EXPLORING THE STRATEGIES AND CHALLENGES TO EMPOWER FEMALE ENTREPRENEURS VIA BUSINESS SUPPORT AND ICT IN THE UK -
A RESOURCE-BASED THEORY PERSPECTIVE

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DECLARATION

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any other degree.

This thesis is the result of my own investigations, except where otherwise stated. Other sources are acknowledged by explicit references.

I hereby give consent for my thesis, if accepted, to be available for photocopying and for inter-library loan, and for the title and summary to be made available to outside organisations.

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DEDICATION

To My Greatest Love & Blessing: My Family
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ABSTRACT

Significant efforts are being made in both developed and developing countries to cultivate female entrepreneurship in view of its impact on a community’s economic and social development. Despite increasing numbers of women creating businesses around the world, studies suggest that they are only half as likely to start a business compared to men in the UK. Women entrepreneurs often lack support and guidance as well as facing individual, social and cultural barriers to starting and running a business. They also have less chance than most men to raise finance and accumulate the confidence and skills essential to start and run a successful business.

The aim of this ethnographic study was to develop a practical framework for a resource-based approach to business support which integrates new and innovative directions for the development and progress of female entrepreneurs in the UK. The study was guided by six objectives, and qualitative data were collected from thirty semi-structured interviews with female entrepreneurs across the UK. Additionally, observations and individual semi-structured interviews were conducted with multiple informants in four business support organisations.

Data were analysed and interpreted using content analysis. The findings showed that the needs of every female entrepreneur are different and they require tailored, specialist, one-on-one support based on their needs and the stage of their businesses. Their main needs appear to be access to finance, network support and access to information. Furthermore, female entrepreneurs do not seem to access business support, particularly when compared with men for various reasons such as lack of information about support providers and cost. The extant empirical research examining female entrepreneurs’ business support needs is limited and focuses mainly on female start-ups. The empirical evidence also showed that business support helps female entrepreneurs gain access to resources and ultimately, boosts their confidence.
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Chapter 1

Introduction

1.1 Introduction

This chapter provides the overall introduction to this doctoral study. The chapter will briefly describe the study and is structured as follows. In the first section, the background of the study examining the role of business support and ICT for female entrepreneurs is provided. This section also provides a rationale and justification for the UK context for this research. The aim and objectives are presented following the first section. Finally, a schematic outline of the thesis presents the chapter contents to guide the reader better.

1.2 Background to the study

Significant efforts are being made in both developed and developing countries to promote female entrepreneurship in view of its impact on a community’s economic and social development (Kreide, 2003). Female entrepreneurship is growing significantly around the world and contributes to innovation, wealth and employment across all economies (Brush and Cooper, 2012). Hence, women entrepreneurs have attracted increasing attention from public and private, national and international organisations, who devote substantial resources for their economic empowerment (Langowitz and Minniti, 2007; Chitsike, 2000). An increasing number of women are setting up businesses; and according to the World Bank’s Enterprise Survey (2014), the percentage of firms with female participation in ownership is currently 36%. The GEM Global Women’s Report (Kelley et al., 2013) has estimated that there are 126 million new women-owned businesses or start-ups in 67 economies around the world and an estimated 98 million established female-owned businesses in 2012. Furthermore, these women are not only creating jobs for themselves and their co-founders but also 64 million female business owners currently employ one or more people in their businesses. The number of employees is predicted to increase by at least six employees in five years.
Despite the number of women who are creating businesses, studies show the existence of gender specific barriers which constrain growth and sustainability of women’s entrepreneurship (Morrison et al., 2007; Bardasi and Sabarwal, 2011; Rutashobya et al., 2009; Spring, 2009). Women’s entrepreneurship leads to their social inclusion and empowerment (Blair, 2012; Saeid and Carina, 2009; Scott et al., 2012); contributes to regional economic development (Lassithiotaki, 2011; Shiralashetti, 2010) and raises overall level of entrepreneurship and economic performance of a nation (Scott et al., 2012; Welter, 2004). More importantly, women gain self-esteem and confidence through entrepreneurship which enables them to have greater control over their lives in social and economic spheres, benefiting them and their families (OECD, 2012). The significance of entrepreneurship for women’s empowerment and its potential contribution to the economy and growth of their country presents a rationale to support women entrepreneurs (Kantor, 2001). The aim of this research is to develop a practical business support model by exploring challenges and strategies in empowering female entrepreneurs through enterprise support.

Existing literature on female entrepreneurship shows studies that focus mainly on presence and performance of women entrepreneurs in various countries, regions, business networks, and their personal motivations for entering entrepreneurship (Ruiz-Arroyo et al., 2012; Constantinidis, 2010; Robichaud et al., 2010 cited in Lee-Gosselin et al., 2013). Most of these studies address primarily the existence of barriers at the start-up and growth of women’s entrepreneurship (Rutashobya et al., 2009; Spring, 2009; Bardasi and Sabarwal, 2011). In addition to a specific environment characterised by unequal social standards, Lee-Gosselin et al. (2014) suggest three main types of factors, “1) individual factors (education, motivations, skills, self-confidence, autonomy, risk taking), 2) structural factors (legal frame, fiscal regulations, access to funding, access to information and technologies, access to networks), and 3) cultural factors (stereotypes, family-related responsibilities, perspective on money, gendered model regarding property access, narrow usual success indicators)”, that could explain obstacles to advancement of women entrepreneurs. These persistent barriers present another rationale for the need to support women entrepreneurs to increase their incomes and their involvement in the development of their community and formal economy (Spring, 2009).
According to Strier and Abdeen (2009), entrepreneurship significantly increases women’s earnings, empowers them to gain autonomy, and improves welfare of their families. However, structural gender barriers and limited resources could discourage women from entering profitable fields, such as technical service, construction, and engineering and push them to female-dominated businesses, which are characterised by low profit margins, poor growth prospects and high failure rates (Kim, 2014; Strier, 2010). Encouraging and enabling more women to start their own businesses is vital for the economy. It is estimated that there would be 1 million more female entrepreneurs if women were setting up new businesses at the same rate as men (WBC, 2013). This could add £60bn to the UK’s GDP by 2030 (RBS, 2015).

Increasing the number of women entering entrepreneurship will contribute to the economic progress of their countries which presents an additional rationale to support women’s entrepreneurship. Female entrepreneurs often lack the support and guidance required to run a successful business. Yet, female entrepreneurs do not seem to access business support that is available (Fielden et al., 2003; Harding, 2005; 2006). Despite the fact that more women are now involved in economic activities than in the past in the UK, only 17% of business owners are female. In addition, female entrepreneurs have higher churn rate when compared to their male counterparts (i.e. more start-ups and closures) (Prowess, 2014). Women do business in a masculine society, where they encounter policy related problems. They need adequate support from all respective institutions, especially combined initiatives of government and business support institutions (Rabbani and Chowdhuri, 2013). Compared to men, women find themselves in very different situations which result in female entrepreneurs having different perceptions about the world. Hence, the concept of support structures solely for female entrepreneurs has gained considerable credence (Byrne and Fayolle, 2010). Supporting women-owned businesses will create and preserve jobs. According to Dhaliwal (2007), only a small portion of general business support organisations offer some form of special services or policies aimed at female entrepreneurs. Furthermore, there is limited empirical research examining business support for female entrepreneurs and their needs regarding such support.
The aim of the research is to develop a practical framework for a resource-based approach to business support for the development and progress of female entrepreneurs. In order to achieve this aim an interpretive ethnographic study was conducted, exploring the needs of female entrepreneurs and challenges in providing business support to them. The study also examined the role of Information and Communication Technologies (ICT) in supporting female entrepreneurs. This chapter will provide the background to this research, specifically examining women’s entrepreneurship and business support in the UK. Definitions of terms will be provided in this chapter, however a full discussion of these terms and definitions will be provided in subsequent chapters.

1.2.1 Female entrepreneurship in the UK

There are several reasons for exploring business support provision for female entrepreneurs in the UK. First, gender gap in entrepreneurship is a reality in the UK (Marlow et al, 2013). Women remain under-represented in the UK’s entrepreneurship which means not only many women in the UK could be getting benefits of entrepreneurship, but also the UK is missing out on a major resource (Quader, 2012). Second, the recent benefit cuts under the UK welfare reforms especially child benefits are forcing more women into entrepreneurship and giving rise to “mumpreneurs” (Christie, 2014) who might lack relevant business experience and education. According to Kelley et al. (2011), despite the increase in female entrepreneurship, men are twice as likely to be entrepreneurially active as women in the UK. Third, in the GEM report (Harding, 2006), UK ranked 13th among 22 high income countries with regards to the percentage of established entrepreneurial activity amongst men, and an abysmal 21st rank, when it comes to established entrepreneurial activity amongst women. This is surprising given the fact that women in UK have access to institutional support especially at the start-up phases (Quader, 2012). This might be due to the different attitudes and beliefs between men and women regarding the availability of ‘entrepreneurial capital’ that is, the skills, knowledge and experience to begin a new firm (Marlow et al., 2013). Female entrepreneurs tend to possess less capital at start-up which reflects both lower incomes of women and the nature of the industry sectors female entrepreneurs tend to enter (Marlow et al., 2013). Finally, women may be more risk-aware than men with regards to entrepreneurship in the UK and need support in
building their confidence and self-efficacy (Kelley et al., 2011).

Over recent years, the UK government has taken important steps for understanding and promoting female entrepreneurship. Women’s Business Council, supported by Government Equalities Office, was set up in 2012. One of its main strategic objectives was to help women gain the necessary skills to run their own businesses (Women’s Business Council, 2014). Its report suggests that there is an “enormous potential in women’s untapped entrepreneurialism” and a rationale for providing more support for women who want to set up their own enterprises. One of the key messages in its report was:

“If women were setting up and running new businesses at the same rate as men, we could have an extra one million female entrepreneurs. They are currently only half as likely to do this, and they and the economy pay the price.”

(WBC, 2013)

The report also recommends that women entrepreneurs should be supported and inspired to take self-employment. In April 2014, the Department of Business Innovation and Skills (BIS), UK, appointed Lorely Burt, MP as “women in enterprise champion” to help female entrepreneurs and women-led businesses understand the support available for new and growing firms (GOV.UK, 2014). The Burt Report (reviewed in detail in Section 3.2.1.1) confirms that the government lacks a strong evidence base on business diversity. It highlighted the barriers female entrepreneurs face in the UK and how government business support has failed to recognise diversity which may result in missed opportunities to engage with businesses which will be creating jobs and raising growth levels.

Similar trends were reported by “Women in Enterprise: A Different Perspective” by Marlow et al. (2013). In 2012, the level of women’s total early-stage entrepreneurial activity (TEA) in the UK was 57% per cent of the male entrepreneurial activity, which was a significant increase from 49% in 2011. As for female established business ownership, it was 46% of male activity (Kelley et al., 2011). The United States of
America, one of the benchmark countries of the same report, has total early-stage entrepreneurial activity of women at 69% of male activity and 64% for established business ownership. Figure 1.1 illustrates the trend in female TEA rates in the UK, France, Germany and the US, 2002-2016.

Marlow et al. (2013) suggest that women in the UK are more risk-averse than their male counterparts and therefore are less likely to set up own businesses. Women tend to start businesses in the retail and service sectors (Hisrich and O’Brien, 1982; Hisrich and Brush, 1984; Hisrich, 1989) as they require less initial capital to start (Humphreys and McClung, 1981). According to the UK Government’s Small Business Service (SBS), more than 50% of self-employed women ran their ventures on a part-time basis and 35%, compared to 12% of men, use their homes as business premises (Marlow and Patton, 2005). Women-owned businesses underperform in all aspects compared to men-owned businesses and are more likely to fail (Carter et al., 2001).

**Figure 1.1 Female early-stage Entrepreneurial Activity in the UK, France, Germany and the US, 2002-2016**

- United Kingdom
- France
- Germany
- United States

*Source: Adapted from GEM UK Report 2016*

Figure 1.2 shows female-owned businesses tend to have lower survival rates and higher churn rates from 2002 to 2011. However, this does not warrant classifying women-owned businesses any different from traditional entrepreneurship. Nevertheless, women entrepreneurs need support in setting up, running and growing their business as there
are constraints that are specific to women entrepreneurs (Kantor, 2001).
The purpose of this study is to address key gaps in the literature, for example examining
the experiences of women entrepreneurs in relation to business support provision and to
investigate the role of specialist business support and its effectiveness in the UK.

**Figure 1.2  Business survival and churn (closure and failure) by gender**

![Business survival and churn (closure and failure) by gender](source)

*Source: Adapted from Marlow et al., 2013 p.19*

**1.2.2  Business support for female entrepreneurs - a resource-based approach**

The term business support includes business information, advice, guidance,
consultancy, training, and any non-financial support as defined by Johnson et al. (2007).
According to Bellini (2008), business support services are services that aim to assist
enterprises or entrepreneurs to successfully develop their business activity and to
respond effectively to the challenges of their business, social and physical environment.
Business support is also known as business advice, business development services,
institutional support or business advisory services (Blackburn et al., 2010). The
providers could be government-owned, statutory, semi-autonomous or autonomous. For
the purpose of this study, institutional support/business support is defined as “those non-
financial services, integrated services (financial and non-financial) and products offered
to female entrepreneurs at different stages of their business needs, especially skills
transfer or business advice” (Naidoo and Hilton, 2006, p.52).

Business support is provided by organisations such as Chamber of Commerce and
government to promote and support entrepreneurs. Business Link is a government-
funded service designed to promote enterprise in the UK. The Business Link service was coordinated nationally and supported by nine local Regional Development Agencies in England. The Regional Development Agencies were phased out in 2012. The closure of Business Link's regional offices was part of the government's decision to abolish England's nine Regional Development Agencies and replace them with Local Enterprise Partnerships between local authorities and private companies (Martin, 2010). The Regional Development Agencies were replaced by a state-funded online platform. As well as being available via desktops, the internet offering is accessible on mobile phones and is supported through a call centre.

Business support providers or business advisers are regarded as market players who are able to provide knowledge resources for firms with limited access to those resources. Business support has many different forms, ranging from the provision of general knowledge, through specialised trainings to coaching and mentoring (Bennett and Robson, 2003; Johnson et al., 2007; Mole et al., 2013). Therefore, advice may be considered as a resource available for female entrepreneurs which can provide them with access to other resources (Bennett and Robson, 2003; Chrisman et al., 2005; Robson and Bennett, 2010). Business support for small firms includes virtually all areas of business. However, it is determined by the entrepreneur and refers to isolated areas of company activity.

The resource-based view focuses on the source of competitive advantage for the growth of a firm and the way the firm can optimise its profit by combining and using all available resources (Barney, 1991; 2001). The resource-based approach model is the most relevant for this study on business support for women entrepreneurs as business support can combine a range of competencies and intangible resources of female entrepreneurs and provide a potential source of competitive advantage (Blackburn et al., 2010). Ferreira and Azevedo (2007) research confirms that entrepreneur resources, firm resources and entrepreneur’s networks have a great importance to growth.

The resource-based view highlights the source of a firm’s competitive advantage as the base for firm’s performance, and how combining and using all available resources can maximise the firm’s value (Barney 1991; 2001). A firm’s resources, non-imitable resources in particular, are basis for both its performance and competitive advantage.
(Wernerfelt, 1984). The resource-based perspective illustrates how business owners can build their businesses from the resources and capabilities that they currently have or can acquire (Dollinger, 1999). According to Wernerfelt (1984, p. 172), the term “resources” was conceived broadly as “anything that can be thought of as a strength or a weakness” of the firm. Since women business owners are rather disadvantaged with regards to accumulating capital for their businesses as well as financial assets, this thesis argues that business support is an important resource for female business owners for gaining access to other resources.

Despite the availability and importance of business support provision, women do not access business support for many reasons including: lack of confidence, lack of information and lack of physical access (Fielden and Hunt, 2011). Women often do not take entrepreneurial career paths as they believe that they lack the required skills for setting up or running a business (Chen et al., 1998; Wilson et al., 2007). Therefore, women’s lack of confidence may in fact be a barrier to their own success and development and may be contributing to the fear of failure (Levie and Hart, 2009). Thus, women who decide to enter into entrepreneurship need relevant training and support to overcome their fear of failure and gain confidence (Stanger, 2004).

The fields of women in development (WID) and gender and development (GAD) have made great progressions since the 1980s and 1990s (Kantor, 2001), but there is a dearth of research in the institutional and organisational business support for women entrepreneurs. A few studies have been conducted on business support for female entrepreneurs. Although, these programmes have been promoting development of women for the past three decades, women continue to face barriers in terms of human, social and financial capital. Targeted business support could help them gain access to resources and overcome the constraints. This research is an attempt to counteract the lack of attention to female entrepreneurs in business support literature. The research presented in this thesis is designed to identify female entrepreneurs’ needs of business support and the challenges faced by general and specialist business support providers to develop a practical framework for resource-based view for business support integrating Information and Communication Technologies (ICT) to help female-owned businesses achieve competitive advantage.
1.2.3 Role of ICT in female entrepreneurship

Information and Communication Technologies (ICT) can transform existing gender-based inequalities into opportunities and resources for achieving gender equality and economic, political, and social empowerment of women (UNECE, 2013). The United Nations Conference on Trade and Development (UNCTAD) (2014) report asserts that ICT is a potentially powerful tool for women entrepreneurs as ICT is transforming how business is done and opening up opportunities for large numbers of entrepreneurs to enter global value chains. Also, ICT has opened up new avenues for women entrepreneurs through social media, internet-based telephony and websites which were previously largely confined to larger businesses. Female entrepreneurs are able to correspond and reach prospective and current clients as well as business associates and partners through ICT. ICT can enable female entrepreneurs to achieve greater levels of profitability and flexibility. ICT has tremendous potential for promoting and achieving sustainable development that is also gender-equal (Maier and Nair-Reichert, 2007). Many scholars and advocates of women’s empowerment have stressed that access to and effective use of ICT can contribute to the empowerment and capacity building of women (Maier and Nair-Reichert, 2007). Female entrepreneurs risk becoming marginalised without equal access to ICT in the new technology-driven economy (UNCTAD, 2014).

