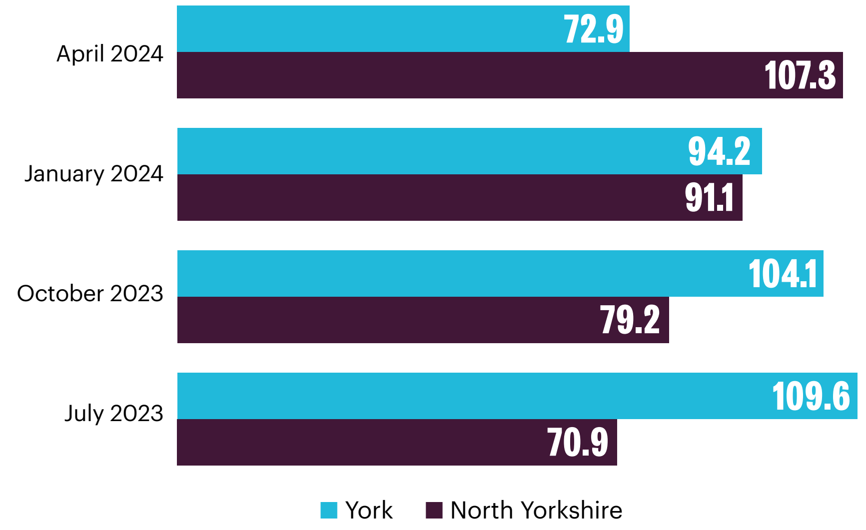
There are practical disadvantages of owning an electric car. There is the need to carefully plan trips due to the limited infrastructure of charging stations. Data demonstrates that in England, 85.2% of public charging devices are in urban settings.[2]

However, recent data demonstrates that North Yorkshire has a higher frequency of public charging devices per 100,000 of the population. North Yorkshire's higher rate of public charging devices per 100,000 seems in part due to York's reduction in public charging devices in tandem with North Yorkshire council's electric vehicle charging strategy.[3]

2 'Electric Vehicle Public Charging Infrastructure Statistics: April 2024', GOV.UK, accessed 21 May 2024.

3 'North Yorkshire Council to Make EV Charging Points Available to All', *BBC News*, 26 April 2023, sec. York & North Yorkshire.

Figure 14: Public charging devices per 100,000 of population
Source: Gov.uk. (2024). Electric vehicle public changing infrastructure[4]



It is also important to note that while there may be a higher prevalence of public charging devices in North Yorkshire, the geographical scale of North Yorkshire compared to York means that there are implications for getting to local public charging stations. Population density, in this way, may distort the feasibility of using these charging devices.

> *"one problem that I've got is, I've got an electric car ... I literally had to work out today, did I have enough mileage on my car to actually get here and back again, and actually, I had a hundred and one other things that I'd need to do on my way back that I can't do today because I won't enough miles on my car."* **RURAL ENTREPRENEUR**

Women identify that there are limited options available to them in terms of charging options and there are not enough in place for the demand.

4 GOV.UK, 'Electric Vehicle Public Charging Infrastructure Statistics'.

> *"you Google where all your charging points are. Oh, Sainsbury's, right, okay. So I go to Sainsbury's, they're rubbish, but also, they're all full, so then what do you do?"* **RURAL ENTREPRENEUR**

Additionally, these results may distort the availability of public charging devices around North Yorkshire. When reviewing local authority data (only available to April 2023 due to abolishment and incorporation into the single authority of North Yorkshire), we see a discrepancy between the former authorities with both Scarborough and Selby having particularly lower rates.

Figure 4: Public charging devices per 100,000 of population
Source: Gov.uk. (2024). Electric vehicle public changing infrastructure

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 4. Connectivity

Figure 15: Public charging devices per 100,000 of population (1 April 2024)
Source: Gov.uk. (2024). Electric vehicle public changing infrastructure

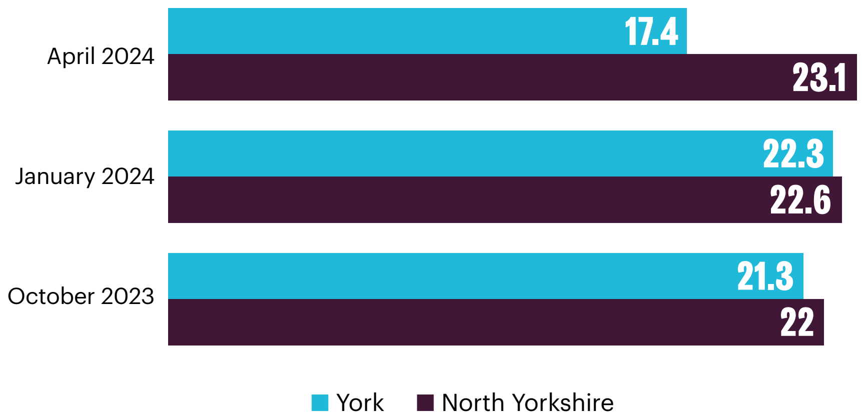
In addition to the frequency of public charging devices, Yorkshire and the Humber have a relatively low availability of public 50kW and above charging devices (15.1 per 100,000 population).[5] Greater wattage chargers can charge cars at a faster rate. While the prevalence of lower wattage in charging devices is evident in London (13 per 100,000 population), this can reflect the shorter distance travelled and the frequency and availability of charging devices. In contrast, those in Yorkshire and the Humber typically have longer distances to travel and need a higher flow of electrical power.

5 ibid

Following similar trends to the availability of any public charging device per 100,000, we see North Yorkshire growing in their prevalence of electric charging devices with 50kW and above and York dropping in theirs.

Figure 16: Publicly available electric vehicle charging with 50kW or above per 100,000 population

Source: Gov.uk. (2024). Electric vehicle public changing infrastructure[6]

