

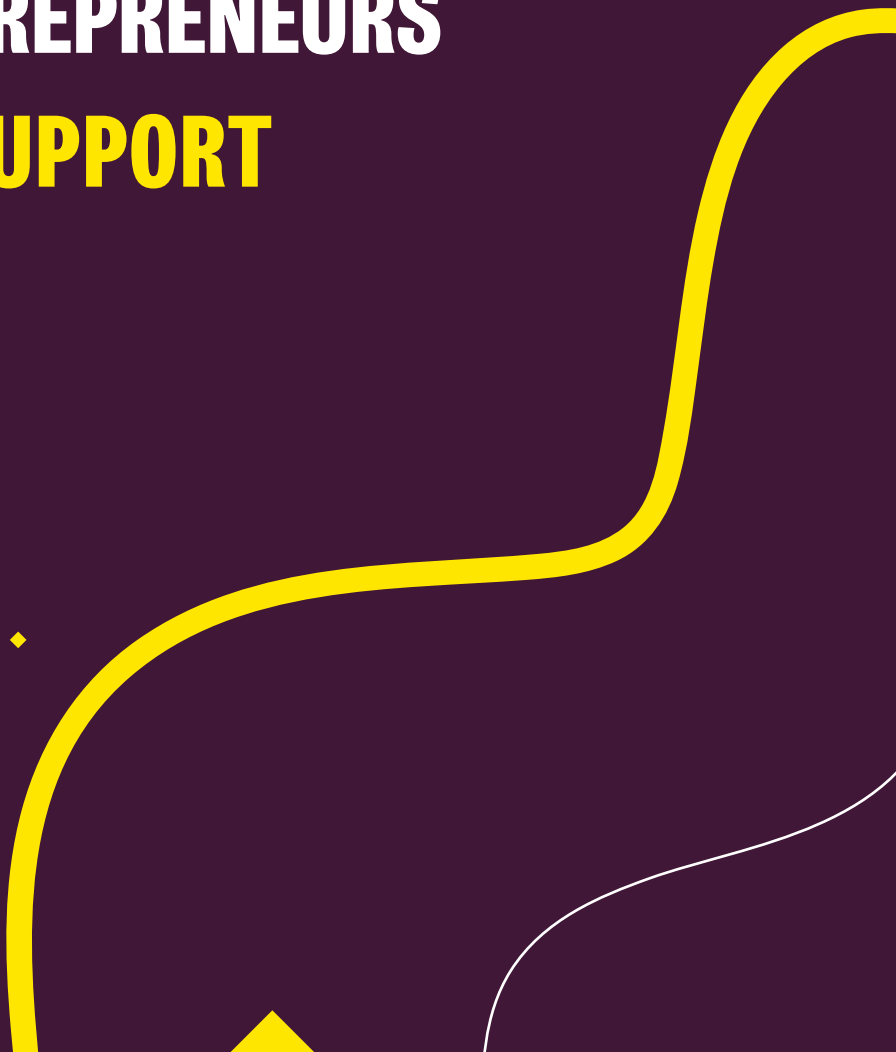
A new era for female  
entrepreneurs in York  
and North Yorkshire



Enterprise Works

# RETHINKING BUSINESS SUPPORT FOR WOMEN ENTREPRENEURS

## 5. SUPPORT



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## 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

### 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

# 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.<sup>1</sup> They face heightened scrutiny and stand to lose more if things go wrong.<sup>2</sup> 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.

<sup>1</sup> 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.

<sup>2</sup> ‘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!”<sup>3</sup>

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?