“ICT are emerging as convenient and effective strategic tools that are well positioned to help empower women entrepreneurs, which can contribute not only to stronger economic growth, but also to better situation for the household, improvements of children’s health, growth and well-being, and gains to generations to come” (UNCTAD, 2014, p. 12). It further emphasises that women entrepreneurs are emerging as a reservoir of significant development potential to be tapped and ICT can contribute to unleashing this potential and contribute to employment creation, gender equality, economic growth and poverty reduction. For this to happen, an environment of institutional and organisational support must be created which will enable the empowerment of female entrepreneurs.

This doctoral study seeks to analyse the role of business support and ICT by empirically investigating the business support experience of thirty female entrepreneurs and
participants from four enterprise support providers. This study intends to develop new insights into the business support provision and ICT for empowering female entrepreneurs.

1.3 Research Aim and Objectives

The overall aim of the research is to develop a practical framework for a resource-based approach to business support which integrates ICT for the development and progress of female entrepreneurs. Through an ethnographic study analysis of general and specialist private institutions supporting women entrepreneurs, this research specifically pursues the following research objectives which were informed and formulated through an in-depth review of relevant literature:

1. To conduct a critical literature review on female entrepreneurship and develop a conceptual framework mapping out the key issues and theories underpinning the research.

2. To examine the needs of women entrepreneurs and the role of ICT in overcoming the barriers faced by women entrepreneurs in the UK.

3. To evaluate the challenges and constraints faced by organisations which provide business support to female entrepreneurs.

4. To analyse the lessons learnt from the past decade’s investment in support programmes and activities to understand the reasons for the success/failure of these initiatives.

5. To establish whether the female entrepreneurs engaging business support organisations do better in their businesses.

6. To develop a practical framework for a resource-based approach to business support integrating ICT for the development and progress of female entrepreneurs.
1.3.1 Research Questions

The two research questions formulated for this study are: 1. What are the strategies of business support organisations for developing female entrepreneurs’ resources and competencies and, 2. What is the role of ICT in enterprise support programmes in empowering women entrepreneurs.

1.3.2 Specific Questions

1. Does adapting to the needs of women entrepreneurs in support strategies facilitate overcoming the challenges faced by both business support organisations and women entrepreneurs?

2. Does accessing generalist business support help female entrepreneurs improve their competencies and access to resources or do they need specialist support?

3. Can integration of ICT in support mechanism overcome barriers and constraints faced by both women entrepreneurs and support organisations?

1.4 Research origins: researcher’s background

This subsection introduces the reader to the author’s background. The role of the researcher is well recognised in interpretive research where one of the interpretive principles is concerned with the relation between researcher and practitioner (Goldkuhl, 2012). Interpretive research assumes that “reality is socially constructed and the researcher is the vehicle by which this reality is revealed” (Andrade, 2009, p. 43). The researcher is directly involved in the process of data collection and analysis in qualitative and interpretive studies (Andrade, 2009). The close interaction with the subjects makes the researcher a passionate participant in interpretive research (Guba and Lincoln, 1994).

The author has volunteered with various NGOs which promote women’s well-being and education since her school days. Whilst volunteering, the author realised that though educating women is important, economically empowering women is paramount. The
researcher used to assist her parents with their homebased business. Her parents also helped women in their community to set up businesses by providing them with different clothing items on credit to sell initially. The women would collect items every morning, sell them and pay for the items next morning during collection. This enabled many women to set up enterprises and gain autonomy in their homes. Helping her parents and interacting with the women piqued the researcher’s interest in entrepreneurship.

While reviewing the literature on entrepreneurship, the researcher found that despite the increase in the number of women entrepreneurs, women still face barriers both in developed and developing countries. The researcher was searching for ways to overcome the challenges faced by women entrepreneurs when she came across the concept of business support and a chance meeting with a CEO of a specialist business support organisation that supports and mentors women entrepreneurs in all stages of their business. It was during this interaction, the motivation for this research developed. The author realised that business support combined with ICT could be a solution for the problems faced by female entrepreneurs. Further exploration of the business support literature revealed that very few studies were conducted on specialist business support for female entrepreneurs which has provided the researcher an opportunity to make an original contribution to knowledge.

1.5 Contributions to knowledge

This thesis contributes to the theory and practice of business support by exploring strategies and challenges within the context of female entrepreneurship using the resource-based theory as theoretical framework. The contributions of this research are detailed in Chapter 8 (Section 8.2) and are briefly highlighted in this section.

This study makes four contributions. First, the implications of the resource-based theory for business support for female entrepreneurs are unclear for two reasons. A. While there has been considerable interest in business support, relatively few studies have focused on female entrepreneurs. B. Little effort has been made to develop the practical implications of this theory for female entrepreneurs. A practical framework (Figure 7.1) for a resource-based approach to business support for female entrepreneurs which
integrates a number of the key themes arising from the empirical findings from this study is developed. This model of enterprise support can be used to facilitate female entrepreneurs’ personal and professional development. Second, empirical evidence is provided to support previous claims that women entrepreneurs need female-focused, tailored support (Hunt, 2010; Prowess, 2008). In particular, women entrepreneurs liked discussing ideas and problems with someone who has had similar experiences and could empathise with them. Third, the research provides empirical evidence that although ICT plays an important role in business support in developing female entrepreneurship, there are disadvantages to online business support. This is an important contribution as the government business support (formally, Business Link) is available only through internet and telephone in the UK. Fourthly, this study adopts an ethnographic approach to investigating business support that allowed for gathering experiences of multiple actors involved in the process. The accounts of female entrepreneurs, business coaches, and target beneficiaries helped to provide a detailed description of the business support experience of female entrepreneurs, and challenges faced by business support organisations in providing business advice to women business owners.

1.6 Structure of the thesis

This thesis is divided into three main parts (see Figure 1.3) and comprises of eight chapters including this first introductory chapter. Chapters one, two, three, and four form the first part of the thesis and provide the overall basis of the research. Chapters two and three present extensive literature reviews on women’s economic empowerment, female entrepreneurship and business support.

Chapter two offers definitions of entrepreneurship and empowerment and presents some general statistics and trends relating to female entrepreneurship in the UK. The chapter then goes on to show the entrepreneurial motivations of female entrepreneurs and constraints faced by them (Chen et al., 1998; DuRietz and Henrekson, 2000; Verhuel and Thurik, 2001; Lerner and Almor, 2002; Noor, 2004; Welter, 2004; Shelton, 2006; Carter et al., 2007; Lee-Gosslin et al., 2013; Marlow et al., 2013).
Chapter three provides a theoretical and conceptual framework based on the literature review of business and organisational support within the context of female entrepreneurship. Then, a review of ICT for development literature and women empowerment through ICT is provided. Following this, a conceptual framework incorporating business support with the distinctive characteristics of ICTs is developed. The framework is followed by a diagram which shows how female entrepreneurship, business support and ICT can be linked. This framework is later used in the empirical part of the thesis for data collection and analysis.

Chapter four contains the methodology and research design of this study including a discussion on the ontology and epistemology selected for this study as well as their impact on the quality of this research. A critical evaluation of the role of the researcher is also provided in this chapter. Finally, the justification for utilising the diverse methods of data collection and analysis is assessed in relation to this study.

Chapter five and six form the second part of this thesis. Chapter five presents findings from the semi-structured interviews and observation of female entrepreneurs. This presents rich descriptions of the data collected and discusses each theme that emerged from the data analysis. Qualitative data was analysed using content analysis and the author adopted a human based coding system (Weber, 1990; Creswell, 2003). The interviews were designed to elicit in-depth information relating to the aims and objectives of the study.

Chapter six presents qualitative data collected from the coaches and employees of business support organisations. The chapter also presents background information of the participating organisations. The observation data collected from various events and workshops are also presented.

Chapter seven and Chapter eight form the final part of this thesis. The implications of the findings with reference to each research question are explored in Chapter seven. The working model/framework for business support is developed and discussed following the research findings. Finally, the conclusions, contributions made by this study, and implications for future research are discussed in Chapter eight.
### Figure 1.3  Structure of the thesis

<table>
<thead>
<tr>
<th>PART I</th>
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| **Chapter 1: Introduction** | Justification of research  
Research aims and objectives |
| **Chapters 2 and 3: Literature Review** | Review of business support literature in the context of women entrepreneurship and ICT  
Key findings and synthesis of theoretical and conceptual framework |
| **Chapters 4: Methodology and Research Design** | Research approach and strategy  
Data collection and data analysis method |

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<thead>
<tr>
<th>PART II</th>
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<tr>
<td><strong>Chapters 5 and 6: Data analysis</strong></td>
<td>Detailed description of the ethnographic data and analysis</td>
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<tr>
<th>PART III</th>
<th></th>
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</table>
| **Chapters 7: Discussion** | Interpretation of research findings and analysis  
Developing a practical framework for resource-based view to business support developed and discussed |
| **Chapters 8: Conclusion, Contributions, Recommendations and Future research** | Conclusion  
Contributions to knowledge  
Recommendations  
Future research agenda |
Chapter 2
Literature Review (Part 1):
Empowering Women through Entrepreneurship

2.1 Introduction

This chapter provides a review of the literature to understand the significance of women empowerment through entrepreneurship. The issues of women’s empowerment and gender equality have been a part of international development agenda since the 1970s (Kantor, 2001). Recently, World Development Report (2012) highlighted the importance of women’s empowerment and gender equality work as a key lever for poverty reduction and development impact (Wu, 2013). Entrepreneurship is an effective strategy for poverty reduction and also offers a number of advantages to women. Despite the opportunities offered by entrepreneurship and growth in entrepreneurial activities, there has been no significant change in the position of women. Women are approximately half as likely as men to be thinking of starting a business in the UK and in several other developed countries (Harding et al., 2008).

In the first section of this chapter, a detailed review of the literature pertaining to female entrepreneurship and empowerment of women in general and specifically, in the UK are presented. The review will address various definitions of empowerment and women entrepreneurs’ motives for entering entrepreneurship including the push and pull factors. An overview of constraints faced by women entrepreneurs is provided in the later part of this chapter to understand the barriers in starting, running and growing an enterprise and a rationale for why they need to be supported. In the next section, alternative perspectives on empowerment are briefly explained to reflect the diversity of views on empowerment of women.
2.2 Empowerment of women entrepreneurs

2.2.1 Empowerment

In the last four decades, pressure on national governments to end women’s poverty came from all levels of society. Women play a critical role in the economic development of their families, communities and countries (Verheul et al., 2006; Langowitz and Minniti, 2007; Maru and Chemjor, 2013). Studies have shown that female entrepreneurship could be an effective strategy for poverty reduction and an effective instrument for economic development and empowerment of women (Maru and Chemjor, 2013; Rabbani and Chowdhuri, 2013; Vossenberg, 2013).

Empowerment of women and improving the status of women both within and outside their homes has been one of the major goals of development practitioners. A number of initiatives have been set up over time for women’s empowerment through education, training, access to health and family planning services, access to legal counselling etc. (Makombe, 2009). In the next sections, the history of women’s entrepreneurship and various perspectives of empowerment are briefly explained to reflect the importance of empowerment for women entrepreneurs.

2.2.2 Overview and concepts of empowerment

Women’s empowerment has been widely acknowledged as an important object in international development interventions. The women’s movement globally, and particularly in the developing countries gave rise to the concept of women empowerment. Gita Sen and Caren Grow introduced the term empowerment in their book, Development, Crises and Alternative Visions in 1987 (Malhotra and Schuler, 2005) with an argument that in order to challenge patriarchy and global inequality, women needed to be empowered. Women’s empowerment is the main aim of many development initiatives and organisations. However, there seems to be no clear definition of empowerment and tends to assume an understanding of the meaning within some particular context (Morrell and Wilkinson, 2002; Mosedale, 2005; Vera, 2014). The lack of clear definition could be a result of different understandings of the root concept – power in empowerment literature and definitions.
According to Kabeer (2012, p.5), feminist activists were among the first to use the term empowerment widely, giving a rather specific gendered meaning. She elaborates that “while the concerns with women’s empowerment have their roots in grassroots mobilisations of various kinds, feminist scholars helped to move these concerns onto the gender and development agenda”. She asserts that the contribution of these feminist scholars, Agarwal (1994); Sen and Grown (1988); Moser (1989); Batliwala (1993); Kabeer (1994); and Rowlands (1997), drew attention to the unequal power relations (“the power within”, “the power to” and “power with”) which limited women’s capacity to participate in the kind of changes that might help to promote this capacity at both individual and collective level. She defines power as the ability to make choices. She also highlighted the fact that these contributions recognised the gender inequality intersected with other forms of socio-economic inequality, including class, caste, race, ethnicity, location, religion and so on, often aggravating the injustices associated with them. She concluded that when gender equality concern became part of development policy, women’s empowerment conceptualised in many ways to reflect the mainstream policy discourse (Kabeer, 2012).

In these attempts to define and conceptualise the term, empowerment, some authors take a process view, that is, empowerment is not seen as the end of action but as an on-going process (Batliwala, 1994; Stromquist, 1995; Mosedale, 2005; Al-Dajani and Carter, 2010; Vera, 2014). The conceptualisation of women’s empowerment in terms of agency had great influence policy circles, although with different degrees of attention to broader structures which constrained women’s agency (Malhotra et al., 2002; Alsop and Heinsohn, 2005; Kabeer, 2010a). Kabeer (2009) defines agency as the ability to define one’s life choices and act upon them.

### 2.2.3 Definition of empowerment

Based on the literature reviewed, two essential elements of empowerment could be identified. The first element of empowerment is process, which the majority of writers see as the essence of empowerment. Empowerment is a process by which women are able to organise themselves to make choices and to control resources (Rowlands, 1995; Oxaal and Baden 1997; Kabeer, 2012). Agency is the second component which means that women themselves should be significant actors in the process of change (Sen,
1993). Unless the interventions involve women as agents of that change rather than merely as its recipient, it cannot be considered empowerment (Pillai et al., 2012). Agency as an essential component does not imply that the responsibility of all changes and empowerment is with the women alone but “is ample justification for governments and multi-lateral organisations to promote policies that strengthen gender equality through various means, including legal and political reform, and interventions that give women (and other socially excluded groups) greater access to resources” (Malhotra et al., 2002, p. 9).

Various attempts have been made in the literature for developing an understanding and definition of empowerment by breaking the process down into key elements. As mentioned in the previous section, according to Kabeer (1999, p. 437) empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.” This definition serves as a good reference point for this study as it contains both the process and agency elements. She further explains “choices” in her three critical inter-related dimensions — “resources, which form the conditions under which choices are made; agency, which is at the heart of the process through which choices are made, and achievements, which are the outcomes of choices.” This study will adopt this oft-cited definition which is most relevant. She further notes that “the essence of empowerment is to enhance woman’s capacity for self-determination”. These definitions prove that empowerment of women is an integral part of the development process.

Similar to Kabeer (1999), Stromquist (1995), interprets empowerment as a socio-political concept that goes beyond formal political participation and consciousness raising which should include four components — cognitive, which refers to understanding of the cause and conditions of their subordination and involving making choices against cultural expectations and norms; psychological, which includes the belief that women can act at individual and societal levels to improve their realities and society; political, which entails that women have the capability to analyse, organize and mobilise for social change; and economic components, that requires women have access to and control over, productive resources, thus ensuring some degree of financial autonomy. Stromquist (1995) hypothesises that the development of self will lead women to recognise their own power and motivate them to act.
Rowlands (1997) definition of empowerment is in the same vein as Stromquist (1995). She asserts that empowerment is not just enabling participation in decision making but also including the processes that help people to recognize themselves as able and entitled to make decisions. According to the Inter-American Development Bank (2010), women’s empowerment is expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres. According to Malhotra et al., 2002, Sara Longwe’s empowerment framework comprises of five components — welfare, access to resources, awareness, raising participation and control and Chen (1992)’s main components are resources, perceptions, relationships, and power. The UN’s (2001) definition of women’s empowerment comprises of five components: ‘women’s sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

Despite the different names of the components in the literature, it is evident that resources and agency are the two basic components of empowerment. Therefore, resources can be considered as “catalysts or conditions that are likely to bring about empowerment and agency as the ability to formulate strategic choices and to control resources and decisions that affect important life outcomes” (Malhotra et al., 2002, p. 10). Table 2.1 summarises the different perspectives of components.

The above definitions of empowerment for women emphasise empowerment as a process of change in which women are significant actors. Despite the different perceptions and meanings of empowerment, the underlining fact of empowered woman remains as one who has control of the decision-making for her well-being and her family and access to resources. Empowerment has many dimensions to it, familial/interpersonal, socio-cultural, economic, legal, political, educational and psychological (Malhotra et al., 2002). Development initiatives may promote women’s empowerment in a certain dimension but may not necessarily have any or no impact in other dimensions. This study focuses on economic, socio-cultural and psychological dimensions. In the next section, the economical dimension of empowerment is discussed in detail.
Table 2.1 Some understanding of empowerment components

<table>
<thead>
<tr>
<th>Author</th>
<th>Components</th>
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</thead>
<tbody>
<tr>
<td>Kabeer (1999)</td>
<td>Resources, agencies and process</td>
</tr>
<tr>
<td>Stromquist (1995)</td>
<td>Cognitive, psychological, political and economical</td>
</tr>
<tr>
<td>Chen (1992)</td>
<td>Resources, perceptions, relationships, and power</td>
</tr>
<tr>
<td>UN (2001)</td>
<td>Women’s sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives</td>
</tr>
<tr>
<td>Sara Longwe (2002)</td>
<td>Welfare, access to resources, awareness-raising, participation, and control</td>
</tr>
<tr>
<td>Inter-American Development Bank(2010)</td>
<td>Expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres</td>
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</tbody>
</table>

Source: Compiled by author

2.2.4 Women’s economic empowerment

Women’s empowerment and economic participation are essential to expanding women’s rights and enabling them to have control over their lives and exert influence in society (Swedish Ministry for Foreign Affairs, 2010). Economic empowerment is one of the important dimensions of empowerment. While the definitions of women’s empowerment have an economic dimension, this dimension has gradually become more visible within the international policy discourse in recent years (Kabeer, 2012). Economic empowerment has been defined in several ways by various researchers and organisations. In simple term economic empowerment combines the concepts of
empowerment and economic advancement.