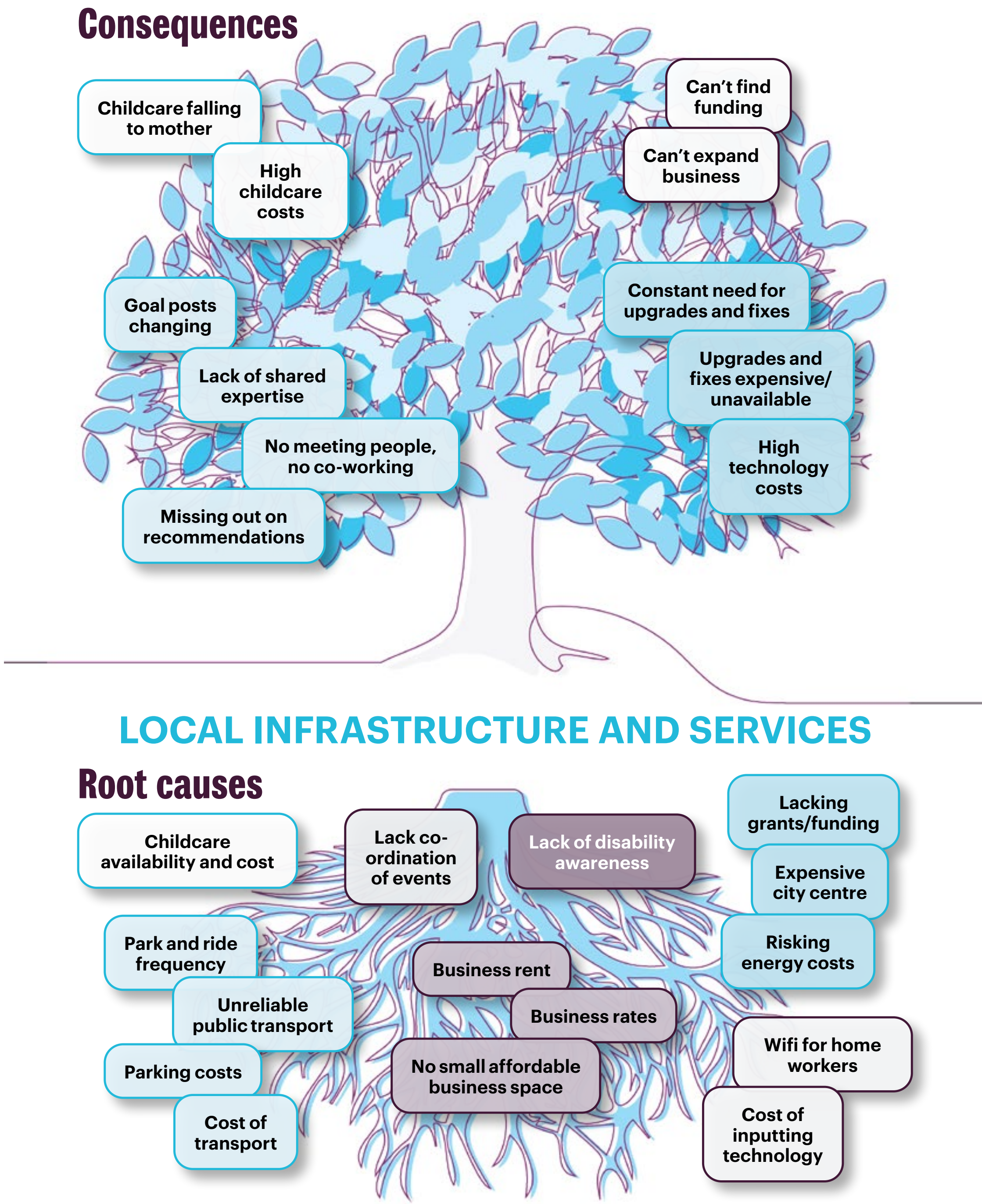


Issues around travel also impact women's business by indirectly impacting on networking opportunities that are necessary for growth. Travelling to bigger areas for networking opportunities is part and parcel of living rurally but the systematic lack of infrastructure to facilitate this movement undermines this opportunity.

> *"because even to meet a journalist when they're all in London, or they're all in Manchester, it's that sort of thing, and I don't mind that, but getting to those places from where we are just isn't easy."*
> **RURAL ENTREPRENEUR**

There is also a difficulty in navigating where is best for a networking location when your network is dispersed across a large geographical area. This may result in the selection of bigger cities as hubs of networking, partially due to the practicality that there should be a central train station for members to use and access a city. There is a comparable difficulty in trying to arrange a meet elsewhere given the lack of consistent infrastructure.

6 ibid



Despite the recognised need for charging points, various barriers such as logistical challenges like that of the building types around North Yorkshire make it difficult to develop this infrastructure and end up being quite timely and cumbersome tasks.

> *“of infrastructure stuff, which would just make it a challenge to just put in the charging points and get on with it. So even when there is a need or an initiative, there are just other things that seem to block it.”*
> **RURAL ENTREPRENEUR**

NETWORKS

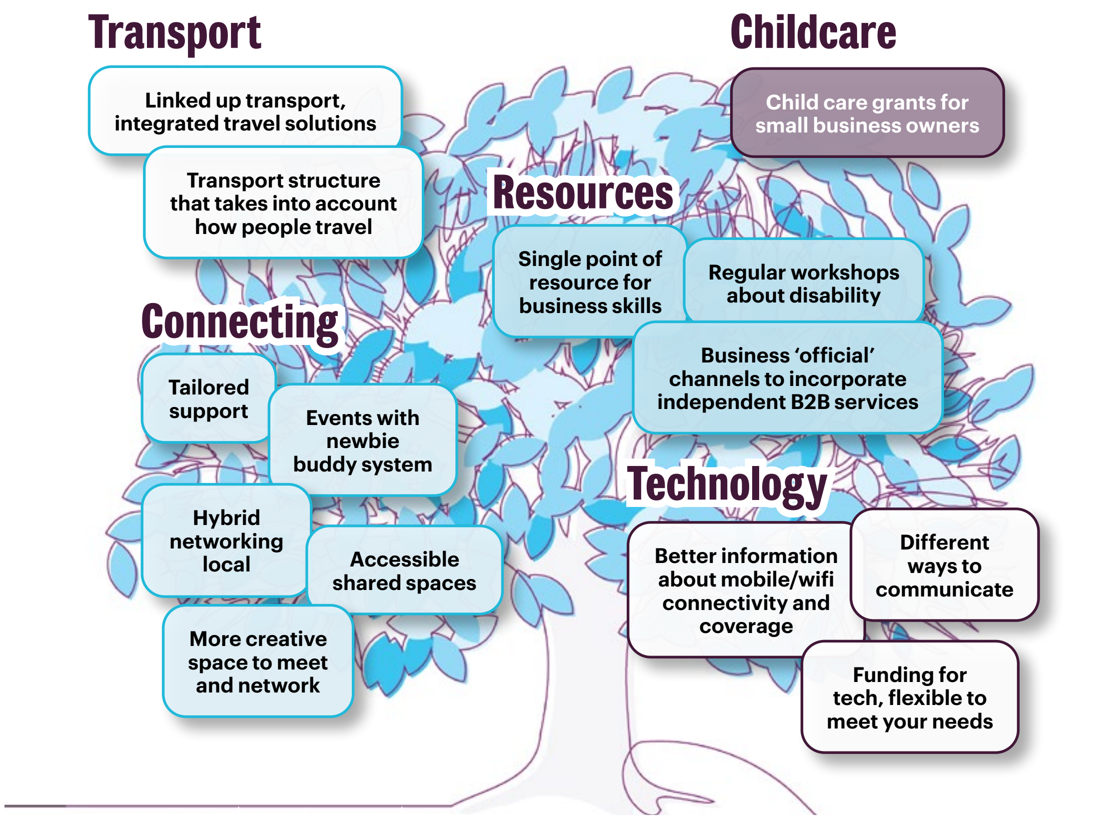
Women recognise that cities like Leeds provide numerous networking opportunities, highlighting a stark contrast in the availability of such opportunities in their own setting.

There is an issue identified here with access and time. While you may have the opportunity to network in Leeds every night, this is not feasible for those in YNY, particularly when you add in issues of transport and connectivity.