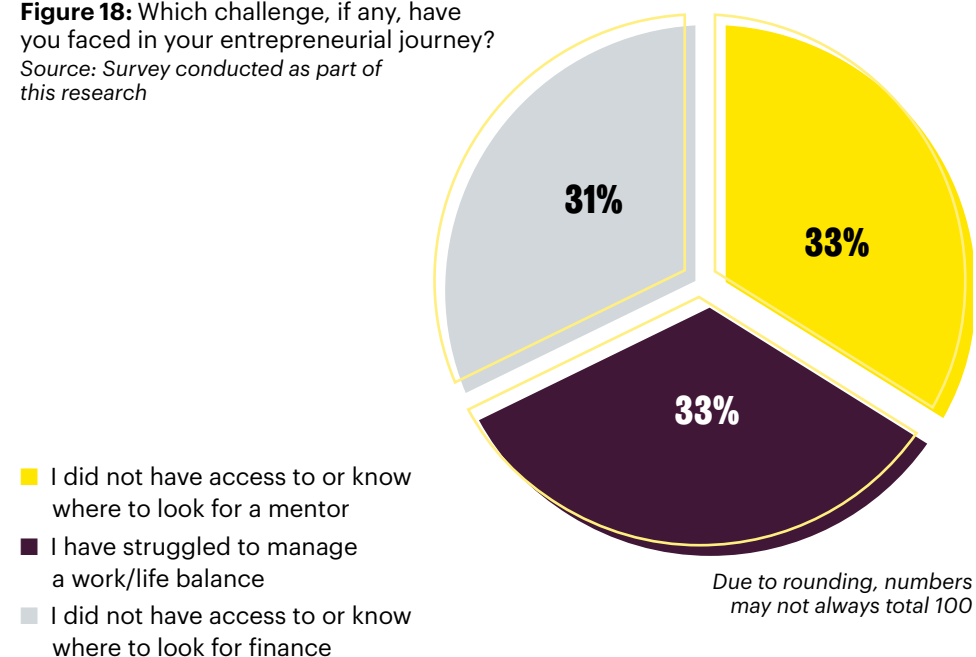
## MENTORSHIP

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



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.<sup>4</sup>

“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**

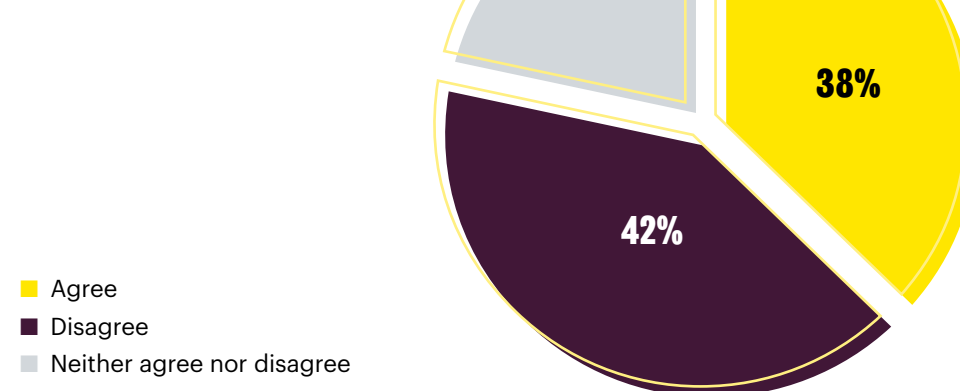
Beyond this, women entrepreneurs often work alone. Women recognise the importance of having someone to hold them accountable as a strategy for maintaining business progress and staying on track.