Economic empowerment is about making markets work for women (at the policy level) and empowering women to compete in markets (at the agency level).

World Bank (2006: p.4)

The Guidance notes of the Department of Foreign Affairs, Trade and Development, Canada, (2013) explain that the approaches to economic empowerment concentrate on factors that help women succeed and advance in the market place, such as increasing skills and access to productive resources, improving the enabling and institutional environments, and assisting women in their ability to make and act upon decisions. As seen in the previous section, the dimensions of empowerment are intertwined, specially, economic, social and political. For economic empowerment to be effective, it must engage simultaneously with women’s social and political empowerment. The guidance notes (2013) further add that the approaches of economic empowerment should take into account the underlying social and cultural factors, such as unpaid and inequitable distributed domestic and care work, limited mobility, and the prevalence of sexual and gender violence, that limit women’s ability to interact with and benefit with markets. Only then can it serve a powerful role in improving the lives of women, contributing to their social, economic and political status, and strengthening gender equality for inclusive and sustainable development and a healthier society (UNCTAD, 2012).

From the guidance notes (2013), the key aspects of economic empowerment can be inferred as women’s access to formal sector employment, self-employment, borrowing, saving and access to and control of economic resources. Golla et al. (2011, p. 4) in their ICRW publication stressed that “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions” and Wu (2013) in her working paper, “Measuring Change in Women Entrepreneur’s Economic Empowerment: A Literature Review”, attests this to be a succinct definition for women’s economic empowerment.

Based on her review, Wu (2013) concludes that the women economic empowerment as the interrelated set of changes across four domains. She defines the four domains as
follows in Table 2.2 which present the four domains of women economic empowerment:

Table 2.2  Wu’s four domains of women economic empowerment

<table>
<thead>
<tr>
<th>Domain</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency</td>
<td>Capabilities, knowledge, individual will, skills and confidence to pursue one’s own interests, and access assets, services and needed support. This may include power of decision-making and control to adopt new strategies and technologies to enhance productivity and income.</td>
</tr>
<tr>
<td>Institutional environment, norms, recognition and status</td>
<td>Systems of values, norms, institutions and policies that shape the economic and social environment and condition one’s choices. This includes access issues in the social and physical environment, in relation to rights and use of assets and services, opportunities and expectations.</td>
</tr>
<tr>
<td>Social relations, account-ability, networks, influence</td>
<td>Power relations and networks that help women achieve their potential and negotiate for their rights and interests. This may involve processes of bargaining, negotiation, decision-making, collaboration and collective action.</td>
</tr>
<tr>
<td>Economic Advancement</td>
<td>Income, assets, resilience and return on labour.</td>
</tr>
</tbody>
</table>

*Source: Adapted from (Wu, 2013: p. 1-2)*

Finally, a paper by SIDA (2009, p. 7) on women’s economic empowerment defines it as ‘the process which increases women’s real power over economic decisions that influence their lives and priorities in society. Women’s economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market. Similar definitions were expressed in Women’s Economic Empowerment, a CESO perspective (2013: p. 5): “Women’s economic empowerment is a process that at its core has two dimensions: resources and opportunity. Productive resources are all the assets women need to achieve economic advancement. But even when women are equipped
with productive resources, this does not automatically mean that they are economically empowered. They must also have the opportunity to use those assets in any way that they choose. Opportunity refers to a woman’s power to make and act on decisions that would allow her to obtain valuable outcomes from economic activity.” Furthermore, many women development agencies or institutions (such as the World Bank and the UN) assume that economic empowerment inevitably transforms to women’s empowerment (Pillai et al., 2012).

Women in many different countries have benefited from economic growth and some have made their way into the “higher echelons of economic decision-making” (Kabeer, 2012, p. 10) confirming the connection between women’s economic empowerment and economic growth. As seen above, one aspect of economic empowerment is to provide a business climate that supports women entrepreneurs, increase their capacity to generate income, build a more competitive business and become more profitable. Self-employment and entrepreneurship play important roles in women’s economic empowerment. Developing women’s entrepreneurship is fundamental for advancing women’s economic empowerment. The following section provides an overview of research on female entrepreneurship.

2.3 Female entrepreneurship

Entrepreneurship offers a number of potential advantages to women. Entrepreneurship is considered to be an effective tool for the economic development and empowerment of women. Studies suggest that entrepreneurship not only leads women to social inclusion and empowerment but also contributes to the overall level of entrepreneurship and economic performance of a nation (Lassithiotaki, 2011; Scott et al., 2012; Shiralashetti, 2010; Welter 2004).

For the purposes of this study, entrepreneurship and women entrepreneurs are defined as follows:

*Entrepreneurship is a process that involves the discovery, evaluation, and exploitation of opportunities to introduce new products, services, processes, ways of organizing, or markets.*

Shane and Venkataraman, 2000
Woman entrepreneur is a woman who has initiated/initiating a business, is actively involved in managing it, and owns at least 50% of the firm.

Ahmad et al., 2011

Given the importance of entrepreneurship in the empowerment of women, attention is finally directed at research on female entrepreneurship. The mid-2000s saw research on women’s entrepreneurship extending into new directions and outpouring scholarly interest correcting the historical inattention to women’s entrepreneurial activity (Hughes et al., 2012). According to Hughes et al. (2012), the growing number of conferences, special issues, specialty journals, Global Entrepreneurship Monitor (GEM) reports, edited volumes and books are some of the key indicators of the women entrepreneurship research expansion. The extant literature on entrepreneurship with few exception positions entrepreneurship as a positive economic activity. The focus of earlier research have been on the factors that make entrepreneurship successful, new venture creation, growth and opportunities assessed via financial measures (Calas et al., 2009).

Researchers in the field of female entrepreneurship are starting to recognise that female entrepreneurs are not part of a homogenous group. The motivations, background, and perceptions of women who pursue entrepreneurship across countries, cultures or sectors differ greatly (Hughes et al., 2012; Kantor, 2001; Allen et al., 2008; de Bruin et al., 2006; Jennings and Cash 2006; Hughes, 2005; McCall, 2005; Minniti et al., 2005; Gundry and Ben-Yoseph, 2004; Browne and Misra 2003). Literature also mentions several reasons for women’s lower entrepreneurial activity and barriers they face. Ronsen (2012), in her literature review on women’s lower entrepreneurial activity, found four reasons, namely: psychological and motivational factors, educational background and experience, social and cultural factors and access to capital. She highlights the work of previous authors (Fischer et al., 1993; de Bruin et al., 2007) who concluded that “in spite of a growing body of research, our factual knowledge of the role of gender in entrepreneurship and therefore also its implications for policymaking remains limited” (p. 4). The mainstream literature has ignored the contextual dynamics that underpin women’s entrepreneurial activities so far (Díaz-García and Welker 2013). Vera (2014) in her quest to find the connection between entrepreneurship and empowerment found that empowerment appears to be the most tackled in the field of
women’s entrepreneurship research. She feels that it is warranted considering the feminist roots of the empowerment concept and the fact that women are often marginalized in many developing regions and their opportunities to earn a living is limited by social and cultural norms leading to gender gap in entrepreneurship.

Entrepreneurial gap between men and women still remains (Lotti, 2009) and there is a consistent underrepresentation of women in entrepreneurship across different cultures and countries (Minetti et al., 2005). Despite the increasing empirical evidence, the causes for the underrepresentation are yet to be understood fully. Research on women’s entrepreneurship has sought to explain this pattern by differences in psychological and motivational factors. For instance, some researchers suggest that women might be more risk-averse (Davies, 2015; Jianakoplos and Bernasek, 1998; Masters and Meier, 1988; Sexton and Bowman-Upton, 1990). But the empirical evidence for this is varied. Some studies conclude that psychologically and demographically male and female entrepreneurs are more alike than different (e.g. Birley, 1989; BMO Wealth Management, 2016; Zapalska 1997), while others suggest that levels of risk aversion may differ among subgroups of women entrepreneurs rather than between the sexes (Norn et al., 2011). Many of these studies merely analyse the differences among entrepreneurs. However, most studies conclude that women are both more risk-averse and less competitive than their male counterparts (Bönte and Piegeler, 2012; Croson and Gneezy, 2009; Jianakoplos and Bernasek, 1998; Sexton and Bowman-Upton, 1990; Verheul et al., 2012; Wagner, 2007). Lack of self-esteem and confidence are further listed as reasons for lower entrepreneurial activity among women (Kirkwood, 2009) which could be counteracted by support and advice.

Another factor contributing to women’s lower entrepreneurial activity is a gender traditional choice of fields of education (Alsos et al., 2006). However, according to Cowling and Taylor (2001), level of education is irrelevant, as female entrepreneurs are generally better educated than male entrepreneurs. The choice of education and sectors of employment affect work experience. Fischer et al. (1993) conclude that although women entrepreneurs have the necessary education, they lack appropriate industry experience and hands-on experience in employee management. Studies also suggest that women’s previous work experience and the lack of appropriate work experience from the relevant industry may hinder them from procuring resources to fund their ventures, which may explain why female entrepreneurs set up businesses with less capital than
men (Carter et al., 2001; Norn et al., 2011).

A compilation of the main reasons for the entrepreneurial gap are listed out in Figure 2.1. The constraints and barriers that explain the gender gap are outlined in detail in the later section (Section 2.5) of this chapter.

**Figure 2.1: Compilation of main reasons for gender gap in entrepreneurship**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Perceived necessity of entrepreneurship</strong></td>
<td>Women to a larger extent will refrain from starting businesses unless perceived as necessary for survival (women’s adjustment to family)</td>
</tr>
<tr>
<td><strong>Entrepreneurship as a masculine activity</strong></td>
<td>Entrepreneurship is perceived as a masculine activity in masculine sectors where the role models presented in mass media are tough, decisive, growth-oriented billionaires, and working within material- and technology-intensive sectors</td>
</tr>
<tr>
<td><strong>Lack of venture capital</strong></td>
<td>Less usage of venture capital as many women as entrepreneurs do not fit into the stereotype of the masculine entrepreneur</td>
</tr>
<tr>
<td><strong>Familial responsibilities</strong></td>
<td>Women as entrepreneurs are part of cultural norms emphasising women as responsible for household matters which is the main constraint for entrepreneurship</td>
</tr>
<tr>
<td><strong>Lack of networks</strong></td>
<td>Smaller and more local social networks</td>
</tr>
<tr>
<td><strong>Dependence on national culture</strong></td>
<td>Entrepreneurship generally involves risk taking and uncertainty, and the view of these aspects differ between cultures.</td>
</tr>
</tbody>
</table>

*Source: Adapted from Lindberg et al. (2010, p. 13)*
Despite the gender gap in entrepreneurship, women entrepreneurs have a significant role in the economic development of their families and their countries at large. Promoting female entrepreneurship is viewed as making a positive contribution to women’s economic empowerment and improving their wider social and political position (Mayoux, 2001). Entrepreneurship provides significant increase in their incomes, empowers them to gain autonomy and improve their children and family welfare (Strier and Abdeen, 2009). However, studies also show that the majority of female entrepreneurs set up their microenterprises in the female-dominated sectors, which have typically poor growth prospects, low profit margins and high churn rates. Structural gender segregation and limited access to resources could prevent women from entering profitable fields (Strier, 2010).

These arguments suggest that, while entrepreneurship can promote self-sufficiency in women and empowerment through income improvement, structural gender inequality such as existing gender roles and relations, could constrain women from achieving success in microenterprise (Kim, 2014). Hence, it is crucial to identify the key factors that could help promote gender equality in business start-up and growth to strengthen women’s microenterprise performance. Empowerment is regarded as a vehicle for removing constraints. But feminist critique warns that it is wrong to assume that women’s entrepreneurship will automatically lead to gender equality and women’s empowerment. Unless, patriarch societies are challenged and the gender bias is removed, female entrepreneurs will continue to face barriers in competing on equal footing with men and improve their business performance (Ahl, 2006; Calas et al., 2009). The number of successful female entrepreneurs is rapidly growing in both developed and developing countries. These women have the resources and skills to take advantage of opportunities offered by globalisation, development of the social economy and education and attitudes to female independence and entrepreneurship (Mayoux, 2001). Despite the increasing number of women entrepreneurs, studies show that almost twice as many men as women become entrepreneurs, and these differences are not confined to the United Kingdom (Marlow et al., 2013).

2.3.1 Entrepreneurial motivations of women

From the previous section, it is evident that entrepreneurship is effective in empowering women and there are many benefits from entrepreneurship. Though the increasing
numbers of entrepreneurs are encouraging, it is also true that men are twice as likely to enter entrepreneurship. This section will look into factors that motivate women into becoming self-employed.

Several studies show that both push and pull factors are influential in motivating women to enter entrepreneurship (For example, Carter et al., 2003; McClelland et al., 2005). Push factors are deemed as necessity drivers and pull factors are the opportunities.

**Table 2.3 Entrepreneurial motivation factors of women**

<table>
<thead>
<tr>
<th>Push Factors</th>
<th>Pull Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployed</td>
<td>Autonomy and independence</td>
</tr>
<tr>
<td>Redundancy</td>
<td>Personal satisfaction and achievement</td>
</tr>
<tr>
<td>Inadequate family income</td>
<td>Looking for a challenge</td>
</tr>
<tr>
<td>Dissatisfaction with current job</td>
<td>Breaking gender stereotypes</td>
</tr>
<tr>
<td>Accommodate familial responsibility</td>
<td>Gap in the market</td>
</tr>
<tr>
<td>Financial incentives</td>
<td>Self-fulfilment</td>
</tr>
<tr>
<td>Better life/higher earnings</td>
<td>Flexibility</td>
</tr>
<tr>
<td>Motivation from government and support</td>
<td>Role models</td>
</tr>
</tbody>
</table>

*Source: Compiled by author*

Many women see entrepreneurship as an alternative to wage employment. Their reasons for becoming entrepreneurs are a mix of both push and pull motivators which include personal ambition and to develop flexibility that caters for the combination of family responsibilities with gainful employment (Turner 1989, cited in Mayoux, 2001). Mayoux (2001) further adds that for “many women, part-time work on low wages with minimum job security or protection offers few rewards, and starting a business is seen as an alternative where there is little to lose. For other women working as managers in large organisations, the frustrations of the glass ceiling effect has motivated them to look towards business creation” (p. 5). On the other hand, lack of confidence and other personality traits that are important to entrepreneurship such as assertiveness, ambition and vision (Mayoux, 1995; Kantor, 2001) can make women risk-averse and demotivate them from starting their own businesses as they do not believe that they have the required skills (Wilson et al., 2007). Women entrepreneurs’ low self-efficacy regarding
their success may act as a barrier to their own development.

Female entrepreneurs face barriers when it comes to starting, running or growing their businesses because of society’s perceptions of women’s roles and responsibilities, and the unequal power relations between women and men (Kantor, 2001). Female entrepreneurs need support to overcome these barriers and authors agree on the necessity of supporting women entrepreneurs to improve their involvement in the development of their community and formal economy (Marlow et al., 2013; Spring, 2009). Enterprise development agencies believe that entrepreneurship and self-employment could promote women’s self-esteem and confidence, leading to greater control over their lives in social and economic spheres (Devaraj and Jayakumar, 2010). Business support programmes are designed to alleviate these constraints and support women entrepreneurs. Despite the importance of business support for women entrepreneurs, a very few studies or research have been conducted in institutional and organisation support for female entrepreneurs.

Studies (Audretsch et al., 2002; Carlsson, 1992; Wennekers et al., 1999) have suggested that entrepreneurial environment is the foundation for promoting entrepreneurial activity and it includes access to resources and finance, favourable institutional/government policies and programmes, and access to professional services. Audretsch et al. (2002) suggest that in order for entrepreneurial environment to promote entrepreneurial activities, it is necessary to interconnect all the elements of entrepreneurial environment for knowledge transfer, creation of new products and services (innovation), as well as greater competitiveness of the small and medium-sized enterprise sector.

2.4 Summary of sections 2.2, 2.3

In this section, various definitions, concept and components of empowerment were presented. The literature review revealed despite different names for empowerment, two essential elements of empowerment could be identified. The first element of empowerment is process which the majority of writers see as the essence of empowerment. Empowerment is a process by which women are able to organise themselves to make choices and to control resources (Kabeer, 2012; Oxaal and Baden 1997; Rowlands, 1995). Agency is the second component which means that women
themselves should be significant actors in the process of change (Sen, 1993).

Following the definitions of empowerment, literature on women’s empowerment especially the economic dimension was reviewed followed by the significance of entrepreneurship in empowering women. This review revealed a gender gap in entrepreneurship both in developed and developing countries which necessitates the understanding of the reasons or obstacles for women’s entrepreneurship. The next section presents the constraints faced by women in becoming or being entrepreneurs.

2.5 Constraints faced by women entrepreneurs

Economic growth, poverty alleviation and empowerment could be limited by several constraints on entrepreneurship development. Although, both women and men are affected by these constraints, women tend to be affected more intensely (Kantor, 2001). Several studies show the existence of barriers for women entrepreneurs, right from the start-up, due to gender inequality and unequal social standards. Often, their education and career choices are affected by cultural beliefs about gender and steer them into career paths that are traditionally associated with their gender (Delmar and Holmquist, 2004). Delmar and Holmquist (2004) further argue that there is substantial evidence of entrepreneurship being stereotyped as a ‘masculine task’ which influences the beliefs of members of the society. Working in particular traditionally assigned sectors and positions also implies that men and women operate in different social contexts, defining their networks. Women’s networks tend to be more homogeneous comprising mostly of kin, which could be a disadvantage facing potential small business owners (Moore, 1990; Renzulli et al., 2000).

In addition to these social constraints, three main types of factors could explain the barriers to their development.

“Individual factors (education, motivations, skills, self-confidence, autonomy, risk taking),

Infrastructural factors (legal frame, fiscal regulations, access to funding, access to information and technologies, access to networks), and
**Socio-cultural factors** (stereotypes, family-related responsibilities, perspective on money, gendered model regarding property access, narrow usual success indicators, male resistance and dominance).”