> *“I really miss out on the networking opportunities because they are fabulous in Leeds. They really are. You could go out every night and network with people that obviously bring about opportunity, and we just haven’t got that here.”* **COASTAL ENTREPRENEUR**

> *“I still cover York and Harrogate and we go over to Hull, and a lot of the work that we’re doing in the networking is in York and Hull. There’s very little here.”* **COASTAL ENTREPRENEUR**

Successful networking offers several advantages, including access to a wider client base, interactions with diverse professionals, staying updated on industry developments, collaboration opportunities, and avenues for business expansion. Women entrepreneurs view access to networks as indispensable for their business growth and development. If productivity is increased by networking, we need to think about how we can bring or facilitate networking to the women of YNY in a meaningful and proactive way.



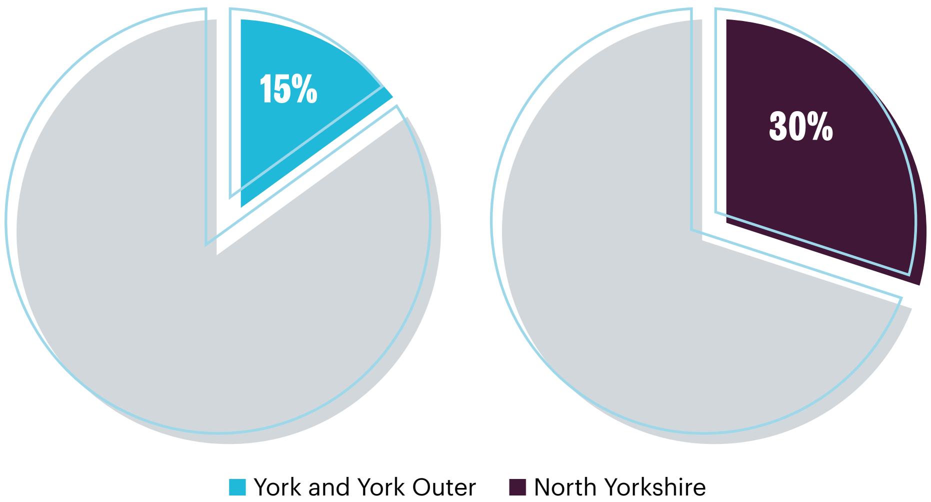
LOCAL INFRASTRUCTURE AND SERVICES

> *“That’s where it’s a real challenge if you don’t have that network and you just focus on one thing, and you don’t have the flexibility to go out and meet other people, then you’ll never grow, well, it’ll be a challenge to grow. It’ll be really tough. That’s one way of really expanding knowledge as well.”* **CITY ENTREPRENEUR**

> *“That also means that information-sharing is limited. It means I don’t get to know what’s going on out there.”* **CITY ENTREPRENEUR**

The experiences captured within the focus groups and interviews is reflected within the survey data collected as part of this research. We see that lack of access to a network of entrepreneurs is particularly prevalent for women in North Yorkshire (30%) compared to York and York Outer.

Figure 17: Which challenges, if any, have you faced in your entrepreneurial journey? % selected: I did not have access to or know where to look for a network of other entrepreneurs
Source: Survey conducted as part of this research



While online networking options exist, they are often perceived as less beneficial compared to face-to-face interactions. Indeed, whilst some women spoke about the importance of online events, this was not for everyone.

> *"you can't really broaden your network instantly because you're not getting that face-to-face interaction."* **CITY ENTREPRENEUR**

This inability to find a right time is also exacerbated by other responsibilities that women have. Additionally, the dominant sector within a region may dictate the availability and feasibility of networking opportunities. Women from the Pickering group noted that hospitality is a dominant sector within their region. This means that finding times for networking can be difficult. This is further complicated by school runs, having to travel for childcare facilities and reliance on private transport amongst other barriers.

> *"Timing is really difficult in Pickering to arrange meetings because you've got hospitality working in the mornings and into the afternoons, and then you've got people working all day. Then our check-ins start at three o'clock till seven o'clock."* **RURAL ENTREPRENEUR**

GENDER AND NETWORKING IN YNY

Culture also impacts on networking for women and for smaller or newer businesses. Networking involves expanding your contacts and in sharing and collaboration. However, there is a tendency to look for developed contacts to be able to do this with. If the gatekeepers exist within the very network, this contributes to a siloed effect of continued growth of a small group of businesses.

> *"You go networking, people only wanted to talk to successful people. And then even if they were talking to you, they would start … looking at other people."* **CITY ENTREPRENEUR**

> *"Recently when I went for a meeting networking meeting with an English friend of mine. I didn't notice, but she noticed she asked me why. Is no one coming and talking to you, but you are going and speaking to everyone else. And then I was thinking, oh my, I never thought of it, you know. So then is it because of culture, or you're not white, or I don't know. I mean, when she put those words in, then I was thinking, yeah, why is it? Yeah. And it is noticed by a white person.*

There are challenges associated with being the in the 'out-group' of local businesses that manifest in a number of ways. Where "many networking groups feel like men-only clubs"[7] this can extend to the collaboration and help afforded to you by fellow entrepreneurs, can be present in 'mates rates' or even in the way that services can be offered to women business owners. It also shapes experiences of the business owner and how they can engage with their immediate surroundings.

7 From survey for this research. Q. When thinking specifically about growth and scaling your business(es), what barriers, if any, have you experienced?

This becomes evident when thinking about renting and using a space. The below quote demonstrates a situation where the interviewee had to bear the financial burden of renovating a building they do not own. This meant a significant financial investment for the entrepreneur. It also demonstrates the power dynamic between tenant and property owner. It raises questions on the equitable distribution of financial resources and the obligations of property owners in maintaining leased spaces.

> *If you're prepared and you know what to expect in that meeting, it's easy, whereas going to a lunchtime networking in a bar where you don't know who's there, there's no agenda, and you've just got to stand up in a room of people and try and make friends."* **COASTAL ENTREPRENEUR**

COMMUNITY AND NETWORKING

The sense of community and networking is tightly interwoven. Women often refer to their network as a community, indicating strong mutual support. However, while there may be a supportive community network, it does not always involve networking with similar entrepreneurs in their sector. This diversity can bring opportunities, but it also limits access to sector-specific knowledge and collaboration prospects. Despite successful networking and strong community bonds among women entrepreneurs, there remains a lack of accessible networks to connect with.

> *I think if you changed the word 'network' to 'community', then I think that's what I find."* **RURAL ENTREPRENEUR**

> *I think there is more networking, but there is less network."* **RURAL ENTREPRENEUR**

Community is important when it comes to local investment and in buying local. This is one way that community networks can support and uphold each other's businesses.

> *community, it has to be important in these rural areas."* **RURAL ENTREPRENEUR**

> *Yes, if we support each other, then I think that's the only way that small businesses, and definitely female small businesses are going to actually thrive."* **RURAL ENTREPRENEUR**

The entrepreneurial space remains predominantly men dominated. Consequently, women often find themselves operating within a male-centric environment, where networking events primarily cater to the needs of the majority. However, this research underscores the unique needs of women in business, which encompass various complexities and responsibilities. The absence of spaces tailored to these needs places the burden on women to create such spaces themselves, diverging valuable time and resources from their already limited schedule.