“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.<sup>5</sup>

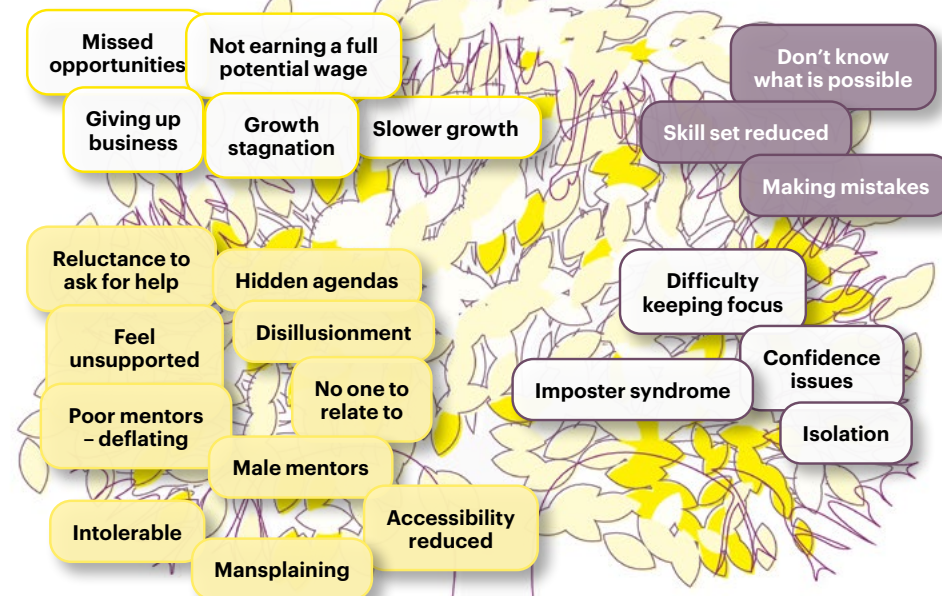
“It’s great having all these things where you’re offering training and stuff, but sometimes people just need the support to put up. I think, for all that we said, when it comes to generating capital and helping people in that regard, I think that’s quite a poor thing in this area, really poor.”

**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.

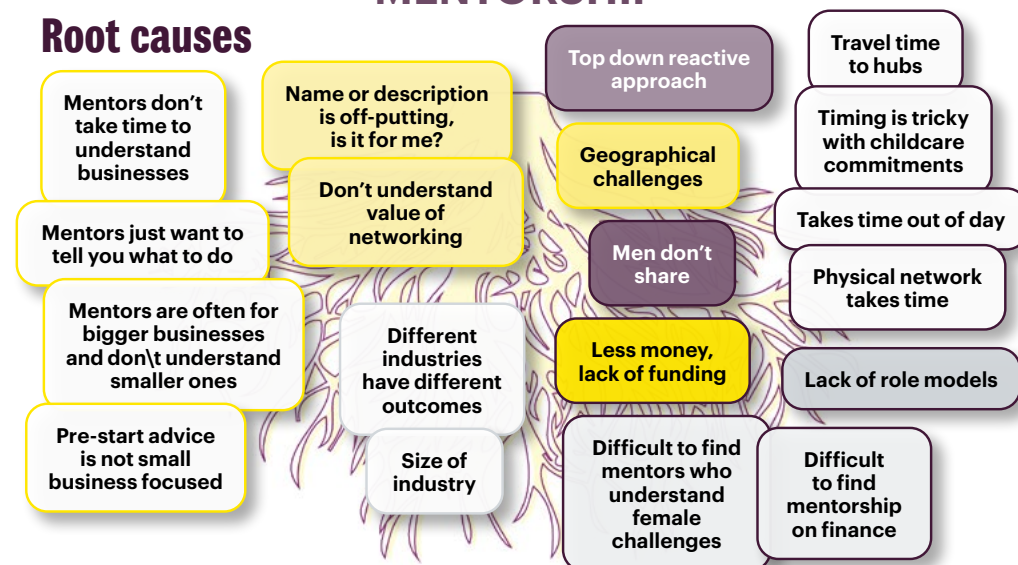
<sup>5</sup> OECD, ‘Women Enterprise Policy and COVID-19: Towards a Gender Sensitive Response’.