Lee-Gosselin et al., 2014: p. 1

According to Kantor (2001), constraints that affect women entrepreneurs more intensively than men include: access to finance, information, productive resources and markets; lower levels of skills and knowledge; relevance of education and experience; effects of market saturation; and compliance costs. She adds that constraints that affect female entrepreneurs within the developed country context include gender roles and responsibilities, occupational segregation and internal constraints. Women’s role in familial responsibilities affects their entrepreneurial ability by reducing the time, energy and concentration levels they can apply to their business (Maclsaac, 1996; Employment NOW Community Initiative 1998; cited in Kantor, 2001). Several researchers have highlighted women’s more demanding role in their families as a possible barrier to entrepreneurial activity (Eastwood, 2004; Delmar and Holmquist, 2004; Stoner et al., 1990). Women still carry the primary responsibility for children and household tasks in most families. Orser and Hogarth-Scott (2002) conclude that women business owners are more constrained by personal demands such as personal work-life balance. Nielsen and Kjeldsen (2000) argue that female entrepreneurs are torn between the business values and family values to a greater extent than male entrepreneurs. Lower earnings and productivity levels in women’s entrepreneurship may also be explained because of the amount of time they are able to invest in their business due to family responsibilities. Women’s concentration while at work may also be lessened in the presence of multiple distraction further reducing productivity and earnings.

These factors push women business owners into starting home-based businesses and part-time businesses (Delmar and Holmquist, 2004). According to Eastwood (2004), British female entrepreneurs are more likely use their home as their business base than men and more than half are likely to work less than 30 hours per week. Women in the USA are more likely to set up enterprise if they have at least one child under the age of six. They are more often likely to enter entrepreneurship because of familial responsibilities and flexibility. A switch from wage employment to self-employment
reduces the number of weeks and hours women work to a great extent (Boden, 1999). Existing literature suggest lack of time as a barrier for female entrepreneurship (Orser and Hogarth-Scott, 2002), but very little attention has been given to the fact that the partner’s working hours is also a limiting factor. Bruce (1999), who is an exception, found that self-employed partners have a positive influence on women and are about twice as likely as other women to enter entrepreneurship themselves. This may be a result of assortative mating or running family businesses, but these reasons could only partially explain the relatively large effect. Therefore, Bruce (1999) suggests that intrahousehold human capital transfer in the form of partner’s experience and knowledge, supply channels, network, economic resources, etc. could motivate women to set up enterprises.

Whilst family responsibility and welfare could make women more risk-averse, the gender roles assigned by society affect their treatment when they do not abide by the societal perception, limiting their access to the resources required for successful entrepreneurship (Kantor, 2001). The most common individual, infrastructural, and socio-cultural barriers that are obstacles to women entrepreneurs in both developed and developing countries are discussed in detail here.

2.5.1 Access to finance

The most critical element in a new business creation, its subsequent growth and performance is financial capital. Some studies have argued that women entrepreneurs are disadvantaged compared to male entrepreneurs in their means and skills to put up capital and procure appropriate financial resources (e.g., Carter and Rosa 1998; Verheul and Thurik 2001), in contrast, Fairlie and Robb (2009) suggest that women business owners tend to use less start-up capital for lifestyle reasons. Either way, significant differences exist in the access, or use, of financial resources of men compared to women entrepreneurs. Women entrepreneurs have a greater number of obstacles in obtaining external finance than men (Goffee and Scase 1983; Hisrich and Brush 1984; Olm et al., 1988; Marlow and Patton, 2005). Carter (2000) has identified four areas that can cause problems in accessing financial capital for women entrepreneurs. Firstly, women entrepreneurs may lack ability to raise start-up financial capital. Secondly, women’s personal assets and credit track records may not be sufficient for collateral requirements.
or guarantees for obtaining loans. Third, women entrepreneurs face much difficulty in penetratoing informal financial networks especially in the growth phase of their businesses. Finally, sexual stereotyping and discrimination can be a major barrier in accessing external finance.

Research shows that women entrepreneurs similar to men owners prefer to utilise bootstrapping techniques as financing strategies. Bootstrapping means use of personal and internally generated funds through informal source of income such as savings, family/friend loans, credit cards, overdrafts etc. (Acs et al., 2011; Carter et al., 2003). Women entrepreneurs tend not to use formal financial organisations or use any form of credit (Lee and Marvel, 2014). Female entrepreneurs tend to borrow from informal sources – family and friends, and most of their firms’ financial capital is lent by family and friends compared to their male counterparts (Brush et al., 2006). Also, female entrepreneurs are likely to start up their businesses with less overall capital, utilise lower levels of formal funding, and very less likely to use equity or venture capital (Carter et al., 2003; Carter and Rosa, 1998; Marlow et al., 2013).

The majority of new female-owned businesses are set up with the personal savings/investments of the founders (Bhide, 2000) which in most cases, is not sufficient. Insufficient capital at founding impacts the survival of most women-owned businesses negatively. Less start-up capital also inhibits many women from setting up enterprises which can help alleviate poverty, create employment and drive economic growth. Women are now important factors in economic change (Underwood, 2009) and their failure to access financial start-up capital including bank loans because of lack of a credit record and collateral is a barrier in terms of economic growth.

The other obstacle in accessing funding is bank’s caution and reluctance. Cavalluzzo et al. (2002) argue that many more people would start new businesses and existing businesses would grow if the bank caution was to ease up which will create more jobs and wealth. Additionally, if all types of funding discrimination are eradicated, then people discriminated against based on their gender, ethnicity, and age etc. would act upon their entrepreneurial ambitions and contribute to their countries’ economy. Women entrepreneurs face barriers to securing loans, equity financing through venture capital and business angels (Lee and Marvel, 2014). Women entrepreneurs seem to be less likely to have connections with organisations providing capital (Brush et al., 2004).
According to Rouse and Jayawarna (2006), lack of a credit record and/or collateral or security for the loans can be a constraint to upcoming entrepreneurs in proving their financial credibility to private financial institutions or venture capitalists. Derera et al. (2014, p. 98) state that although most financiers are willing to offer short-term loans as opposed to long-term loans, the credit period “has implications on whether a small business develops short-term or long-term plans”. Despite the availability of short-term finance, female business owners still face more problems in securing finance to support capital investment than their male counterparts do (Hussain and Matlay, 2007). According to Carter et al. (2007); Brush, 1992; Carter and Allen (1997) the type, size and position of the women’s business, and funding requirement are important factors in funding decisions by external funding agencies.

Researchers (Barber and Odean, 2001; Watson, 2002) are also of the view that women tend to be more risk averse compared to their male counterparts, and hence invest fewer resources in their firms. A study by Coleman (2002) noticed that female entrepreneurs were hesitant to apply for loans although they were no more likely than men to be turned down if they did apply. Similarly, Fairlie and Robb (2009) associate personal preference for the differences in start-up assets. Women are more risk averse than men, which influence their business funding decisions about both the type and amount of finance sought (Marlow et al., 2013). Women often demonstrate greater financial caution and are reluctant in assuming the burden of debt (Marlow and Carter, 2006; Carter and Shaw, 2006, Marlow et al., 2013). The risk aversion in women might be a result of social and capital barriers they face. Brush et al. (2006) concluded that female business owners consistently show less financial motivation. Start-up companies with higher levels of start-up capital and resources may be able to overcome financial difficulties and liquidity issues. The extant literature suggests that female business owners have less personal capital and are also less likely to pursue debt and equity-based financing strategies (Lee and Marvel, 2014).

Female owned businesses could benefit from securing investment to establish firm financial assets. Derera et al. (2014, p. 98) indicate that different methods used for raising capital is because of the certain criteria that financial institutions consider when assessing loan applications which include “(1) the experience of the entrepreneur, (2)
the nature and type of business and (3) the business owner’s expertise in running and operating a business.” These factors tend to work against female entrepreneurs, as women often lack experience and management expertise in running small businesses. The lower average size of women-owned business was found to be another cause for women entrepreneurs’ less use of bank debt (Coleman, 2000) in line with Carter and Allen (1997); Carter et al. (2007); and Brush 1992. On the other hand, some studies still concluded that there was no evidence of discrimination against women (Buttner and Rosen 1988, 1989 quoted in Carter et al., 2003). In terms of equity finance, the number of women in this sector as either funders or entrepreneurs is very low. Since very few women tend to operate in high growth sectors, there will be few seeking equity finance or higher level debt funding (Marlow et al., 2013).

According to Marlow et al. (2013), despite the lack of evidence of gender discrimination in terms of bank lending, gender cannot be ignored because gender does matter in enterprise. They justify that since women entrepreneurs are likely to be concentrated in low knowledge-intensive services because of the social expectations of appropriate work for women, they demand lower levels of finance. Marlow et al. (2013) further justify that women are also likely to set up home-based businesses or part time business because of the social expectation that women will combine economic activity with domestic responsibilities.

2.5.2 Work-family interface

Research shows that many writers have realised the importance of adopting the role of family in women’s entrepreneurship literature and have been integrating a “family embeddedness perspective” (Jennings and McDougald, 2007). The family context in the entrepreneurship has given rise to a rich body of literature: the work-family interface literature. According to Jennings and McDougald (2007), there are three reasons to integrate work-interface literature into entrepreneurship research. First, as studies show, the desire to create a work-life balance is a great motivator for both men and women to start their business (Boden, 1999; DeMartino and Barbato, 2003). Second, achieving work-family balance is very important for all entrepreneurs well beyond their start-up decision (Fischer et al., 1993). Finally, research demonstrates that family factors have important consequences for the work domain suggesting that entrepreneurial
frameworks and outcomes are incomplete without attention to work-family relationships (Edwards and Rothbard, 2000; Powell and Graves, 2003).

The family embeddedness of women’s entrepreneurship is supported by many empirical researches. For example, numerous studies show that women are especially motivated to start their own businesses aiming to balance work and family better (Brush, 1990; De Martino and Barbato, 2003; Goffee and Scase, 1985; Hughes, 2005). Female business owners tend to utilise the autonomy of firm ownership for family-work balance and personal interests (Carter et al., 2003; De Martino and Barbato, 2003; Fairlie and Robb, 2009; Lee and Marvel, 2014). Other family-related factors such as child care, spousal self-employment, maternity leave policies, and motherhood (Tonoyan et al., 2010) can influence women into entrepreneurship. Studies have compared the goals for entering entrepreneurship among men and women, and have shown that women entrepreneurs tend to have flexibility goals and personal and family related factors; while men entrepreneurs were financially motivated (Boden 1999; Brush et al. 2006; Fairlie and Robb, 2009).

Children influence the way men and women decide to become self-employed (Boden 1996, 1999; Georgellis and Wall, 2005; Hundley, 2000). The primary responsibility for family and children still rests with women, which compromises their flexibility (OECD 2004). Entrepreneurship could allow women the flexibility to work from home to balance work and family responsibilities (Hundley, 2000). Although, women with small children are more likely to enter entrepreneurship, the presence of young children had no significant impact for men (Boden, 1996, Bruce, 1999). While some studies have documented how family cycle can affect women’s entrepreneurial growth intentions (Davis and Shaver, 2012), most research have investigated if entrepreneurship has enabled women to achieve the hoped-for work-family balance. The findings revealed the difficulties encountered by women in trying to establish spousal support (McGowan et al., 2012), women tend to spend more time on household and family responsibilities compared to their male counterparts (Cliff, 1998) and men and women entrepreneurs attempt to manage work-family interface in different ways.

Consequently, women entrepreneurs struggle to achieve work-family balance making it a potential constraint. The disproportionate burden of family responsibilities, including uneven distribution of childcare, makes it difficult for women to balance work and
family (Bird, 2006; Cross and Linehan, 2006). Studies have identified conflict and stress as psychological outcomes of family-work imbalance (Bruening and Dixon, 2007; Smith and Gardner, 2007). In addition to personal challenges and family-work balance issues faced by female entrepreneurs, social expectations and beliefs pose significant pressure on women in both developed and developing countries alike. Women are often discouraged in their entrepreneurial endeavours in the fear that it might change or shift the power structure. In addition, the challenges of juggling household responsibilities and work responsibilities could prevent women from continuing their entrepreneurial efforts. Gender bias in entrepreneurship could be overcome by supporting and guiding more women into entrepreneurship by building their confidence and enhancing their competencies and skills.

2.5.3 Lack of societal support

Researchers point out societal attitudes based on cultural and religious beliefs may not encourage women working or running business (Jamali, 2009; Baughn et al., 2006). In many countries, entrepreneurship is not perceived as an appropriate career choice for women, based on the association of entrepreneurship as masculine activity (Aidis et al., 2007; Bird and Brush, 2002). Society has attached particular values and expectations on the basis of gender which affect the career choices of women (Baughn et al., 2006). Women are perceived as primary caregivers by the society. Women take on more responsibilities in an effort to live up to the societal expectations. Women enter entrepreneurship as it offers flexibility to manage their family and work simultaneously as against a duty bound career. Ahl (2007) stresses that women cannot compete equally with men or succeed in their business where societal mind-set regards a woman’s enterprise as secondary to her husband’s work and family.

The effects of family on women’s business vary in different societal and cultural contexts. According to Chell and Baines (1998), society manifests itself through cultural norms, traditions, and religious practices that influence the roles ascribed to men and women. The societal perceptions of women’s gender roles make women more risk averse and also affect their treatment when they do not follow the prescribed norms, constraining their access to resources hindering successful entrepreneurship (Kantor, 2001; Welter et al., 2006). They also face challenges due to socio-cultural factors
making them less assertive, less communicative and less able to negotiate and garner support for their decision. While social attitudes are not the only factors hindering women’s entrepreneurship, they are recognized by Gartner (1985) as critical factors. Society’s attitude towards female entrepreneurs, unequal opportunities amongst men and women are barriers to female entrepreneurship. These barriers lead to lack of self-confidence, will-power, self-esteem and optimistic attitude among women creating a fear of failure which affects their business. The family and the society often do not encourage women’s entrepreneurial endeavour (Shah, 2013).

The institutional theory explains the role played by of social, economic and political systems in which businesses operate and act out their choices and behaviour. It suggests that social, economic and political systems are deeply embedded within the societies which produce gendered normative expectations, which tells men and women how to behave (Scott, 1995). For instance, some studies suggest that society’s stereotypic views regarding appropriate academic fields of study for men and women result in very few females in Science, Technology, Engineering and Mathematics field (Bleeker and Jacobs, 2004; Correll, 2001). Hence, female entrepreneurs are under-represented in high-technology manufacturing industries (Verheul and Thurik, 2001). According to Baughn et al., (2006), when the societal expectations and attitudes are wide spread and deeply rooted, they gain a ‘rule-like’ status in the society which could explain the reason for the absence of women in certain industries or why they earn less (Vossenberg, 2013).

The structural constraints are very difficult to overcome because they have been firmly rooted in the social fabric of the society and reflect centuries of culturally and religiously justified forms of gender discrimination (Maneja, 2002). Considerable studies demonstrate that entrepreneurship is likely to be perceived and portrayed as a stereotypically masculine endeavour. Also, research indicates that entrepreneurship tends to be presented within the popular press (Achtenhagen and Welter, 2011; Baker et al., 1997), educational materials (Ahl, 2007), and the academic literature (Ahl, 2004; Baker et al., 1997) as a career more suitable for men than women (Balachandra, et al., 2013; Jennings and Brush, 2013). Other evidence reveals that entrepreneurs themselves contribute to the gender stereotypes. For instance, Verheul et al. (2005) found that female university graduates are less likely to perceive themselves as entrepreneurs compare to their male counterparts, although their actual business accomplishments are
widely considered to be entrepreneurial. An increasing number of studies show how
gender stereotypes can help understand the propensity of women to evaluate
entrepreneurial opportunities less favourably, to have lower levels of self-efficacy
and/or to express lower entrepreneurial intentions (Gupta et al., 2008, Gupta and
Turban, 2012). As for the effects of gender stereotype on financial resource acquisition,
the evidence is considerably more contested as discussed in the Section 2.5.1.

2.5.4 Levels of skills, knowledge, relevant education and experience

A lack of relevant skills and knowledge could constrain the growth potential of
businesses (Mayoux 1995). Ventures which have owners with high levels of human
capital (education, skills, experience), social capital (extensive networks) and financial
capital (income, savings, collateral) are more likely to be successful (Marlow et al.,
2013). Previous experience and education are considered key to entrepreneurial success
(Cooper et al., 1994). Venture capitalists and financing institutions base their funding
decisions primarily on human capital factors (Smart, 1999). Since women often lack
relevant education and experience for starting and managing a business, they have less
potential for success (Downing, 1990; Carter and Kolvereid, 1997). Women’s double
burden of market work and household work including childcare responsibilities makes it
difficult for them to gain relevant skills and knowledge.

Entrepreneurial capital is mainly gained from either previous employment or prior
business ownership. Since women entrepreneurs are mostly from domestic or non-
managerial background, they start their businesses with lower levels of human, social
and financial capital. This, in turn, affects women’s access to networks and, more
importantly constrains the access of resources and financial capital/assets which has an
effect on sustainability of their firms (Kantor, 2001). Lack of experience and skills
strictly limit women’s ability to enter new markets. Female entrepreneurs prefer to enter
low-skilled sectors resulting in market saturations (Kantor, 2001). Much of the literature
on female entrepreneurship points out that business experience has a positive influence
on the idea of setting up their own businesses (Lerner et al., 1997; Marlow, 1997; Singh
et al., 2001). Studies show that only a small number of female entrepreneurs have
business expertise prior to starting their new firm (Bowen and Hisrich, 1986; Audretsch,
2012). In general, women have less business experience than men (Fischer et al., 1993).
According to Mayoux (2001), even in female-preferred sectors, lack of managerial and business skills impedes women as their skills are undervalued because of the gender stereotype and discrimination in training programmes, unequal access to formal education and to gain experience in employment. Though, there has been a dramatic advancement in women’s access to business, entrepreneurial education and management experience, women continue to lack business experience and their working lives remain secondary to their family responsibilities.