> *there is not enough respect given for the support women give to each other when running their businesses and how they create their own small communities to support each other."* **COASTAL ENTREPRENEUR**

There is an importance in having a community network tailored to the specific challenges and priorities of businesses in an area. While the physical appearance of these spaces may vary, what matters are the outcomes they enable, such as providing viral services, jobs, and well-being to local communities. This highlights the need for customised approaches that recognise the diverse needs of businesses in the YNY landscape.

5: SUPPORT

"Somebody once said to me – asked me the question, how do you feel about risk? I was quite cautious about it, and she said, 'You're obviously quite comfortable with risk because you are self-employed.'"
RURAL ENTREPRENEUR

Studies have demonstrated that women are comparatively more risk-averse to their men counterparts, particularly when thinking about financial decisions.[1] They face heightened scrutiny and stand to lose more if things go wrong.[2] Risk-taking is part of business but how can we put the supports in place to reduce this heightened scrutiny and support women in business.

"There's no support. We have to do it, and because we're self-employed we have to succeed, we have to make it work, so we just keep going until it works. I don't think we realise what we've actually done until we look back and done it." **RURAL ENTREPRENEUR**

Support is crucial for women entrepreneurs in YNY. This is evidenced through informal support such as family and formalised support such as established mentorship schemes. Support can also be experienced through the resources that are made available to women entrepreneurs and take the form of skills, training and education to increase the opportunities available.

FAMILIAL SUPPORT TO RUN A BUSINESS

Spouses, partners and family play a crucial role in financially supporting their partners, which many women consider essential for them to take the risk of establishing and managing their businesses. Having a partner who contributes an additional income to the household offers women a sense of stability, allowing them to pursue their businesses without their family relying solely on their income.

1 Luisa Alemany, Mariarosa Scarlata, and Andrew Zacharakis, 'How the Gender Balance of Investment Teams Shapes the Risks They Take', Harvard Business Review, 24 December 2020.

2 'Women Aren't Risk-Averse, They Just Face Consequences When They Take Risks', accessed 21 May 2024.

> *I'm fortunate, I have a husband who supports us so I can juggle with what I want to actually achieve and what I want to develop."*
> **CITY ENTREPRENEUR**

> *I was making enough money, but not loads of money … I was married as well, so I had the support of my husband."*
> **CITY ENTREPRENEUR**

> *I have a husband who gets a good wage … so he can bring home a wage that pays for me and my children."* **RURAL ENTREPRENEUR**

It is not just partners or spouses who play a role in providing security and support to the women but the wider family unit. Women highlight the necessity of relying on family support to navigate the demands of work and family life effectively.

> *my mum had to help out, so it was juggling an awful lot of balls. I had to hold meetings at my house."* **COASTAL ENTREPRENEUR**

Without familial support, women may face significant challenges in pursuing their businesses. They may struggle to balance the demands of work and family responsibilities, especially if they are the sole breadwinner. Additionally, the absence of financial support from partners or family members could limit their ability to take risks and invest in their businesses, potentially hindering their growth and success.

> *The assumption is we all have partners who have money to help us and that's just not reality!"*[3]

It also creates a negative cycle where there is an expectation that women can rely on partners, rather than having the financial supports available to have monetary independence.

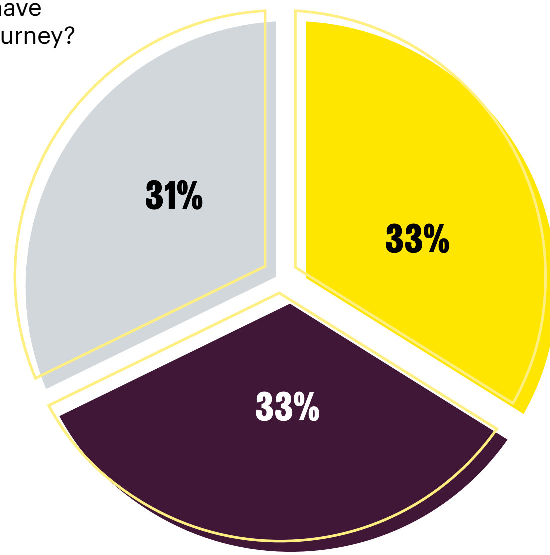
3 From survey for this research. Q. Which challenges, if any, have you faced in your entrepreneurial journey?

MENTORSHIP

There is a gap identified in the availability of appropriate mentorship that is tailored to the specific needs and challenges faced by women entrepreneurs. If this mentorship is not appropriate, it only provides superficial mentorship that does not have meaningful guidance.

> *as a female business owner, it was really difficult to find the right person to tell me what I didn't know, and took a lot of time finding mentors, coaches, consultants, who actually on the outside looked as though they were ahead of me, but they actually didn't really know."*
> **CITY ENTREPRENEUR**

Figure 18: Which challenge, if any, have you faced in your entrepreneurial journey?
Source: Survey conducted as part of this research



- I did not have access to or know where to look for a mentor
- I have struggled to manage a work/life balance
- I did not have access to or know where to look for finance

Mentorship is widely acknowledged as crucial for business growth and advancement. Research consistently shows that women entrepreneurs exhibit proactive attitudes and a readiness to seek out resources and support for their growth. However, a major challenge lies in finding appropriate mentors. This task is particularly daunting in the context of YNY, where located mentors who are both geographically accessible and familiar with the local marketplace is essential. Other research has demonstrated that nearly half polled find it hard to know who they can talk to about their business.[4]

> *"that kind of almost mentor mentorship, that's where I feel that I'm lacking now, and where I would benefit to sort of go to the next level."* **RURAL ENTREPRENEUR**

A benefit of mentorship is the ability to talk out loud and to sense check what it is that the entrepreneur is doing. The opportunity to do this with someone within the industry is beneficial and has the capacity to encourage and facilitate business growth and adaptability.

> *"I actually then had a half-hour one-to-one with a sales guy ... and if those things were formalised I think it would be really good, because that guy gave me a sales idea that I'd been thinking of it, but he just solidified it."* **RURAL ENTREPRENEUR**

> *"Sometimes you just want to sense a check. Is this right or what do you think?"* **RURAL ENTREPRENEUR**

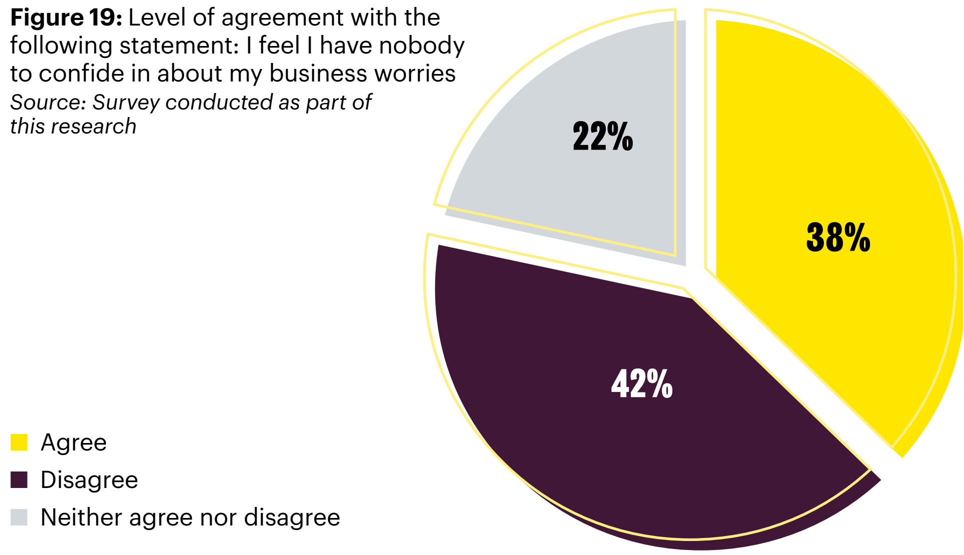
Beyond this, women entrepreneurs often work alone. Women recognise the importance of having someone to hold them accountable as a strategy for maintaining business progress and staying on track.