## Consequences



## MENTORSHIP

### Root causes



“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**

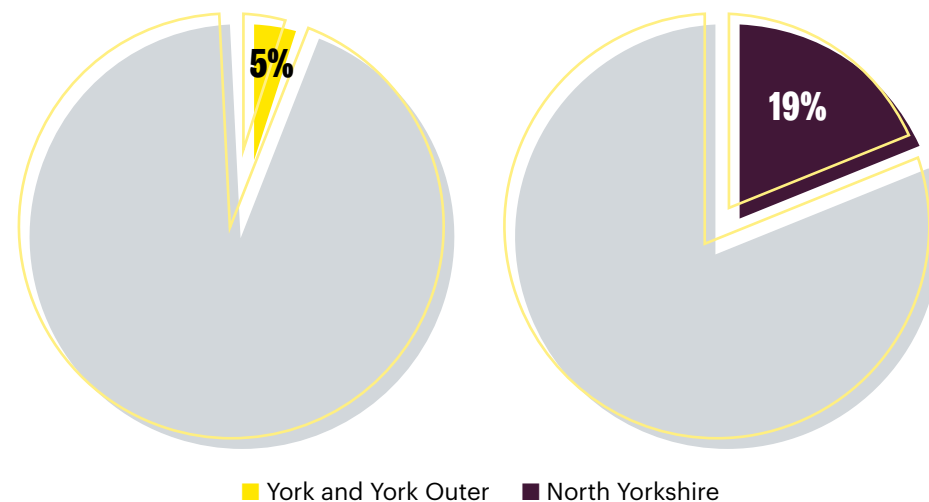
“I attended it, and it was a far cry from what I was expecting. It was very much what I would read on LinkedIn on an article, and I thought, why have I wasted my time coming here.” **CITY ENTREPRENEUR**

“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



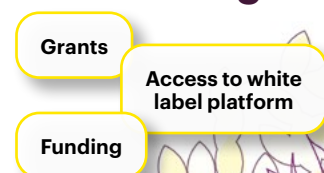
An intersectional challenge with recruiting staff and attracting a diverse range of expertise to an area lies in the lack of skills sets and specialised training available. This is true of urban centres but is exacerbated outside of urban settings where concerns around staff acquisition and retention 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.<sup>6</sup>

“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**

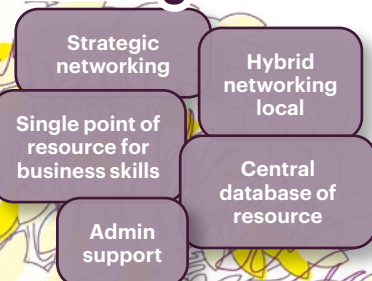
6 Local government association, ‘How Well Do You Know Your Microbusinesses?’



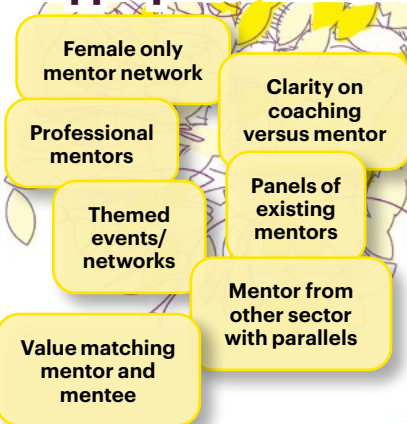
## Business stagnation



## Targeting lack of knowledge



## Unsupported and inappropriate mentorship



## Tackling lack of confidence



## MENTORSHIP

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.<sup>7</sup>

**“**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**

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**

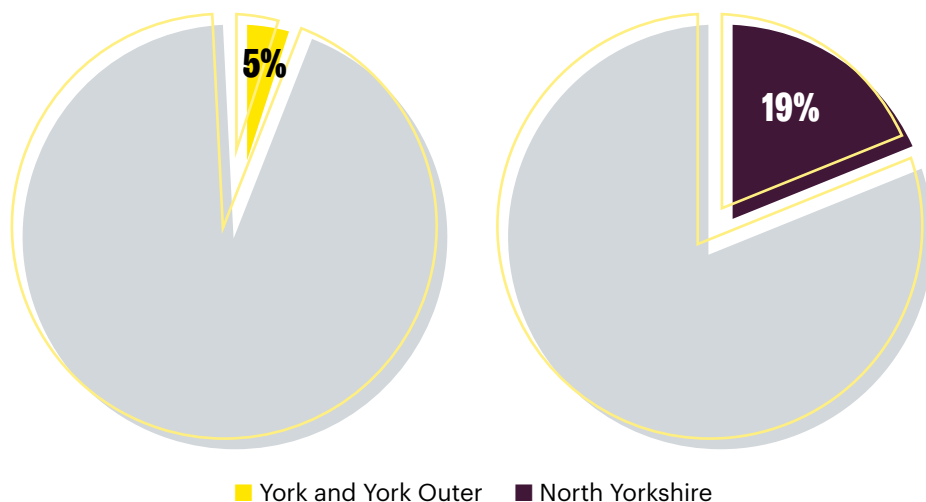
This ties in with concerns around networking and the challenges in keeping abreast of industry developments. If developments or training are happening and developing in London, this excludes many women. This exacerbates pre-existing conditions of exclusion that women entrepreneurs already face. It becomes 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.”