The existing literature dealing with the level of education of female entrepreneurs is highly contested. Some researchers (Brush, 1992; Singh et al., 2001) conclude that female entrepreneurs have a better overall education compared to the majority of the population, including men (Cowling and Taylor 2001). While others (Birley et al., 1987; Naranjo-Valencia et al., 2011) conclude that the overall level of education of entrepreneurs is the same, regardless of sex, and that any real differences that do exist refer to the type of education received (Verheul and Thurik, 2001; Li and Liu, 2011). The debate arises because the studies use very small sample sizes within a very specific geographical area. As far as the benefits of education received are concerned, researchers (Neider 1987; Dolinsky et al., 1993) conclude that the benefits of training received by men entrepreneurs are greater than those of women, where the men have mostly received technical or business-related training, women opt for less specialised subjects. Other authors (Fischer et al., 1993; Mainardes et al., 2011) could not find any significant differences when it comes to the studying of specialised subjects.

Appropriate levels of competence and aptitude are major factors for the development of small business (Brush and Hisrich 1991; Huarng et al., 2012; Curado et al., 2011). It is noted that female entrepreneurs were taught subjects that had little to do with their departmental functions (Neider 1987; Cormier et al., 2011) and they fall short when it comes to the specialised skills required to perform their duties in the financial sector (Sexton and Bowman-Upton 1990; Jafari et al., 2011). This lack of business-related education results in professional inconsistencies (Fischer et al., 1993). Shane and Venkataraman (2000) suggest that women who have studied specific functional business areas have a greater and better ‘vision’ of how to achieve profit (Shane and Venkataraman, 2000).
Male entrepreneurs have a greater degree of previous sectoral expertise either in jobs with employees in their charge (Rosa et al., 1994), or as employees in similar companies to those that they later create or acquire (Breen et al., 1995). These differences have attributed to discrimination, or segregation of women in the labor market, which has deprived them of the necessary expertise required to grow and sustain a business. Additionally, women’s professional careers are more likely to be interrupted than man for reasons linked to maternity and familial responsibilities, affecting their experience (Kaplan 1988; Anderson et al., 2012).

### 2.5.5 Access to network

The importance of networks for entrepreneurs has been emphasised in different studies according to De Carolis and Saparito (2006). The networks provide access for sharing and exchange of information and advice, which are the most important advantages of networks (Doe, 1998; Hoang and Antoncic, 2003). The lack of access to significant information could make or break business. However, women entrepreneurs are generally excluded from networks or they are unaware of such networks, (Buttner and Rosen, 1988) leading them to lose out on networking opportunities. Women entrepreneurs’ reduced network activities also mean less information or access to potential business opportunities (Verheul and Thurik, 2001).

Cromie and Birley (1991) suggest that as most women entrepreneurs have only domestic and/or non-managerial background, their personal networks might not be well-developed or as expansive as their male counterparts. Even women entrepreneurs from paid employment are likely to face this barrier as women mostly occupy lower level positions in their previous employment. Women’s networks are more likely to be comprised of family members compared with men suggesting that women entrepreneurs depend on informal networks, family and friends in particular (Moore, 1990). Housework and childrearing isolates and excludes women from accessing sufficient network contacts and these responsibilities force them in rearranging their network structures to include family and friends over other forms of contacts (Munch et al., 1997). Orhan and Scott (2001) favouring this argument notes that spouses are the primary source of advice for female entrepreneurs, followed by their friends, and finally by professional experts.
Past research indicates that there are gender differences in the formation and management of networks with women having different requirements from the networks and fewer networks contacts (Aldrich, 1989; Buttner and Moore, 1997). Women are also more likely to prefer women only networks and work collectively right from starting up their businesses to running and growing theirs (Carter et al., 2001; Harding et al., 2003). These groups provide support to each other in different ways. According to Powell and Graves (2003), gender could play a vital part in the members’ experience in a group or team situations. They further suggest that forming women-only groups may help to alleviate problems related with gender effects and improve the positive associations of sex similarity effects. But there is not much evidence to support Powell and Graves (2003) suggestions. Therefore, further research is required to examine the sex similarity effects on entrepreneurs of same sex groups.

Social capital theory implies that for several reasons including access to information and finance, networking has considerable impact on the success of small businesses (Madill et al., 2004; Renzulli et al., 2000). There is empirical evidence for the positive effect of networking on the firm’s performance. For instance, a business could gain a ‘durable source of competitive advantage’ through networking (Florin et al., 2003, p. 374), and the sustainability of new businesses could be increased by network support (Brüderl and Preisendörfer, 1998). In terms of business support, membership with professional business networks such as Chambers of Commerce, has a significant positive effect on the firm performance (Davidsson and Honig, 2003). Duchesneau and Gartner (1990) discovered that most successful firms are likely to have accessed business support, and Larsson et al. (2003) concluded that using business support could help in the growth of small businesses.

Networking and developing relationships with other individuals in similar situations can lead to entrepreneurial success. Carter et al. (2003) found that knowledge, capabilities and an effective network could be the keys to equity financing. Watson (2012) research “Networking: Gender differences and the association with firm performance” findings indicate that females make more frequent use of family and friends for networking and suggest that building an effective network is important in line with Low and MacMillan (1988), and that only formal networks appears to have a positive impact on firm growth. In contrast, Woolcock (1998) suggest that based on the relationship of the members,
social network could also have a positive effect on raising funds and building community spirit. Women entrepreneurs often depend on informal networks, such as family for securing capital (Haynes and Haynes, 1999). Tomiura (2007) found that SMEs could overcome entry barriers by promoting affiliations with business associations. Hunt (2010) stated that the lack of knowledge, difficulty in physical access and lack of confidence were the reasons that women entrepreneurs did not utilise network support.

Networks are critical source of social capital and provide a channel for the exchange of information and resources that could positively affect the growth and survival of a firm. Business owners could gain access to resources and opportunities through social networks and get advice and moral support that may otherwise be not accessible (Watson, 2012). According to the social network theory, people are likely to interact with people like themselves leading to segregated networks (Brass, 1985). Studies show that female entrepreneurial networks conformed to homophilous tendency and are mostly female (Aldrich, 1989; Brush and Hisrich 1991). Carter et al. (2003) highlight that a review of Pratt's Guide to Venture Capital Sources (2000) indicated that the networks in investment industry were predominantly male with only 529 women of the more than 6086 venture capitalists men. They concluded that given these odds, the likelihood of having a female equity investor in a female entrepreneurial network is remote. Furthermore, they suggest that if female entrepreneurs are to make useful contacts in the investment community, then they may need to rely on alternative networking strategies.

Female entrepreneurs with relevant industry, management and start-up work experience, combined with diverse social networks, are able to use bootstrapping better to position their businesses and attract higher investments than female entrepreneurs who lack these experiences and networks (Carter et al., 2003). Hanson and Blake (2009) argue that networking can help small business owners reduce transaction costs and facilitate access to resources by improving access to information. According to Seibert et al., the less the other members of the network are connected, the more an entrepreneur could gain from the network and have ‘more unique and timely access to information’ (2001, p. 221). Ruminska-Zimny (2002) found that women are constrained with lack of access to information, networks and collateral.
2.5.6 Access to information

Information is an important resource for businesses. Most small enterprises, especially women, have difficulty accessing information (Downing, 1990; OECD, 1998b). The information can be about new opportunities, markets, suppliers, etc. Small enterprises do not have the power, time or resources to access information like the big firms. Informal networks and associations like trade guilds, government and non-governmental agencies can disseminate information. Women entrepreneurs compared to their male counterparts find it more difficult to access information on technology, training, intervention schemes, alternative markets etc. because of time constraints in attending events due to their familial and work responsibilities (OECD, 1998b).

Women often have limited access to information, a key resource in starting and managing a business, due to various reasons. Access is one of the main components necessary for women’s empowerment. Factors, such as lack of freedom of movement, low levels of education, etc. have worked against including women in the external information sphere and business networks. Hence, they lack information about networks (Bennet and Richardson, 2005). Certain groups of women (for instance, ethnic minorities) can face further obstacles in securing access to some resources, which could affect the sustainability of their businesses (Brush and Hisrich, 1999).

As Uzzi (1997) points out that informal network contacts are more useful in generating initial capital and emotional support, but a diverse network including customers, suppliers and resource providers could be beneficial in accessing financial, human and physical resources (Bennet and Richardson, 2005). According to Santarelli and Tran (2013), social capital impacts the performance of businesses in four different ways. First, access to scarce resources such as finance and expertise could be improved through social capital (Brush et al., 2004, 2006). Second, social networks can provide access to intangible resources such as credibility and competence to entrepreneurs (Bosma et al., 2004). Third, social networks have signaling and reputational effects (Santarelli and Tran, 2013). Fourth, social networks could also contribute to the ability of a business owner to make effective decisions through information and advice.
Women entrepreneurs lack access to information to support them with accounting, financial, marketing, or management issues. Most enterprising female-owned businesses are those that are tertiary sector-oriented, labour-intensive, professional, and small (Pardo-del-Val, 2010). Women entrepreneurs often lack access to modern equipment which could improve their productivity due to other constraints like information and financing (Dawson 1997; Mayoux 1995). The installations of new machineries or updating technologies and other similar factors may discourage female entrepreneurs from undertaking new opportunities or expanding into new areas. Access to markets with regards to buying and selling is another problem for women entrepreneurs due to a lack of information (Downing 1990; Mayoux 1995; OECD 1998b). As long as women are less informed and excluded, there will be difficulty in accessing markets.

Literature review indicates that women entrepreneurs face barriers from all fronts right from access to information (Carter et al., 2003) to family-work conflict (Jennings and McDougald, 2007) lack of relevant experience and skills (Downing, 1990; Carter and Kolvereid, 1997) to lack of societal support and network (Buttner and Rosen, 1988). Additionally, individual factors like lack of self-confidence, assertiveness etc. hold back women from taking entrepreneurship and using institutional and organisational support available. Institutional support can help women overcome some of the barriers by providing support as per each woman entrepreneur’s needs (Carter, 2000; Fielden et al., 2003; Roomi and Parrott, 2008). The OECD (1997) reported that the public support available for female entrepreneurs should be provided to support them with access to information, technology improvement, and fund management. In particular, young women need better access to information and credit; and need support to overcome restrictive labour markets as well as social norms that restrict women’s entrepreneurial aspirations. Additionally, specific support programmes should also promote partnerships, training, access to appropriate technology, access to market, access to information and advice (ILO, 2003). A summary of the constraints faced by women entrepreneurs are provided in the Table 2.4. Indeed, one of the objectives of this study is to analyse the strategies of the business support providers and to investigate if the needs of female entrepreneurs are taken into account in their support strategies.
Table 2.4 Summary of women entrepreneur-specific constraints

| Human capital                                      | • Lack of business skills and technical knowledge  
|                                                  | • Occupational gender segregation  
|                                                  | • Lack of a combination of work experience, education, vocational and technical skills  
| Sector selection                                  | • Overrepresentation in traditional sectors and informal enterprises which require low start-up investment and limited barriers to entry  
|                                                  | • Women entrepreneurs operate home-based businesses  
| Access to Information                             | • Lack or limited access to ICT due to lack of knowledge and/or social norms  
| Access to Finance                                 | • Less favorable profile with investors since female entrepreneurs operate small businesses and lack adequate collateral  
|                                                  | • Banks may demand higher collateral from women business owners  
|                                                  | • Low financial market participation  
|                                                  | • Preference for own savings and informal sources to finance enterprises  
| Policy/Legal                                      | • Lack of knowledge of government policies  
|                                                  | • Women more vulnerable to corrupt officials  
|                                                  | • Denial or limited ability to own assets and inheritance due to laws  
| Social/Cultural norms                             | • Double burden for women due to work-family responsibilities  
|                                                  | • Limited female labour market participation  
|                                                  | • Mobility constraints  

*Source: Adapted from World Bank’s Female Entrepreneurship: Program Guidelines and Case Studies (n.d.), p. 4-5*
2.6 Summary of Chapter 2

This chapter presented a critical review of literature on women’s empowerment through entrepreneurship. First, the definitions and concepts of empowerment were provided to understand the position of women in society today. The second section provided a historical overview of women’s entrepreneurship and evidence on how entrepreneurship can empower women and improve their status in society.

In the third section, constraints faced by women entrepreneurs such as, access to finance, work-family interface, lack of societal support, lack of knowledge and education, access to network and access to information (Sections 2.5.1 – 2.5.6) were discussed in detail. Literature review provided evidence that women entrepreneurs are disadvantaged when it comes to starting or growing their business as they lack access to resources and opportunities.

Empowerment is seen as the ability of women to access resources and making their own choice. Therefore, from reviewing the literature, it is clear that women are not different from men, but the way the society allot roles and subsequent stereotyping is preventing women entrepreneurs from progress and justifies the need for support. The next chapter will explain how institutional support can be provided to women entrepreneurs, type of organisations that provide support, and how institutional support can get them access to human, social and finance capital. Further, definitions, role and benefits of ICT are presented leading to formation of a conceptual framework.
3.1 Introduction

A critical review of empowerment and women’s entrepreneurship literature was presented in the chapter 2 along with the barriers in the development of women entrepreneurs. In this chapter, the discussion focuses around business support for women and the role of ICT in empowering female entrepreneurs. In the view of the persistent barriers, there is a need to better support women entrepreneurs enabling them to contribute to their countries development and formal economy (Spring, 2009; Women’s Business Council, June 2013).

Business support can facilitate women entrepreneurs in accessing the resources or capitals required for starting and running their businesses. First, the concepts of institutional support and various types of organisations providing business support for women entrepreneurs are defined and explained. This is followed by the types of business support available in accessing human, social and financial capital. The role and benefits of ICT in empowering women entrepreneurs is presented. Finally, a conceptual framework for business support for female entrepreneurs is developed.

3.2 Business support

The tremendous growth of women’s entrepreneurship around the world has gain attention of both academics and development sectors. Governments, development agencies, international public institutions, non-governmental organisations, charities, social enterprises, business development support enterprises etc. are involved in the promotion and development of women’s entrepreneurship (Vossenberg, 2013). They
initiate programmes for empowering women, especially economically by strengthening women’s networks, providing financial support, training and developing entrepreneurial skills. Governments increasingly look to the private domain for women’s programmes that build skills, provide incomes, and instill agency for promoting women’s entrepreneurship (Scott et al., 2012). It is well-documented that women entrepreneurs in both developing and developed countries exhibit lower growth and lower productivity, are less profitable on average than men-owned enterprises and have lower survival rates. However, the evidence on this is more mixed (World Bank, 2012).

As seen in the previous chapter motivations, reason, experiences and aspirations of women entrepreneurs are different from male entrepreneurs. Women start their businesses for varied reasons which could impact how and when they can benefit from business support. Since women start businesses from non-business or domestic backgrounds, they tend to differ in experience levels from men. Therefore, there is a need to develop different skill sets to overcome different personal development challenges making it important for them to have some support.

Women’s entrepreneurship development needs institutional support and intervention initiatives as seen from the evidence presented in the last chapter. The lack of societal support and other barriers causing gender inequality can prevent women from starting or developing their businesses. It is vital to promote entrepreneurship and business opportunities with high growth potential right from the start-up (WBC, 2013). As mentioned in the Chapter 1, business support is defined as those non-financial services, integrated services (financial and non-financial) and products offered to entrepreneurs at different stages of their business needs, especially skills transfer or business advice (Naidoo and Hilton, 2006). Business support enterprises have been growing internationally with a range of business support options developed to be applied for developing small businesses. Bennett and Robson (1999a) indicate six types of business advice layers which comprise of professional private or public organisations as well as informal parties: professional specialists, professional generalists, market contacts, social contacts, business associates and government agencies. Business support is an important area of study and a subject of contemporary interest for practitioners, researchers and policy-makers (Carter et al., 2013). Enterprise support is offered to mainstream businesses and to minority entrepreneurs, who are presumed to require specialised support. Policies targeted at specific groups not only do they address labour
market problems but also create social inclusion (Carter et al., 2013). Many organisations and initiatives have assumed this task, targeting women entrepreneurs.

Literature review reveals that a large number of support initiatives aimed at female entrepreneurs have emerged. Although, efforts differ in geographical focus and in objectives, most of these support programmes aim to promote the following: (1) human capital support such as training, education and coaching (2) financial support in form of loans, grants or improved opportunities for access to finance or (3) social capital and networking support. Enterprise support services directed towards women need to have a degree of modification and acknowledge the gender relations in the society, and define how these relations are construed within the entrepreneurial context in the society.

Business development enterprises promoting women’s entrepreneurship are engaging a range of initiatives and methodologies, including entrepreneurial skill training and technical support, capacity development, empowerment and provision of credit and capital funding (Vossenberg, 2013). A review of these programmes and initiatives by Vossenberg (2013) suggests that the underlying premise of these programmes is that women entrepreneurs are an “untapped resource” and can contribute to economic growth, raise income levels of households, empower women economically and, to a much lesser extent, contribute to gender equality. According to the ILO (2008) report, the most used tools for promoting women’s entrepreneurship are financing and investment, network support and training aimed at poor micro-entrepreneurs. Most of the support programmes aim to assist women with start-ups through training, empowerment and providing support with accessing resources. While some programmes are targeted at supporting women entrepreneurs with more entrepreneurial training and technical support to help achieve growth, other initiatives aim to promote change in societal attitudes towards entrepreneurship, particularly female entrepreneurship.