> *"it would be good to have mentors and to offer accountability, i.e. you said you were going to put 12 posts on Facebook, you said you were going to do this. What stopped you?"* **RURAL ENTREPRENEUR**

> *"maybe even sort of just have been able to set up a scheme where you've got like an accountability partner."* **CITY ENTREPRENEUR**

4 Axa, 'The AXA SME Wellbeing Report', AXA UK home page, 2022.

Figure 19: Level of agreement with the following statement: I feel I have nobody to confide in about my business worries
Source: Survey conducted as part of this research



Women interviewed noted that they often receive advice that isn't suitable for them or their businesses, highlighting a lack of relevant lived experience among mentors. There is a gap between theoretical knowledge and practical application and experience. This becomes apparent as women encounter a plethora of generic advice or theoretical frameworks from individuals who lack firsthand experience. There is also a challenge whereby women get too much mentoring that is not unique or specific enough to their own experience.

> *"I think a lot of that advice is from people that have never run a business."* **CITY ENTREPRENEUR**

> *"So you have this difficulty of getting really proper advice, that isn't generic, that isn't theoretical from people who've actually walked your plan, in your shoes, gone through the barriers that you've gone through."* **CITY ENTREPRENEUR**

The evidence of working with inappropriate mentors or mentors who did not have appropriate lived experiences is apparent in the resulting burnouts and unachievable targets that are set for women. Inappropriate mentorship is just as damaging if not more damaging than no mentorship at all.

> *I've worked with a lady over the last couple of years who had a business coach that drove her to burnout ... He was a male, she was a single mum with a preschool-aged child and kept setting her these goals of what she needed to do, and what she needed to do, and what she needed to do, taking nothing about her into account."*
> **RURAL ENTREPRENEUR**

Women raise the question of why they are frequently offered mentorship as opposed to other types of supports like funding? Women interviewed recognise the appetite and the need for targeted mentorship, but this needs to come in tandem with financial supports. Perception of capability and the real needs of the women are not always working in tandem together.

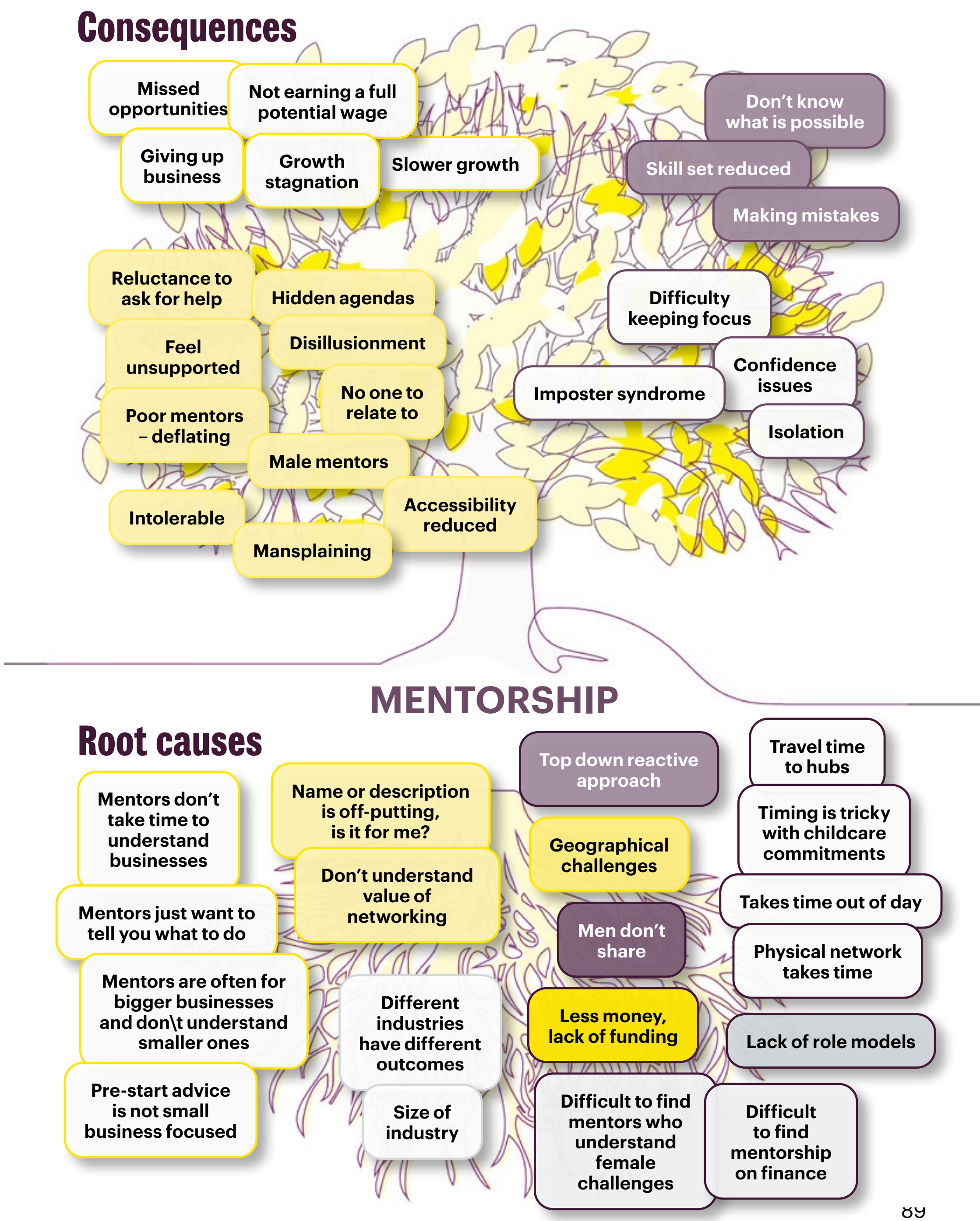
> *Then we get too much mentoring. Then we get same old, same old, then we get a lack of appreciation that one-size-fits-all. It doesn't."*
> **CITY ENTREPRENEUR**

This echoes OECD concerns that a one-size-fits-all approach is based on what has traditionally worked for men entrepreneurs and there needs to be a pivot towards policy supports to sustain and grow businesses.[5]

> *It's great having all these things where you're offering training and stuff, but sometimes people just need the support to put up. I think, for all that we said, when it comes to generating capital and helping people in that regard, I think that's quite a poor thing in this area, really poor."* **RURAL ENTREPRENEUR**

There is a fragmentation of efforts and resources due to multiple different sources and organisations, who whilst working towards similar goals, are doing so independently, minimising the potential collective impact of financial supports available. Women entrepreneurs are busy, and the duplication of work involved in multiple support streams often means missed opportunities. This can lead to inefficiencies and disparities in resource allocation and ultimately, does not benefit the broader ecosystem.