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

“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**

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.

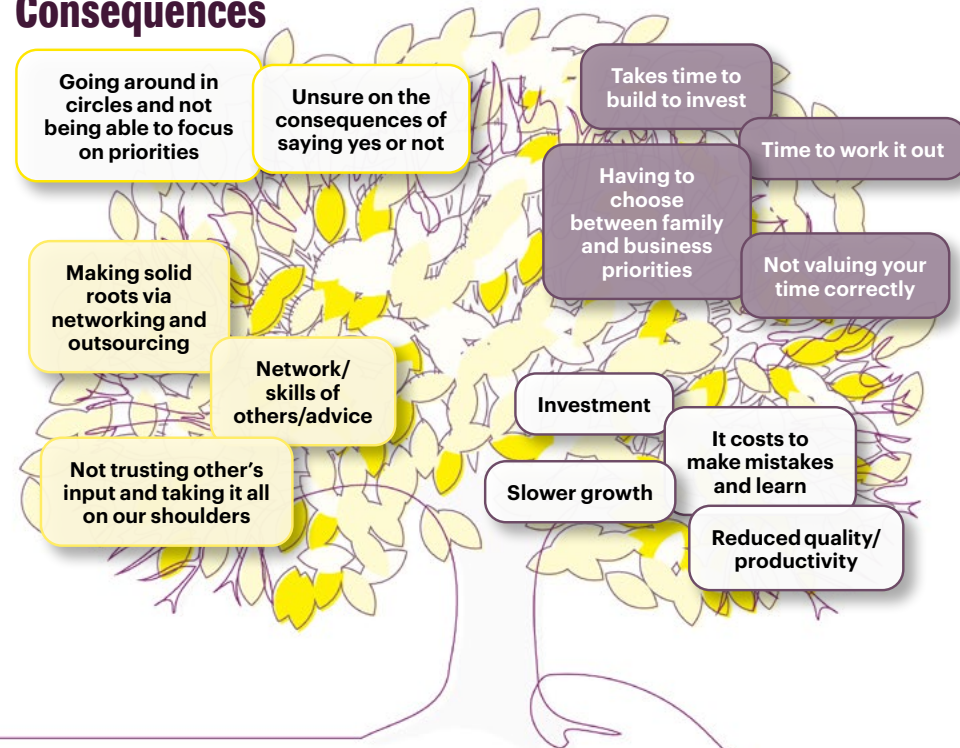
Root causes include administrative tasks consistently falling to their feet. There are too many hats to wear that can include finishing tax returns, engaging with data protection, copywriting, website development and engaging with timely legal contracts. There is a perspective that business roles or 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.