Business support is important for women entrepreneurs as professional advisers can assist them run their business more effectively and offer a wide range of intangible business services (Bennett and Robson, 2005; Bennett and Robson, 1999a, 1999b). But there are gaps in the understanding between clients and providers (Naidoo and Hilton, 2006). The number of women who approach business support service enterprises is very low and the providers are aware of it (Schmidt and Parker, 2003). Studies suggest that
one of the main barriers to female entrepreneurship is the lack of engagement by female entrepreneurs with business support that is available to them. Business support agencies can provide skills and training to empower them. It is interesting to note that studies show mixed outcomes or impacts of these initiatives. For example, impact evaluations from studies in Sri Lanka and Peru found little to no evidence for the effects of these programmes on women’s business performance and the impact the entrepreneurial trainings have are quite limited (Karlan and Valdivia, 2011, cited in Vossenberg, 2013) whereas, the impact of a randomised field experiment in Afghanistan were found to be positive. The obligatory women’s participation in development programmes helped in income generation but their position in the household did not change and neither did the attitudes toward the general role of women in society at large (Beath et al., 2012). Similarly, Sluis et al. (2005) found that there was an increase in entrepreneur’s business income by an average of 5.5% on a marginal increase in schooling or training. According to Stevenson (2004) countries with more female entrepreneurs focused incentives and support systems have higher rate of female entrepreneurship. Such findings ascertain the need to thoroughly investigate the impact of initiatives and support programmes targeted at female entrepreneurs by public, private institutions and governments, and these findings justify this study.

Research have identified the reasons for women entrepreneurs lack of engagement with business support to be their social and cultural background, lack of self-esteem and confidence, physical access, family and childcare responsibilities, ethnic background, time constraints, lack of information and trust in these organisations (Fielden et al., 2003). In addition, trust influences the interaction intensity between advisers and firms (Bennett and Robson, 1999b). In the IFC’s (Naidoo and Hilton, 2006) the role of business development services survey, it was noted that women entrepreneurs demonstrated little knowledge or understanding of business support due to lack of information. Also, the high costs of support, transport and time away from home were mentioned as the major impediments in accessing business support. Research suggests that entrepreneurs require flexible, person-centred, informal support systems (Perren and Grant, 2001). According to the marginalisation of female entrepreneurship, the counselling service connected to it also seemed to be subjected to 'second-sexing' where business experiences and working skills are not valued equally between men and women (Gherardi, 1994).
Business support organisations can provide different kinds of support to overcome the constraints faced by women entrepreneurs by getting them access to finance, markets, infrastructure and social services, networks, mentoring, training and personal development.

Findings of the Small Business Survey (BIS, 2013) indicates that the growth of businesses which access advice is likely to be more but only around 50 per cent of businesses access external business support. In the next section, examples of various support organisations and the types of support they provide are discussed in detail.

3.2.1 Business support providers

Governments, civil society organisations and businesses are increasingly working towards promoting and developing women entrepreneurs as a means to empower women. Global organisations like the UN Women, International Labour Organisation, OECD, World Bank, USAID, DFID, GTZ, and the EU are supporting women’s entrepreneurship and research targeted towards development of women. The private sectors include international NGOs (non-governmental organisations) like OXFAM, Hivos, CARE, Cherie Blair Foundation and social enterprises, whose main objective is promoting women’s entrepreneurship and female entrepreneurs are beneficiary of their programmes (Vossenberg, 2013).

Business development and support service providers undertake a variety of activities consisting of credit, entrepreneurial skill training, technical and technology training, employment creation, networking, marketing services, mentoring, legal assistance, psychological counselling and some social welfare trade programmes (Shah, 2013). An element of this study focuses on private business support enterprises in the UK. The next section details various types of business support providers.

3.2.1.1 Government business support

Governments in both developed and developing countries are recognising women entrepreneurs as an “untapped resources” and are working to promote women’s
entrepreneurship by providing support right from planning business to growing the firm. For example, The Office of Women’s Business Ownership (OWBO), USA, is designed to help women especially, who are economically or socially disadvantaged, start and build successful businesses by offering comprehensive training and counselling on a vast array of topics in many languages. It oversees and directs more than 90 women’s business centres in the United States (SBA.GOV, 2014). Similarly, The National Agency for Women Start-ups and Entrepreneurs (Bundesweite Gründerinnenagentur in German, abbreviation: bga, 2014) was established in 2004 in Germany. According to the bga’s website it offers a platform for information and services related to female entrepreneurship in all areas and phases of business. Daily updates and news related to women start-ups are published on the start page of the bga web portal. It also offers various kinds of support in the form of information, database of advisory services, networks, research and details of current events for supporting women in business. The Women Start-up Guide on their webpage offers a free, on-line course for women setting up a new business that imparts knowledge and skills related to preparing, implementing and securing a business start-up (German Federal Ministry of Economics and Energy, 2014).

There is a bewildering variety of schemes to aid small and medium-sized enterprises (SMEs) in the United Kingdom (Mole, 2008). In England, the main publicly supported advisory services were organised through the Business Link (BL) network. Scotland and Wales had their own counterparts, Scottish Enterprise and Business Connect respectively (Mole and Keogh, 2009). The Business Link model has undergone many transformations since its introduction in 1992 (Roper and Hart, 2005). In 1999, local Business Link Operators (BLOs) were reduced to 45 after a reorganisation. The business adviser’s role was changed from direct help to just referral (Mole, 2008). These changes led the BL network to improve its performance and increase market penetration to 32.6% of businesses (Bennett and Robson, 2003).

In November 2011, Business Link ended their face-to-face provision of business advice to small firms in favour of provision from the Internet (Hesse 2010). Local Enterprise Partnerships (LEP) were then formed to replace face-to-face support. The LEPs is a partnership between councils and local businesses and they have been providing support to local businesses in England (Heese, 2010). The remainder of UK has similar regional services. Scotland is served by Business Gateway (Business Gateway, 2014),
In autumn 2012, the former Business Link website was closed and was replaced by the business section of GOV.UK as part of the Government policy of joining up all Government websites into an integrated online service. According to BIS (2014, p. ii), the GOV.UK website provides access to business support services with an aim to provide “straightforward information to businesses that may not be available elsewhere”. It also provides a range of information on setting up and running a business and how to address regulatory requirements. GOV.UK is complemented by the Business Support Helpline which provides tailored information and signposts customers with queries to relevant agencies that they could not answer from using the website alone. The Helpline is a national service which offers two tiers of support:

• Tier 1 – light-touch support for all callers, with a focus on signposting them to the appropriate source of information (including GOV.UK).

• Tier 2 – more in-depth business support service for enquiries fulfilling certain criteria.”

(BIS, 2014, p. ii)

Recently, the Business Support Helpline was expanded to include business support provision through social media channels. The Helpline underwent changes by moving away from the Business Link brand to become the Business Support Helpline, integrating social media channels for business support delivery. These initiatives are part of the Government’s strategy to simplify and improve the way small businesses access information, guidance and support. The Government’s main aim for placing business support information on GOV.UK and for providing Helpline services is to address market failures. The government aims to encourage the market for business support services through addressing market failures associated with information asymmetries that cause sub-optimal use of business support services, while reducing inefficient crowding out of private sector services.
The Department for Business Innovation and Skills commissioned an evaluation of these services - GOV.UK and the Business Support Helpline, including the telephone helpline and social media services. The objective of the evaluation was to provide a “comprehensive assessment of the effectiveness and impact of these core business support services. The study focused on the demand for business support, awareness of the Government’s business support services, how these services are used, the extent to which they meet users’ needs and the extent to which these services are helping people to set up and grow their business” (BIS, 2014, p. 2). Some of the key findings of the evaluation were as follows:

- There is need for business support for businesses of all sizes. In particular, there is demand for support from relatively new businesses and women-led businesses.

- The most common reasons for calling the Helpline were related to setting up a business and funding.

- Approximately half of non-users are accessing other sources of business support. Between a third and half of non-users lacked any information regarding GOV.UK or the Helpline.

- Pre-starts and small businesses with one to nine employees are more likely than other businesses to use the Helpline.

- Satisfaction levels with GOV.UK and the Helpline were good.

- The majority of established businesses who had taken action after using GOV.UK or the Helpline did not expect to experience any change in business performance as a result of the improvements made. However, among those that did, the impact was typically judged to be significant.

- The evidence from the survey also suggests that Business Link social media has limited reach within the business community.

- £17 million Gross Value Added (GVA) has been generated from GOV.UK only
users, at least £8 million from Helpline only users and at least £7 million from users of both services combined

- A few users not satisfied with the level of detail provided on GOV.UK. Some felt that the website had too much information and thus making it difficult to navigate through, while others were unable to find more detailed technical information they were looking for.

- Another user felt that GOV.UK “looks like it was produced by civil servants rather than businessmen”.

- Some felt that GOV.UK appears to be designed for people who are in the process of setting up a business, rather than for established business owners. This is consistent with findings from this study.

This evaluation report was peer reviewed by Dr. Edward Anderson and Professor David Torgerson who awarded Impact evaluation score and Monetisation score of 1 and 4 respectively. The Impact scale followed new guidance on ‘Quality on Impact Evaluation’ which has been approved by the Cross Government Evaluation Group. The higher Impact Evaluation score the more capable the evaluations are to demonstrate that the outcome observed is due to or caused by the intervention. The score of 1 denotes “No baseline data”. On Scoring Monetisation, the higher the score the more information the evaluation contains in terms of analysing the cost of the intervention and the additional benefits to the economy. In this case, the report was scored a 4 out of 5. As the economic impact estimates presented in the evaluation study are based on data from a small number of respondents, it needs to be treated with caution (Anderson and Torgerson, 2014).

In April 2014, Department of Business Innovation and Skills (BIS), UK, appointed Lorely Burt, MP as “women in enterprise champion” to help female entrepreneurs and women-led businesses understand the support available for new and growing firms (GOV.UK, 2014). Lorely Burt, MP, produced the Burt Report (2015) and the key findings are as follows:
The UK government has created initiatives specifically to support women to start and grow their own businesses, like the £1 million Women and Broadband Challenge Fund, £1.6 million to support women in rural areas and a recent roadshow of mentoring events specifically for potential and existing female entrepreneurs. The government has shown its commitment to women’s entrepreneurship by appointing an Ambassador for Women in Enterprise, Lorely Burt and by adding a dedicated page on the Great Business website. The report concluded that the top five barriers facing female entrepreneurs are:

- Lack of confidence
- Use of non-inclusive language in offers of business support
- Difficulties accessing finance
- Different pattern of growth for women-owned businesses
- Inconsistent support

The suggestions and recommendations by Lorely Burt, MP, covered a few of the wide range of issues affecting women entrepreneurs and the measures outlined in this report are designed to raise levels of female entrepreneurship without significantly denting public finances. Some of the key recommendations suggested by the report are as follows:

a. Think inclusively
   The report findings suggest that inclusive thinking should be at the heart of all business support so that every business has the chance to benefit.

b. Build an evidence base
   The second recommendation is that the government should build a strong evidence base on business diversity.

c. Plan inclusively
   It also suggests that business support should recognise diversity as a ‘one size fits all’ policy may result in missed opportunities and an inability to engage with businesses
which, given the opportunity, would be creating jobs and raising growth levels.

d. Break barriers

The report states that many women entrepreneurs face unnecessary barriers to accessing support from government as well as other sectors, including networks, finance, HR advice and others. The government should help break these barriers. It should be more inclusive in the way it communicates and in the types of support to which it connects entrepreneurs through the Great Business website.

e. Speak inclusively

The report calls for all services to be designed gender neutral with no masculine priorities and characteristics that are better fit for men only.

f. Give diverse businesses diverse support

Many women entrepreneurs find it difficult to know where to go for support such as HR advice, finance, mentoring or other expertise necessary to start a business. They may be shut out of certain networks which men naturally move in.

These are the recommendations of the report. The report focused on Start-ups and has not looked at improving support for firms in their post-pubescent phase. Based on the recommendations of Lorely Burt’s report, a dedicated page was added on the Great Business website – Women in Enterprise. The web page starts with an introduction to female entrepreneurship:

“The proportion of small and medium-sized companies run by women is increasing. Yet there is greater potential still: there are more women with great entrepreneurial ideas who need the support to help their businesses succeed. If women set up businesses at the same rate as men, the UK would have an additional one million entrepreneurs.”

The web page states that female entrepreneurs can learn of the places, organisations and networks, as well as the sources of government advice and resources that can help them develop their business. Links to different resource pages are available on the website including mentoring information, Women’s Business Council, finance, women’s
networks and childcare information.

The UK Government launched a strategic framework for women’s enterprise to identify and share the good practice in support of women entrepreneurs in the early 2000 (DTI, 2003). A special Women’s Unit was created within the Cabinet to oversee gender equality mainstreaming in all areas of policy (Mayoux, 2001). Furthermore, it assured of helping women to develop their businesses especially in the early phases. Most OECD countries provide similar services for business support organizing them differently to adapt to the institutional climate of the country (Mole and Bramley, 2006).

3.2.1.2 International development agencies

International development agencies like the International Labour Organisation and World Bank have been working to promote and empower women entrepreneurs for years. The ILO’s Women’s Entrepreneurship Development (WED) programme works in partnership with over 25 countries to increase economic opportunities for female entrepreneurs by supporting them in starting, growing and expanding their businesses by creating favourable conditions for female entrepreneurship, strengthening institutional capacity to provide tailor made tools to help them build sustainable businesses (ILO, 2016). In Laos, a 2010 assessment found that, after training and support programme through the ILO’s Sustainable Enterprise Programme, monthly profits by women-led businesses increased by 50% (from US$180 to US$270) and their sales doubled (from US$490 to US$2150). Businesses were also more likely to be engaged in formal book-keeping (38% versus 22% before) and to be providing full-time employment (ILO, 2016).

Another international institution involved in promoting women entrepreneurs is the Donor Committee for Enterprise Development (DCED), whose members have formed a Women’s Entrepreneurship Development Working Group (WED WG). DCED member agencies focus mainly on sharing information and experiences of interventions to support women’s entrepreneurship (DCED, 2014). The UK is one of the donors. The European Commission (2014) launched The European Network to Promote Women's Entrepreneurship (WES) with delegates from 31 European countries representing central national governments and institutions with the responsibility to promote
women’s entrepreneurship. They provide advice, support, information and contacts regarding existing support measures for female entrepreneurs. They also help in the identification of good practices. Their main aims in promoting female entrepreneurship are to increase the number of women entering entrepreneurship and the size and scale of existing women owned businesses. The participating organisations in this research have also been funded by European Regional Development Fund.

3.2.1.3 Non-Governmental organisations (NGOs) and private institutions

NGOs have a clear role as shared platform for female entrepreneurs. They are channel for non-hierarchical networking and business collaborations between individuals, projects and firms (Lindberg et al., 2010). The NGOs work directly at the grassroots level with low-income people like small-scale farmers and micro-entrepreneurs. Governments and donors have begun to rely increasingly on NGOs in developed and developing countries as partners in the development process (Lindberg et al., 2010). Many NGOs have demonstrated an interest not only in improving people's economic status and well-being, but also in empowering the people themselves to obtain improvements in their lives. Promoting empowerment is of particular interest to some NGOs working with poor women (Mehra, 1997).

At this point, NGOs emerge as a viable and important medium to support and promote women entrepreneurs (Kumari, 2013). NGOs with high levels of expertise and overheads who attract large donor funds are taking on a supporting role. For example: The Knowledge Gateway for Women’s Economic Empowerment programme launched in September 2013 by UN Women and Cherie Blair Foundation, a NGO in the UK, is a global community established to share resources and tools for women’s economic empowerment, crowd source feedback on innovative ideas and to connect women entrepreneurs and workers with experts, peers and networks, as well as Knowledge Gateway partners for concrete learning and growth opportunities. The Gateway also supports grass-roots women and men through a revolving group of ‘Global Community Champions’ from diverse countries and backgrounds with a focus on exchange of experiences, learning and advocacy for women’s economic empowerment (Cherie Blair Foundation for Women, 2014).
There are a number of private organisations that specialise in providing business support to women entrepreneurs both for-profit commercial firms to non-profit social enterprises. The European Commission’s Women Entrepreneurship Portal lists some of these national and international private organisations and networks that are working for promoting women entrepreneurs.

Support for women entrepreneurs is well established and developed in the UK. Some of the support agencies for women entrepreneurs are as follows:

The Business & IP Centre – The British Library

According to their website, The Business & IP Centre provides support to business owners, entrepreneurs and inventors. At the Centre, entrepreneurs can access a comprehensive collection of databases and publications for free, as well as attend practical workshops, one-to-one advice sessions and inspiring talks. There are eight National Network Business & IP Centres around the country to guide entrepreneurs through the procedures required to help business owners and to protect their products and services using patents, trademarks, registered designs and copyright.

The Women’s Organisation

The Women’s Organisation is a specialist women business support organisation. According to their website, they are the largest developer and deliverer of training and support targeting women in the UK. They deliver services locally in Merseyside and Greater Manchester, with a reach across the North West and deliver projects across the world. According to their website, they work with women from diverse communities and backgrounds, enabling, assisting and inspiring them to believe in their abilities, to flourish in both new and existing businesses and in employment, and to take a full and active part in their communities. They enable women to access the funding and facilities, experience and expertise that they need to succeed. They are also constantly campaigning and utilising research to find new ways forward, to open doors and to close down discrimination. They want to ensure that women have a voice at the highest level, in business, community and political life, and aim to never stop working to create
a fair and equal environment where women can truly aspire and achieve.

Enterprising Women

Founded by Bev Hurley, C.B.E., Enterprising Women was launched in 2006 with a brand new approach, centering on the concept of building a supportive community, and advancing women's enterprise through providing support at all stages of the business journey, including growth – a novelty then, when all the focus was on pre- and start-up. Enterprising Women transformed the support landscape for women, starting in the East of England with funding from the Regional Development agency. According to their website, their goal is to help women achieve the success they want, by empowering, connecting, training, inspiring, campaigning, promoting, celebrating and supporting them in whatever way they can. They provide support to all female business owners, new and well-established, from any sector, background and from all parts of the UK. Their community has now reached over 45,000 women across the UK.

Other specialist business support organisation

Prowess - Women in Business is a national level specialist women business support network which is involved in improving and developing a women-friendly business support infrastructure with objectives to influence policy development, disseminate relevant research, promote new research on the subject of women’s enterprise, support networking and providing information about training and conferences. Whilst, the Women’s Enterprise Task Force supports policy making on female enterprise at national and regional level, Women’s Ambassador Network is a network of successful women’s entrepreneurs that aims at encouraging women to set up their own business by providing role models.