5 OECD, 'Women Enterprise Policy and COVID-19: Towards a Gender Sensitive Response'.



"There may be different pots of funding and everybody's trying to do the same thing but parallel not together." **CITY ENTREPRENEUR**

SKILLS AND KNOWLEDGE

Beyond mentorship, women also avail of training programmes that are specific to skills needed to run their business. However, like mentorship, there are issues identified where training available does not match the requirements and can also suffer from generic and repetitive information. There are also challenges where the courses available are produced by individuals who are not in business. This is particularly challenging when women have limited time, and they selectively sign up for programmes they hope will prove beneficial.

"It's like there's just loads and loads of admin and loads of people who seem to be getting paid a lot of money to give consultancy to produce exactly the same courses that we've already done, or we haven't needed." **CITY ENTREPRENEUR**

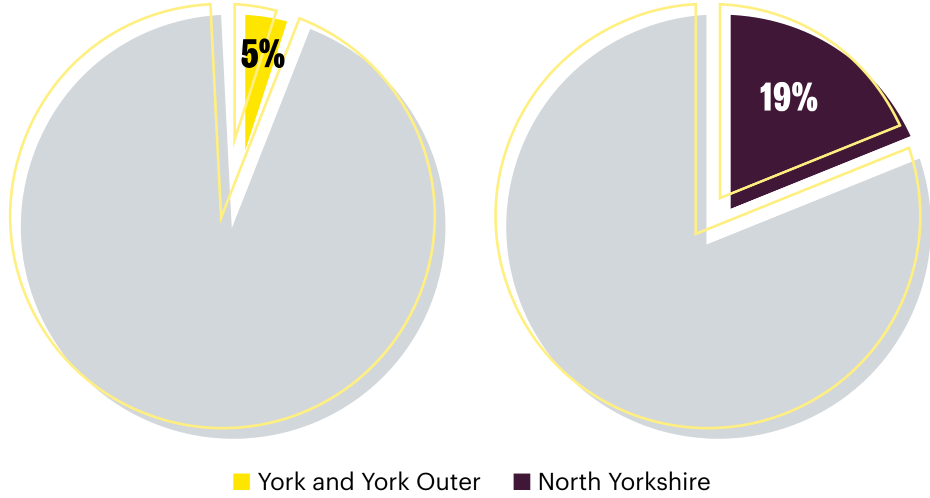
"I attended it, and it was a far cry from what I was expecting. It was very much what I would read on LinkedIn on an article, and I thought, why have I wasted my time coming here." **CITY ENTREPRENEUR**

"So it's all well and good to say we're doing things for women but like we've said, when we're doing things for women, and we take our time, because our time is precious in between childcare, and family management, and admin with work, and then life admin, you take that precious time and attend something that's meant to empower you, and you walk away thinking it's the same old, same old." **CITY ENTREPRENEUR**

We also see that lack of opportunity to expand skills is reported at a relatively higher level in North Yorkshire (19%) compared to York and York Outer (5%).

Figure 20: Which challenges, if any, have you faced in your entrepreneurial journey? % selected: There is a lack of opportunity to expand my skills

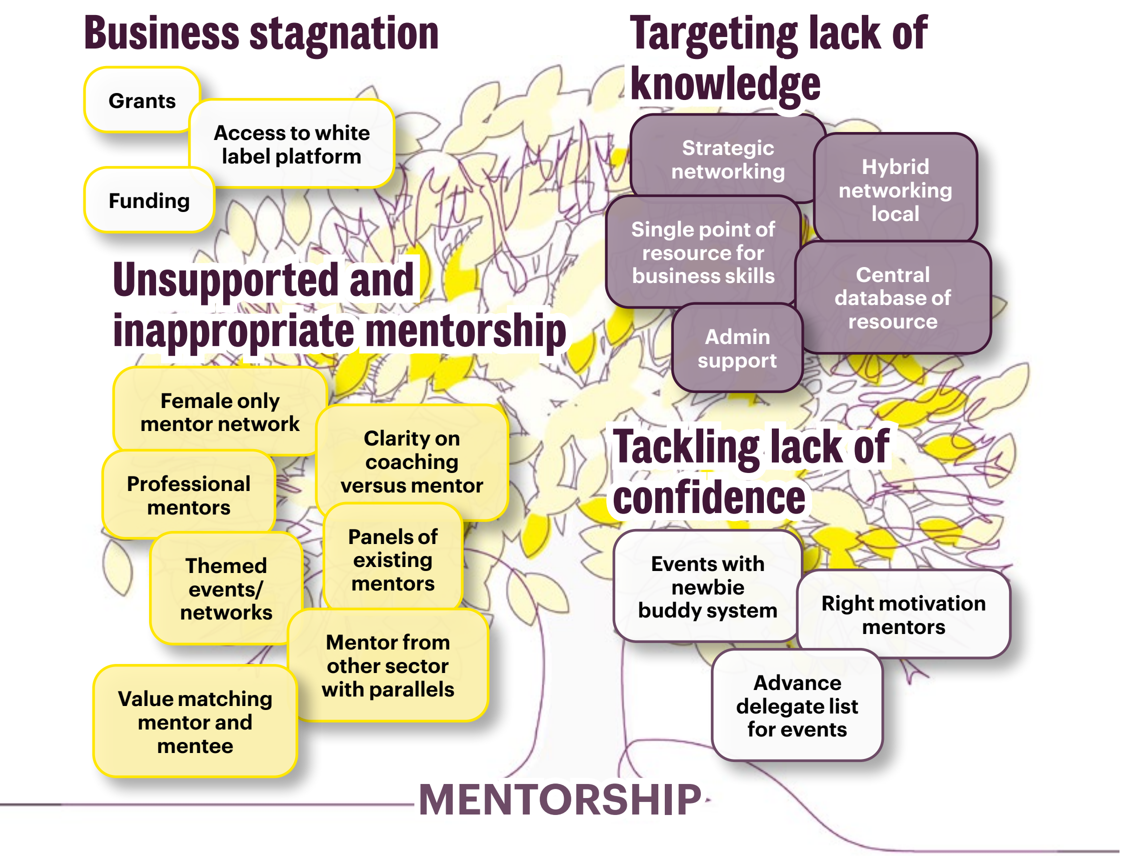
Source: Survey conducted as part of this research



An intersectional challenge with recruiting staff and attracting a diverse range of expertise to an area lies in the lack of skills sets and specialised training available. This is true of urban centres but is exacerbated outside of urban settings where concerns around staff acquisition and retention have been noted. Indeed, similar challenges are identified by the Local Government Association (LGA) who acknowledge a 'brain drain' effect leading to difficulties for places outside of cities to attract employees.[6]