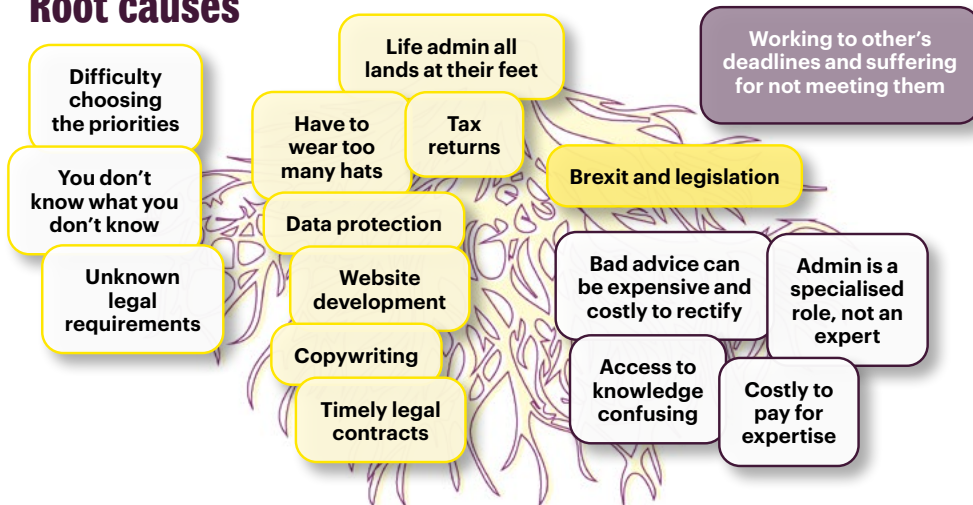
There are a myriad of identified consequences associated with this challenge. Like mentoring, a consequence identified is that women will be less likely to trust advice received, particularly when this is time consuming and costly to rectify. There is instead an emphasis placed on making

## Consequences

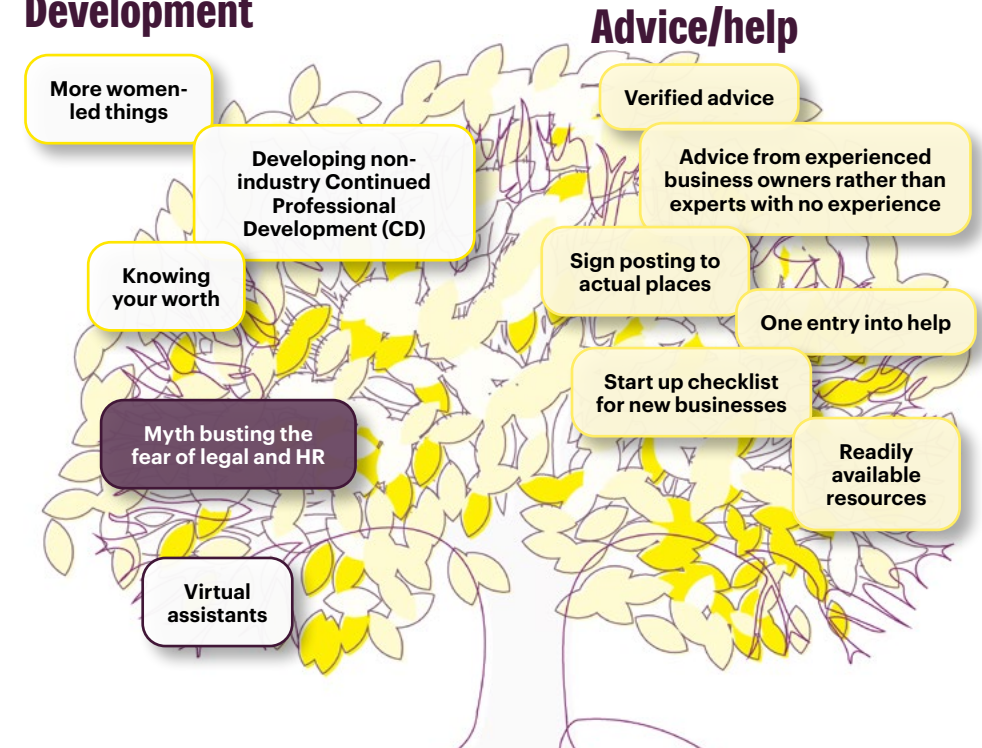


## TIME SPENT ON ADMIN

### Root causes



## Development



## TIME SPENT ON ADMIN

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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