British Chamber of Commerce: One of the largest providers to businesses of government funded and commercial skills’ development services. It delivers help to all businesses that are members of the Chamber.

Numerous other private and non-government agencies have been providing business support to women entrepreneurs in the UK. Despite the availability of a wide range of business support, the support agencies acknowledge that very small number of female
entrepreneurs take advantage of business support services while some are either unaware of their existence or feel they cannot access them due to lack of confidence (Fielden et al., 2003; Schmidt and Parker, 2003). The ILO’s pilot project on “More and Better BDS for Women Entrepreneurs in Gujarat, India” highlights that only 2-20 per cent of the clients of mainstream BDS providers are female entrepreneurs (ICECD, 2002). Formal and traditional business associations such as Chambers of Commerce also have very low female membership (UDEC, 2002). As mentioned above, there are many reasons for women entrepreneurs’ lack of engagement with business support. Understanding the challenges for support institutions in engaging the women entrepreneurs and identifying the needs of women's entrepreneurs is one of the objectives of this study.

3.3 Summary of Sections 3.2

In the previous sections, types of organisations, both public and private, and support that is available to women entrepreneurs in the UK were provided. Some of the highlights from The Burt Report and The Evaluation of the UK government business support were also present. In the next section, the definitions of ICT and the role of ICT in empowering women entrepreneurs will be detailed.

3.4 Information Communication and Technologies (ICT)

ICT has been defined and interpreted in many ways. One of such definitions is “ICT is a generic term referring to technologies that are used for collecting, storing, editing and passing on (communicating) information in various forms” (Bello and Aderbigbe, 2014: p. 275). There is a need for accessing information in the right form at the right time to the right people. The OECD panel of statistical experts has defined ICT as the set of activities that facilitate, by electronic means, the capturing, storage, processing, transmission and display of information (de Alcántara, 2001).

Technology is one of the identified agents through which the world will constantly experience change. According to Marcelle, (2000) ICT is a complex and varied set of
goods, applications and services used for producing, distributing, processing, transforming information – [including] telecoms, TV and radio broadcasting, hardware and software, computer services and electronic media. Anyakoha (1991) defines information technology as the utilisation of man-made tools for the collection, generation, communication, recording, re-management and exploitation of information. It also includes those applications and commodities, by which information is transferred, recorded, edited, stored, manipulated or disseminated. According to Hawkridge (1983) information technology has transformed economic and social life by becoming a part of all human activities.

According to Quibria et al. (2002: p. 812), the new information and communication technologies can be divided into three broad categories: “(1) computing; (2) communications; and (3) Internet-enabled communications and computing.” They further explain each of the categories as follows:

(a) **Computing:** The invention of computers (which represent the most significant technological breakthrough of the last half of the twentieth century) has augmented and improved thinking capabilities of individuals and organisations and enhanced efficiency. For example, in the Enterprise Resource Planning (ERP), the software efficiently integrates all facets of business, including planning, manufacturing, sales and marketing.

(b) **Communications:** Communication one of the most important aspects of modern human life can be categorised into one-way and two-way communications where one way communication is more common which includes broadcasting media like radio and television. Two-way communication devices, such as telephones, telegraphs and pagers, have improved significantly over the last two decades or so. The Internet’s growth is largely a function of two-way communications links (telephone lines) and PCs.

(c) **Internet-enabled communications and computing:** The Internet, including the World Wide Web, is one of the most important technologies to affect both communication and computation. The Internet provide a new communication medium that allows activities like e-mail or chat lists for group communication and also multiple modes of communication by fostering new interfaces between new and old all forms of communications. The World Wide Web allows people to search for and obtain
The computers and technology has become an important part in the operation of firms and society and is responsible for the growth of productivity and revenue (Basu and Fernald, 2008). Studies indicate that significant growth in global penetration of computers, internet enabled networks and adoption of ICT can positively impact economic productivity, poverty alleviation and sustainable development (Chinn and Fairlie, 2007; Walsham, 2001).

The benefits of ICT in organizations include the potential to reshape and reformulate organizations internally, as well as reshape their interactions with other organizations and individuals within the networks in which they lay (Burt and Taylor, 2000). The networks also offer corporations the opportunity to engage in organisational learning and knowledge management (Castells, 1996) due to the ability to store, retrieve, calculate, and reformulate information (McLoughlin, 1999).

Since ICT constitute the new genre of general-purpose technology, they can potentially contribute toward improving productivity and economic growth (Quibria et al., 2002). They further elaborate citing (Negroponte, 1998) that ICT have two important features. First, the ICT technology has a ‘leapfrogging’ property, which was absent in previous technological interventions, can enable countries to skip technological stages. Second, ICT are likely to broaden the geographical scope of national labour markets and contribute toward a more efficient integration of these markets into a global labor market.

3.4.1 ICT for development and empowerment of women entrepreneurs

The importance of ICT in achieving empowerment of women has added a new dimension to the conceptual and methodological discussions of women empowerment with many arguing that ICT is an important tool for women’s empowerment (Huyer and Sikoska, 2003). However, Huyer and Sikoska, (2003) suggest that the debate remains on the value of ICT for development in general, and for women’s empowerment in particular. They present the arguments by critics and defenders of ICT for women empowerment. They pinpoint that critics argue that there are more pressing issues
facing women especially in developing countries such as access to health, better education etc. To which the authors advance a counterargument that ICT can be a tool to provide the information about health and education. The newer ICT, namely mobile phones and computers tend to dominate discussions of ICT, but ICT also includes the traditional mediums like print media, radios and televisions which still play an important role as they expand the reach of ICT initiatives and facilitate the spread of information. Traditional ICT tools like telephones and mobile phones are as efficient as internet in improving business opportunities and transactions. For example, the Self-Women’s Association (SEWA) in Gujarat, India, helps women in remote villages to support themselves by trading, buying and selling goods using telephones (Quibria, 2002).

As a result of the empowering of female indigenous leaders through ICT project in Bolivia (Wamala, 2012: p. 11) “an increasing number of female leaders have been able to gain key political positions at local, regional and national levels. Media such as Skype gave female indigenous leaders an “easier and cheaper” way to connect to each other; which in turn advanced their confidence and unity in speaking about issues most pertinent to them”. Online platforms including blogs and wikis as well as traditional media such as radio and television enabled them to communicate their message to a wider audience and the overall use of ICT had empowered the participating women especially internet resources which created a greater awareness of governance issues and technical forms of communication.

ICT has a big role in connecting women entrepreneurs to resources and information. For instance, as Heeks (2010: p. 22) quotes Mark Granovetter, ”if you want to get a job it is not the strong, close ties of your immediate family and friends that help (family and friends only know what you already know). Instead, it is the comparatively weaker ties of more distant social connections that are most advantageous.” ICT also helps in abolishing the middleman making the access to information and resources cost effective and having access technology means some of those at the bottom of the pyramid have moved beyond production to innovation (Heeks, 2010). Women entrepreneurs can benefit similarly from ICT as ICT-enabled services can create exciting income and employment opportunities for traditionally disadvantaged groups such as women (Gothoskar, 2000; Mitter 2000a, cited in Quibria, 2002).
Extant research measuring the impact of access and use of ICT has highlighted the need to integrate ICT into mainstream programmes in health, education and economic development (The World Bank, 2013). The World Bank’s (2013) Female Entrepreneurship Resource Point asserts that the debate is not about whether to include ICT in development programmes, but how ICT can be used effectively to support social and economic activities for both men and women. Gender digital divide still exists and men are more likely than women to access ICT (Huyer and Carr, 2002; Polikanov and Abramova, 2003). Hafkin and Huyer (2006) stress the importance of promoting women who are able to use and develop ICT systems, work virtually and can create and disseminate information and knowledge to improve all aspects of their lives. It is necessary to engender ICT programmes, business support programmes and integrate ICT in support programmes (Gill et al., 2010).

Internet can offer great assistance to women entrepreneurs by offering databases put together by women’s groups, from which women can find relevant links, connections, resources and information and develop partnerships, not just for their services, but also for financing, mentoring and business coaching (Islam, 2013). ICT can even mitigate the effect of lack of access to capital, for example, support groups formed through electronic bulletin boards can help women entrepreneurs build social networks for more information and opportunities. One of the important benefits of ICT is the removal of middlemen from transactions which leads to more income for women entrepreneurs (Islam, 2013).

Castells (2000) warns that non-access to ICT will result in exclusion from new technological developments and consequent marginalization in the new economy. ICT are necessary to survive in this digital world. Women are more likely to be affected by digital exclusion because of various barriers like lower level of education, less exposure to technology, financial and time (Gill et al., 2010). The findings from a study among women fishmongers and fish processors in Dakar, Senegal suggest that even though there were benefits from the use of mobile phones, some women were not able to send text messages because of their lack of reading and writing skills (Sane and Traore, 2009). ICT can also provide social capital to women entrepreneurs by connecting them with families and friends, suppliers and service providers, clients, female entrepreneurs and networks. ICT based businesses offer female entrepreneurs flexibility to balance work and familial responsibilities without having to travel. Martinez and Reilly (2002),
argue that ICT play an important role in enabling women and their organizations to access and manage information for the purposes of lobbying, advocacy and organizing for change in both the way governance is institutionalised and in its transparency and accountability. Use of ICT can also provide women entrepreneurs support with business development, communications, access to finance, health or education programmes, etc., and ICT-based enterprises can provide new business opportunities in their own right (Malhotra et al., 2012).

Technology cannot solve social problems in itself, but availability and use of information and communication technologies can bring economic and social development in our world. By integrating ICT in the business development/support programmes for women entrepreneurs, women entrepreneurs could be empowered. The next section presents the theoretical framework underpinning this study.

3.5 Theoretical framework

The following sections outline the main theories used in literature as well as the resource-based theory which is used in this study to explain business support and will lead to the formulation of the conceptual framework.

3.5.1 Agency theory and organisational behaviour theory

Agency theory is identified as the dominant theoretical paradigm for business advice services (Dalley and Hamilton, 2000; Lambert 2001). According to Mole (2002a, p. 140), Agency theory explains the structure of relationships when one agent determines the work and other undertakes it. He further explains that under uncertain conditions three agency problems arise: “adverse selection, moral hazard and hold-up. Adverse selection occurs when the principal is unable to ascertain that the agent is qualified, moral hazard occurs when the principal is unsure as to whether the agent has exerted him or herself to the maximum and hold-up occurs when one party attempts to renegotiate a contract after other party has made investments specific to that relationship”. Carey and Tanewski (2009) used agency theory to explain SME’s demand for business advice and argued that the relationship between the entrepreneur
and adviser will decrease information asymmetry and uncertainty in the contractual agreement. This could promote higher relational interaction in the creation of greater quality business support especially for female entrepreneurs.

Mole, (2002a) suggests that the use of organisational behaviour literature is relevant to business advice. He argues that if agency theory suggests that there is an adverse selection problem, organisational behaviour literature considers the issue of power and influence within an organisation. He reiterates that since the research on networks has blurred the boundaries between firms it is reasonable to adapt an organisational behaviour theory of power within organisations in the context of entrepreneurs and adviser relationship. He hypothesises that elements of individual power can be seen as elements within the adverse selection problem, meaning, the more power that support institution has, the more respected they will be and higher their impact and use. His hypothesis might explain one of the reasons women entrepreneurs do not avail business advice (Harding, 2005, 2006; Stanger, 2004; Carter et al., 1997).

3.5.2 The resource-based view

The strategic management literature provides many theoretical models to explain achievement and sustaining competitive advantage (Porter, 1985; Barney 1991). The resource based approach is one of the models of achieving and sustaining competitive advantage. The resource-based approach focuses on the source of competitive advantage for the growth of a firm and the way the firm can optimise its profit by combining and using all available resources (Barney, 1991; 2001). The resource-based approach model is the most relevant for this study on business support for women entrepreneurs as business support can combine a range of competencies and intangible resources of female entrepreneurs and provide a potential source of competitive advantage (Blackburn et al., 2010). Ferreira and Azevedo’s (2007) research confirms that entrepreneur resources, firm resources and entrepreneur’s networks have a great importance to growth.

The resource-based approach is one of the most popular frameworks used to examine the SME–external business advice relationship (Gooderham et al., 2004; Johnson et al., 2007). The resource-based view highlights the source of a firm’s competitive advantage
as the base for firm’s performance, and how combining and using all available resources can maximise the firm’s value (Barney 1991; 2001). A firm’s resources, non-imitable resources in particular, are basis for both its performance and competitive advantage (Wernerfelt, 1984). The resource-based perspective illustrates how business owners can build their businesses from the resources and capabilities that they currently have or can acquire (Dollinger, 1999). According to Wernerfelt (1984, p. 172), the term “resources” was conceived broadly as “anything that can be thought of as a strength or a weakness” of the firm. Women business owners are somewhat disadvantaged when it comes to providing capital to their businesses. Due to the fact that women are disadvantaged regarding the accumulation of financial assets as well as the access to other resources, this thesis argues that business support is an important resource for female business owners. The theory addresses the central issue of how superior performance can be attained relative to other firms in the same market and posits that superior performance results from acquiring and exploiting unique resources of the firm. Given that the resource-based view addresses the resources and capabilities of the firm as an underlying factor of performance, it was found to be a suitable theory to use in this study.

Grant (1991) defined resources as the inputs into the firm’s value creating process. Thompson and Strickland (1999) define resources similarly as “the inputs into a firm’s production process such as capital equipment, the skills of individual employees, patents, finance and talented managers” (p. 91). All assets that a firm could employ or acquire in order to achieve its goals are considered resources (Hafeez et al, 2007, p. 3594). Resource-based theorists have classified resources into subcategories. For example, Hafeez et al, (2007) classifies resources into physical assets, intellectual assets and cultural assets; while Grant (1991) identifies six categories of resources; financial, physical, human, technological, reputation and organisational. Resources can be both physical and intangible (Collis and Montgomery, 2008; 142), though resource based view stresses that intangible resources are more likely to be a source of sustained competitive advantage since global competition requires more knowledge integrated capabilities. Overall, resources can be categorised into three categories: 1. material resources, such as financials, buildings, equipment, technologies etc.; 2. non-material resources: brands, licenses, 3. competences: knowledge, organizational abilities to use fixed assets, observed business opportunities, ability to produce new knowledge on old basis, ability to produce innovations etc.
Organisational capabilities refer to the ability of a firm to perform a coordinated set of tasks, utilising organisational resources in order to achieve a particular end result (Helfat and Peteraf, 2003). Capabilities are formed by using the tangible and intangible value generating assets and resources (Amit and Schoemaker, 1993; Dierickx and Cool, 1989; Grant, 1991; Teece et al., 1997; Miller et al., 2002). Grant (1991) suggests that a distinction be made between resources and capabilities to understand the ability of a firm to acquire competitive advantage. He claimed that it is capabilities which are the result of application of resources that may give a firm competitive advantage and not resources. Capabilities which are the building blocks of core competencies, include process and product design, product development, operations, value chain integration, all aspects of marketing and customer service, and organisation design (Miller et al., 2002, p. 44).

Resources and capabilities have unique functions, and competitive advantage occurs when an enterprise differently combine physical and intangible resources and capabilities. According to Barney’s (1991) resource-based perspective, a unique set of different resources and capabilities are necessary at the start-up stage for a survival and success of a new venture. Female entrepreneurs are somewhat disadvantaged when it comes to providing capital to their businesses. Due to the fact that women business owners are rather disadvantaged with regards to accumulating capital for their businesses as well as financial assets, this thesis argues that business support is an important resource for female business owners.

Business support providers or business advisers are regarded as market players who are able to provide knowledge resources for firms with limited access to those resources. Business support has many different forms, ranging from the provision of general knowledge, through specialised trainings to coaching and mentoring (Bennett and Robson, 2003; Johnson et al., 2007; Mole et al., 2013). Therefore, advice may be considered as a resource available for female entrepreneurs which can provide them with access to other resources (Bennett and Robson, 2003; Chrisman et al., 2005; Robson and Bennett, 2010). Business support for small firms includes virtually all areas of business. However, it is determined by the entrepreneur and refers to isolated areas of company activity.
The literature review presents two distinctive roles of business support: (1) the role of expert, and (2) the role of process participant. Typically the role of expert is to be perceived as a source of external knowledge resources which should be temporarily supplemented, as they are not needed on a regular basis in day-to-day operations, but are necessary to proceed with particular actions and at the same time incorporation of those resources into the firm’s structures would be cost-ineffective. In contrast, the role of process participant is related to the transfer and creation of knowledge which is required to move forward (survive or develop) in particular circumstances; this type of knowledge is thus more intangible and in order to apply it in the firm’s processes, it must be combined with knowledge embedded within the firm. Business support is seen as a participant of the new solution development process. Business support providers could participate in the creation process, listen, observe, and identify problems and then can take part in the recurrent process of new ideas generation, selection and adjusting them to the context of female entrepreneurs. An outcome of the process is new knowledge combined from internal, female entrepreneur, and external sources, business support. Outcomes of this process are often unpredictable in terms of scope and time horizon, but often also spectacular and with a strategic meaning.

The next section presents how business support can facilitate and fulfill the capital needs of women entrepreneurs.

### 3.5.3 Business support and capital

As mentioned earlier, business support service providers undertake a variety of entrepreneurial activities including finance and credit, entrepreneurial skill training, technical and technology training, employment creation, marketing services, mentoring, legal assistance, psychological counselling and some social welfare trade programmes for promoting women entrepreneurs which translates into human, financial and social capital.

#### 3.5.3.1 Resources and capital

The economic and business literature uses the concept of resource extensively. Resources are the building blocks of organisations and can be tangible and intangible (Katz and Gartner, 1988). According to Lin (2001) capital is an investment of resources with
expected returns in the marketplace, while capital is resources. Though the concept of capital was economical in the early economic theory (Schumpeter, 1934), it started to change and adopt human resources as capital too (Becker, 1962). Further expansions took place in the concept of capital in the end of last century when more scholars were involved in discussing social capital and argued that capital gained through social relations also can provide organisations with information and support (Burt, 1992; Coleman, 1988).

Capital is a generic economic concept and capital can be categorised as human, social and financial (Becker, 1962). These capitals can be converted from one form of capital to another and in the next section, the role of institutional support in providing each form of capital is examined.