"We've still got that skills gap. It's where do we get those people? How do we grow our own talent here and keep it? Then how do we attract other people in? It is that thing that you were saying about people don't see businesses on the East Coast in the same light as what they do with city centre business, even though we are equally as good." **COASTAL ENTREPRENEUR**

6 Local government association, 'How Well Do You Know Your Microbusinesses?'



Just under 1 in 5 (18%) of our survey respondents express a concern regarding the necessity for entrepreneurs to pivot their business offerings. Similarly, 1 in 5 (19%) also highlight ongoing upskilling as a concern for their business.[7]

> *"It has really changed. There's a lot more online presence, but now with our start-up ambassadors it's very much learning about how you use your social media, so if we don't have skills in those areas."*
> **RURAL ENTREPRENEUR**

7 From survey for this research. Q. What, if any, are your biggest concerns?

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 5. Support

Women interviewed noted the benefit of bringing funded specialised training into their regions. It would demonstrate that specialised training and expertise is encouraged and does exist beyond urban centres. By providing funded specialised training, this can aid in the development of localised solutions to address the unique needs of different areas. By bringing educational resources and opportunities closer to home, barriers to participation and access are reduced. It also emphasizes the value of investing in training as a means of promoting inclusive economic development.

> *"maybe more funding towards rural women being able to get some sort of specialised training in different areas because…But in their location, instead of having to travel to Manchester, Leeds, London."*
> **RURAL ENTREPRENEUR**

Women interviewed question whether the appropriate training is available but due to geographical area or perhaps more importantly due to disconnect with other geographical areas, are these opportunities missed?

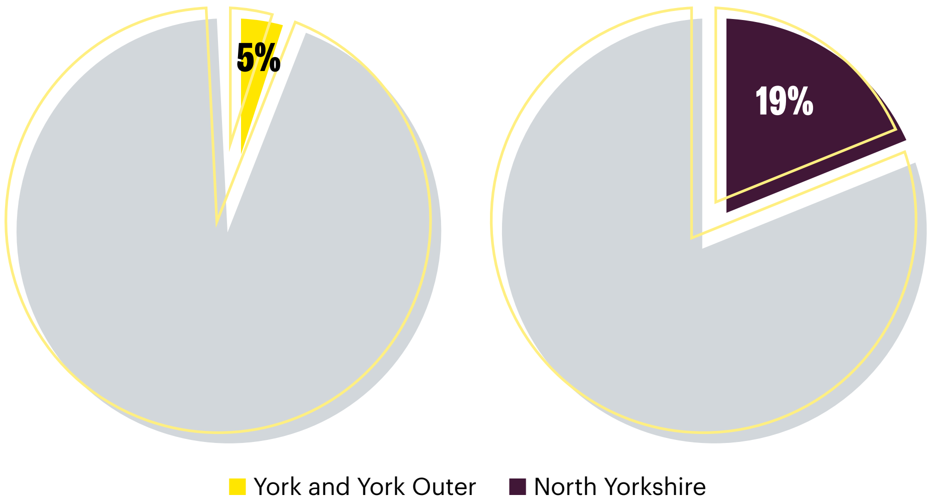
> *"And is that why, because the training isn't there, or is it just because it's a sort of – we're in a bubble in a rural area and we're not looking out?"* **RURAL ENTREPRENEUR**

This ties in with concerns around networking and the challenges in keeping abreast of industry developments. If developments or training are happening and developing in London, this excludes many women. This exacerbates pre-existing conditions of exclusion that women entrepreneurs already face. It becomes very difficult for women to bridge this gap when the goalposts are shifted without their knowledge. Otherwise, it becomes possible to discern that specialised training is not available because there is a lack of infrastructure by which it can be delivered.

> *"Yes, so I applied for something in the Northeast because they actually put money and support behind it, so it would be lovely if it was here … I've known people that have left, that have put their business in a Teesside, County Durham postcode to access funding there."*

> *"I also wonder whether there's a national issue, because I'm assuming a lot of what, the money that's given to, say, Teesside, Middlesbrough, ultimately is won on a national level, and I just know … North Yorkshire is perceived, particularly [because of] Rishi Sunak, he comes from this really comfortable, plush constituency, that North Yorkshire is really lovely, and I don't think that's a true reflection of the county .. I just wonder whether when it comes to things like levelling up or distribution of wealth, obviously Middlesbrough is an obvious need. No one needs to do an essay to tell you why they want money over there. But it then means areas like this get overlooked, and I don't think in London they understand rural deprivation, but rural infrastructure for transport, internet, all those things."*

Figure 21: Which challenges, if any, have you faced in your entrepreneurial journey? % selected: There is lack of opportunity to expand my skills
Source: Survey conducted as part of this research



Sometimes, you just don't know what you don't know but this confusion over what you need to know if made even more difficult when access to important information is confusing. Difficulty in navigating many documents and many different sources is time consuming. There is a value placed on efficiency and directness in communication.

> *"I probably just went in so blind. It was a bit like unconscious incompetence."* **CITY ENTREPRENEUR**

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 5. Support

There is also the very real question of what next? While women can and do attend and complete training, there is still a leap in applying the theoretical knowledge to the very real business.

> *"And also you do these courses, but you don't necessarily get, um, sort of the business background and the business knowledge that you need at the time to, that's quite a steep learning curve."*
> **CITY ENTREPRENEUR**

THE ADMINISTRATIVE TIME DEMANDS TREE

Women identified the varying roles they have when running a business. There is a general perspective that administrative business roles take a lot of time and can require ranging expertise. Similar to 'life admin', these roles are important as are the requirements by which they are in place, but additional and sometimes burdensome tasks and responsibilities can take time away from other parts of their business. Indeed, many of the root causes associated with this challenge come down to the skills, training, knowledge and support that should be made available to alleviate this challenge.

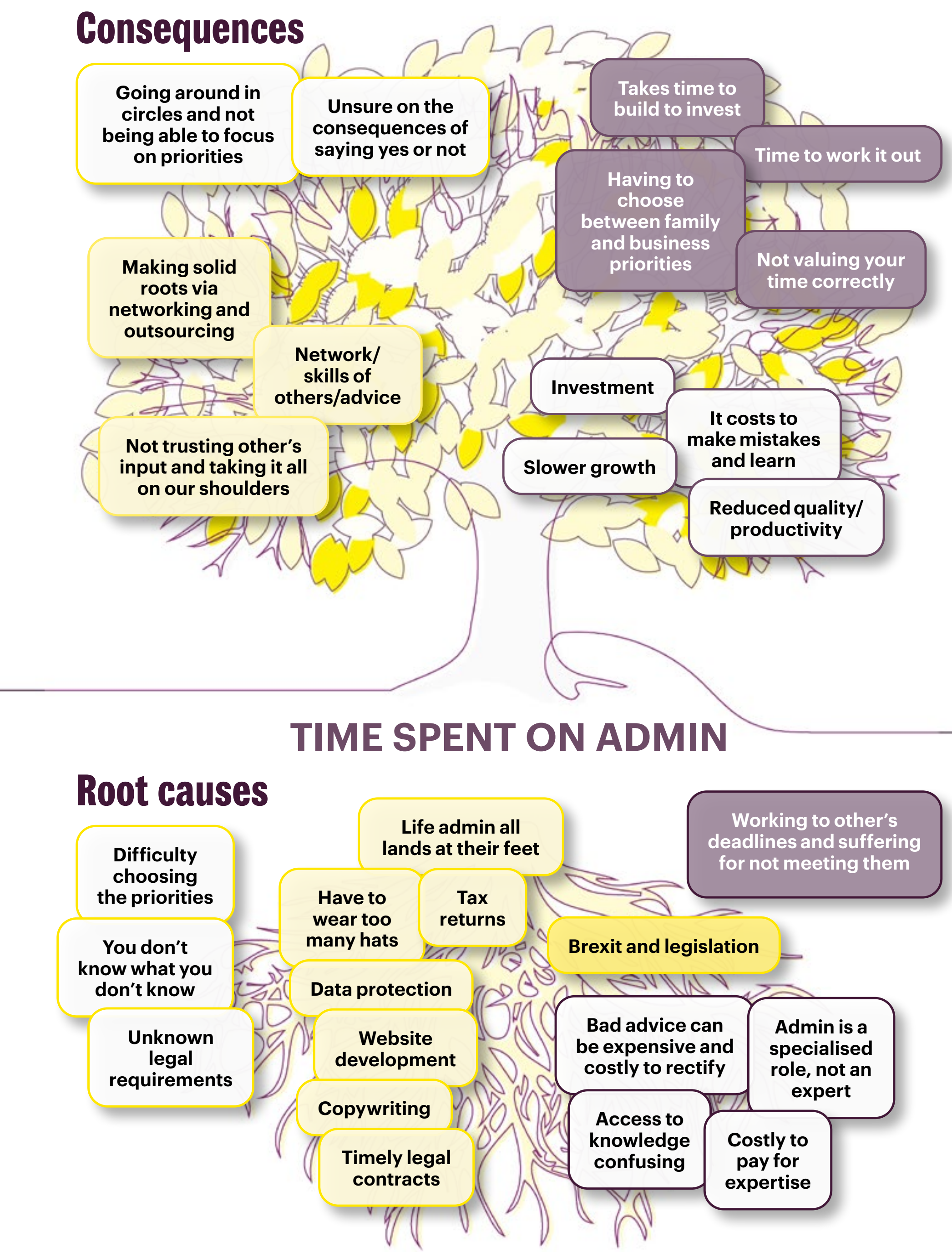
Root causes include administrative tasks consistently falling to their feet. There are too many hats to wear that can include finishing tax returns, engaging with data protection, copywriting, website development and engaging with timely legal contracts. There is a perspective that business roles or tasks can be surplus to business outputs. Much of this work is also working to other's deadlines and does not reflect the working life or priorities of the entrepreneur.

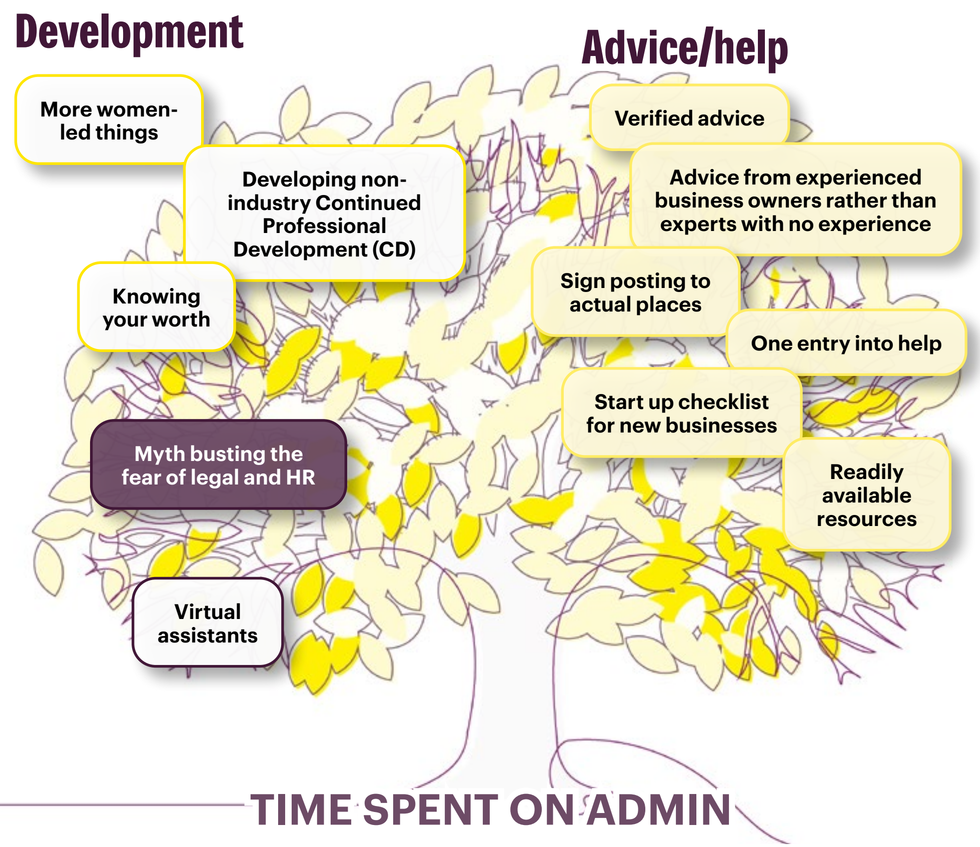
Aligning with previous findings on poor mentorship, bad advice is difficult to rectify, and it is costly to outsource this work to experts. Administration is a professional role that the women take on themselves.

Unknown legal requirements, especially in the context of Brexit and legislation changes is confusing. There is difficulty in choosing the priorities and in continued knowledge sharing to keep abreast of industry developments.

There are a myriad of identified consequences associated with this challenge. Like mentoring, a consequence identified is that women will be less likely to trust advise received, particularly when this is time consuming and costly to rectify. There is instead an emphasis placed on making

RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS: 5. Support





solidified connections via mentors and networks that are trustworthy and only then seeking out advice. This resonates with previous analysis that demonstrates the use of buddy systems in events and similar ways to increase collaborative connectivity to form a solid community-style network. Without the appropriate supports in place, there are direct consequences for the businesses. For example, there is often reduced quality or productivity from businesses when their business owners are spending significant amounts of time completing administrative tasks. This is costly to the business and to the local economy.

This leads women to refocus on their own priorities in both their personal and professional lives. Where this research has demonstrated that women may undervalue their own input and subsequently, their income, if their time is spent on administration, they are losing paid time for what service or product it is that they are providing. This can lead to confusion on priorities.

Research

The original research was conducted by Dr Rebecca Kerr, Y-PERN policy research fellow, with support from Professor Kiran Trehan and Professor John Hudson (Y-PERN academic leads).

Partners

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