3.5. 3.2 Business support and financial capital

Financial capital is the most critical element of new venture creation and subsequent successful performance (Marlow and Patton 2005). Studies also show that the availability of financial capital influences the access to other forms of capital. According to Marlow et al. (2013, p. 16) initial levels of capitalisation are strong indicators of the future performance of a new firm; and where the owner has high levels of human capital (education, managerial experience), social capital (extensive networks) and financial capital (income, savings, collateral) the venture is more likely to succeed.”

The financing patterns of men and women entrepreneurs have been reported quite widely in previous studies (Coleman, 2000; Brush et al., 2001). Female entrepreneurs are likely to set up with lower levels of overall capital, less likely to use equity or venture capital, and depend on their own savings and personal funds (Brush et al., 2001; Carter and Rosa, 1998; Carter et al., 2003; Marlow et al., 2013). Previous research on effects of gender in debt financing have focused on two related themes (Carter et al., 2007). Firstly, studies have aimed to determine the role of gender in bank financing, especially the amount of loans granted, the terms of credit and the perceived attitudes of bank lending officers to women business owners (Coleman, 2000; Fay and Williams, 1993; Haynes and Haynes, 1999). Secondly, researchers have sought to prove if the gender-based differences are results of case of supply and demand, i.e. discrimination by bank lenders (supply) and risk and debt aversion by women entrepreneurs (demand),
or structural dissimilarities like age, size and sector of male-owned and female-owned businesses (Read, 1998; Watson and Robinson, 2003).

Structural dissimilarities between female and male entrepreneurs seem to describe the striking differences in the male and female finance pattern (Read, 1998; Fabowale et al., 1995). Coleman (2000) found that women’s lesser use of bank debt was usually because of the lower average size of women owned enterprises and he concluded that bankers do not discriminate against women but rather they do discriminate on the basis of firm size and tend to invest in larger and successful firms. This could be disadvantageous to women as most of the women owned firms are only half the size of men-owned enterprises on average. Carter et al. (2007) study suggests that gender remains a significant, although often hidden variable within bank lending.

Institutional support (governmental, non-governmental and international agencies) could play a vital role in creating an environment conducive for developing and promoting women entrepreneurs. Access to finance is the most critical issue facing women entrepreneurs (Marlow and Patton, 2005) and is a priority area of support need. Financial support initiatives for women entrepreneurs may be necessary as part of a strategy for increasing female entrepreneurship. Microfinance institutions provide credit to disadvantaged nascent women entrepreneurs who lack access to conventional financing from banks due to lack of collateral against bank loans. For example, microfinance enabled millions of poor women in Bangladesh to set up microenterprises (Zahra et al., 2009). The success of microfinance programmes demonstrates the importance of institutional support in women entrepreneurs’ empowerment.

Another example is The World Bank (2012) which offers projects such as the Women Entrepreneurship Development Project for Ethiopia with the main objective to increase the earnings and employment of women-led micro and small enterprises. The key tools are loan provision and financial training, business and technical skills development, and technology and product development support. In the “Young, women, ethnic minority, co-entrepreneurs in the European Union and Central and Eastern Europe” survey (CEEDR, 2000), effective financial support was noted as an important success factor by two specialist female support enterprise agencies in Bulgaria. In one case, a local loan guarantee fund was operating successfully. In another, a micro credit scheme was provided. Some organisations in Ireland and the UK also noted the success of local
loan, microcredit and star-up funds.

The Women Entrepreneurship Programme (WEP) by International Finance Corporation (Naidoo and Hilton, 2006) has an innovative model, which integrates business development services, access to finance and gender-sensitive training which helped and trained 240 growth-oriented women entrepreneurs in South Africa with training culminating in business plan adjudication and supported by Absa Bank. The winners were given an opportunity to apply for business loans from Absa Bank based on the results of their business development support training and clear, focused, business plans. In Dalarna, Sweden, the founders of NOW project, Women-Friendly Finance, have developed a dual approach which provides training for potential entrepreneurs and make loans available to these women as well as facilitating network activity. Natverksbanken, a co-operation between the County Labour Board and the region’s Federation of Private Employers provide loans to women who have no collateral. The women in the project train together in small groups and are jointly responsible for the repayment of the loans. However, the effectiveness and impact of this initiative in practice has not been evaluated (CEEDR, 2000).

Institutional and government support in effectively lobbying financial institutions to counter any discrimination against women may help women entrepreneurs overcome financial barriers. On the other hand, non-government and private business support agencies can encourage and support women in accessing business finance by identifying relevant funding channels and guiding through the application process. An element of this study will go on to examine this type of support and its impact on women entrepreneurs.

3.5.3.3 Business support and human capital

Human capital is an investment in the knowledge and skills acquired through formal and informal learning that resides within individuals (Becker, 1964) and relates to inter-generational transmission of knowledge and learning behaviours (Roberts, 2001). Education and prior experience are considered key elements of human capital in entrepreneurship (Becker, 1993). Human capital and social capital are key elements of an entrepreneur’s resource and capabilities (Greene et al., 1998). Human and social
capital are significant because they represent initial ‘endowments’ which can be used in securing other resources, like physical capital (i.e. assets and facilities), financial capital and organisational capital (Brush et al., 2001).

Following Becker (1962), literature has identified two components of human capital: Generic and Specific. *Generic* human capital refers to general knowledge acquired by an individual through formal education, age, prior work and entrepreneurial experiences (Colombo and Grilli, 2005; Gimeno et al., 1997). Specific human capital relates to knowledge of the industry or *industry specific* human capital (Buchholtz et al., 2003) or firm specific human capital (Barron et al., 1989), that is, knowledge specific to an industry or firm gained from previous work experience in the same industry or business (Dimov and Shepherd, 2005). Studies suggest that human capital such as education, professional experiences and prior knowledge may provide skills to identify new opportunities (Davidsson and Honig, 2003; Shane, 2000; Shepherd and DeTienne, 2004).

As for specific human capital, Shane (2000) identified three kinds of specific human capital that help recognise opportunities which are prior knowledge of markets, prior knowledge of way to serve markets and prior knowledge of customer problems. Prior professional experience works as an incubator where entrepreneurs can gain practical knowledge, training and skills (Moore, 1999). Specific human capital provides entrepreneurs with knowledge about the market (Roberts and Berry, 1985) and access to industry networks (Pittaway et al., 2004). The education and experience of the entrepreneurs determines the qualities they bring to new ventures and there are strong links between entrepreneurship and human capital (Gibb, 1996; Teece, 2011). Human capitals enable the entrepreneurs to acquire other forms of capitals, make improved decisions and increase the core competencies of the entrepreneurs and provide the necessary resources to implement strategies needed to improve the performance of new firms (Carter et al., 2003; Haynes, 2003; Hart et al., 1995; Hitt et al., 2001).

The number of women getting education is on the rise but research shows that despite women’s educational background, women tend to have less previous business founding experience or strategic decision-making experience which can affect women’s knowledge regarding financial aspects of business ownership, marketing and planning...
(DuRietz and Henrekson, 2000; Lerner and Almor, 2002; Fielden et al., 2003; Harding and Cowling, 2004; Still and Walker, 2006; Carter, 2000). Fischer et al. (1993) did not find any strong evidence of women’s firms being impeded by the business owners’ lack of education and experience in their study which studied men and women entrepreneurs with different levels of human capital. But the study did find that men’s previous experience in similar business tend to contribute to the increased performance of their firms.

Research suggests that women and men set up businesses with different levels of human capital at the start-up phase (Boden and Nucci, 2000; Changanti and Parasuraman, 1996) with men entrepreneurs having significantly more prior industry experience (Carter and Williams, 2003; Changanti and Parasuraman, 1996; Cromie and Birley, 1991). Entrepreneurs with specific experience and training tend to spend less time seeking, collecting or analysing information as they are typically knowledgeable about the industry (Forbes, 2005).

Business support organisations can help women entrepreneurs in gaining the relevant training and skills for starting up or growing their businesses. The women’s entrepreneurship development agencies are deploying a range of initiatives and methodologies, ranging from business skill training; enterprise development services and technical support, to capacity building, empowerment and the provision of loan and finance. They also provide access to markets and information and give relevant skill training. USAID (2012) has initiated a project in partnership with the Cherie Blair Foundation and Millicom International Cellular in Tanzania, Rwanda and Ghana that offers entrepreneurial training and business education to empower women economically (Vossenberg, 2013). The impact of the project is yet to be evaluated.

Scholars agree that entrepreneurial training could develop entrepreneurial career. For example, Themba et al. (1999) suggest that a career in business could be fostered through business skills and needs-specific training. They argue that business training and education can boost self-confidence and alleviate fear of failure. O’Riordan et al. (1997) assert the significance of formal education and business training for SME owners and find education and training as key resources for sustainability of SMEs. The findings of a study on female entrepreneurs in Tanzania by Rwanshane (2000) illustrated that business failure was associated with lack of training. She also found that
training had a positive impact on women entrepreneurs. Training provided them with more confidence, making them highly motivated, and organized. Although the impact of entrepreneurship development programmes remain mixed, McKee (1989) argues that management and technical training initiatives could be powerful tools for supporting poor women in developing countries.

Pardo-del-Val’s (2010) study on “Services supporting female entrepreneurs” in Spain investigated women’s entrepreneurial characteristics, motivation, and obstacles, in order to gain a deeper understanding and help support services improve their effectiveness. Her findings suggest that characteristics of entrepreneurs differ across countries and the field of entrepreneurship is gendered. She notes that three issues have been constantly repeated throughout her study, in both positive and negative terms: “the level and type of training, type of industry that appeals to female entrepreneurs, and the availability of funding” (p. 1493) With regard to the level and type of training, she found that there is a lack of technical expertise and business skills specifically within the area of management, notably accounting, finance, and marketing. She notes that the lack of training links with the second issue, type of industry that appeals to female entrepreneurs. Lack of training especially in the area of management becomes an obstacle in developing businesses in more innovative sectors, or high growth sectors.

For the third factor or availability of funding, she found that although there were mixed views in relation to the ability of female entrepreneurs to finance their businesses, financial capital issue is a recurring factor in both the motivations and the barriers faced by women in obtaining the funds they need, and this problem is even accentuated purely because of their gender. She concludes that governments could provide the needed conditions to improve entrepreneurs’ lack of insufficient training or experience; although most entrepreneurs do not perceive government support enterprises as providing relevant or even credible advice (Thorpe et al., 2005). In that instance, government agencies could urge inter-firm relationships, engaging women entrepreneurs in the learning design and developing network and team-building competencies (Pardo-del-Val, 2010; Thorpe et al., 2005).

Women begin enterprise with lower levels of overall entrepreneurial capital which in turn, influences the sustainability of their enterprise (Marlow et al., 2013). Saridakis et al. (2008) investigated the determinants of the survival of 622 small firms in England
and concluded that the founder’s human capital and bank finance promote firm survival. They highlight that the firms which are financially constrained at start-up are much less likely to survive. Hence, it is crucial to provide women entrepreneurs with specialist support and training at all stages of their businesses.

3.5.3.4 Business support and social capital

Literature suggests that there are many obstacles to be a successful entrepreneur, especially for a woman and social capital could provide business advantages to female entrepreneurs and help overcome some obstacles. The concept of social capital has been widespread in academic research since the work by Bourdieu (1986) and Coleman (1988). Definitions and measures of social capital have varied widely as researchers have linked social capital theory to different levels of operation and different types of outcomes (Gaddis, 2009). Social capital can be considered as the benefits that occur from a social relationship and though social capital can be difficult to define or operationalise, scholars agree that social capital is different from physical, human, or financial capital. Social capital differs from other types of capital as it involves not just one individual but a network or within some relationship (Robinson et al., 2002) or within processes of social interaction (Bankston and Zhou, 2002). All forms of social capital are not created equally as relationships and networks hold varying amount of social capital similar to individuals holding different amounts of human and financial capital (Gaddis, 2009).

The social capital theorists have presented different ways the networks or social relationships influence outcomes. Coleman (1988) focused on the quality of relationships, loosely defined in terms of time spent between individuals, while other researchers such as Granovetter (1973), and Lin et al. (1981), have focused on issues of homogeneity and heterogeneity within relationships and networks. These researchers attribute different aspects of the relationships as important to upward mobility and other positive outcomes (Gaddis, 2009). According to Coleman (1988), information is crucial in decision-making but it costs to obtain information. Networks can provide this information and can be obtained in a cost-effective manner. In similar vein, Hanson and Blake (2009) assert that networking could reduce transaction costs for entrepreneurs and improve access to resources. Also, networking can develop an entrepreneur’s social capital by improving access to information. Social capital facilitates productive activity
just as human and financial capital (Coleman, 1988).

The importance of social capital to an entrepreneur in new venture creation has been emphasised in research (Schutjens and Völker, 2010; Lechner and Dowling, 2003; Chell and Baines, 2000). A plethora of research stresses the significance of networks and the social capital that the network provides to entrepreneurs (Aldrich and Zimmer, 1986; De Carolis and Saparito, 2006; Hunt, 2010). Social capital provides several benefits to the entrepreneur. The main advantage of networks for business owners is the improved access to advice and information (Hoang and Antoncic, 2003). The other advantages of social networks are access to new deals and critical information (Davidsson and Honig, 2003), which leads entrepreneurs to identify profitable opportunities (Birley, 1986) and access to other resources. Men and women business owners rely on social networks and role models for information and gaining access to resources. Businesses rely on their social contacts for sharing and gaining of experience and knowledge. Effective networks can lead to success or failure of a business (Doe, 1998). Despite the importance of networking, women are often not included in traditional networks and/or unaware of such networks (Buttner and Rosen, 1988) as discussed under the constraints (Section 2.5).

Business support can help women entrepreneurs gain access to networks. Several enterprise development agencies base their general promotion efforts on developing networks of women entrepreneurs. In the European Commission (CEEDR, 2000) survey 46 out of the 56 specialist organisations hosted or supported or developed networks of women entrepreneurs. Specialist organisations that exclusively or primarily support female entrepreneurs view developing of women’s entrepreneurial networks and/or networks of mentors as a key policy priority. Swedish International Development Corporation Agency (Sida) and the Swedish Chamber of Commerce provided financial, mentoring and technical assistant to The Amhara Women Entrepreneurs Association (AWEA), private business organization, for facilitating sustainable development of the Ethiopian business community. As a result 11000-strong National Women’s Business Network were created, through which AWEA provides business opportunities and contacts for members seeking partners and clients outside the Amhara region (Women’s economic empowerment: The OECD DAC Network on Gender Equality (GENDERNET). In the evaluation of the IFCs business development support, a number of participating female entrepreneurs stress the importance of being able to network and
to be part of organisations, such as women's business associations, as part of their business education and skills development processes. The prospects of gaining knowledge, business and networking opportunities, and experience from peers were considered as the most important aspect of nonfinancial support options by the participating women entrepreneurs (Naidoo and Hilton, 2006).

One of the other ways business support could provide social capital to female entrepreneurs is through mentoring. Mentoring is a significant form of support provided for women entrepreneurs. Mentoring is viewed as an essential way of sustaining startups and building growth ambitions among female entrepreneurs (Marlow et al., 2013). According to Krotz (2011) in “How Woman Entrepreneurs Benefit from Using a Mentor”, mentors are female entrepreneurs who are willing to give back to their communities by assisting other women ready to setup or grow their businesses. Several mentors are non-business owner and come from legal, financial or other professions, providing guidance, advice, and training to new women entrepreneurs. Mentors are viewed as wise and trusted counsellors who also serve as respected role models. Mentors are respected within their communities and industries for their business knowledge, skills, experience, excellence and leadership. They are select women of any age or background, who have succeeded against all obstacles.

Coleman's (1990) framework suggests that since mentors provide information channels for mentees, a mentoring relationship is a form of social capital. But on the other hand, he also suggests that only stronger bonds based on more time spent together and more frequency contact can provide greater benefits from social capital. Hence, mentoring may only provide results and serve as a powerful form of social capital if the relationship between mentor and mentee is strong and frequent. Mentoring research has shown that mentoring can lead to valuable connections to other influential people (Dreher and Cox, 1996; Fagenson-Eland et al., 1997). The “successful” women entrepreneurs in Quader (2012) study talked about the benefits of learning from a mentor and how role models can encourage other women to take up entrepreneurship.

Gender differences affect firm resources and context characteristics which, in turn, influence performance. According to Lee and Marvel (2014), female entrepreneurs perform on par with men when equipped with comparable firm properties. Two different studies conducted based on the Australian federal government’s Business
Longitudinal Survey (BLS) concluded that female entrepreneurs perform equally well as male entrepreneurs, given the same starting financial and non-financial capital. However, in practice, since female entrepreneurs typically start with lower levels of financial and non-financial resources than men, they appear to ‘under-perform’.

3.6 Conceptual framework

Using the resource-based view of the firm as the theoretical framework, a conceptual framework is developed (Figure 3.1). As suggested in the previous section, business support could combine the competencies and intangible resources of a women-owned firm providing a potential source of competitive advantage.

This study argues that business support serves as resource for female entrepreneurs that could be used to obtain other forms of capital. As literature suggests, female entrepreneurs need support in overcoming barriers – individual, cultural/societal and structural. These contrains could present them with difficulties in accessing resources related to their business. A lack of management or previous experience can present financial constraints (Heilbrunn, 2004). Furthermore, lack of access to social networks/capital could constrain other resources (Carter et al., 2003; Carter and Shaw, 2006). However, resources are substitutable as demonstrated by Chandler and Hanks (1998). They assert that higher levels of human capital can overcome the financial constraints, that is, same economic performance can be achieved with high (low) levels of financial and low (high) levels of human capital. Women entrepreneurs do not seek external advice because they are not confident that they will receive useful information. Also, women are more risk averse and are more inclined to seek advice on informal funding sources and management issues (Marlow and Carter, 2005).

Business support providers could transfer to female entrepreneurs, resources, knowledge and competences needed for their business. The relationship with business support provider may trigger learning processes within women-owned businesses, thereby modifying in a structural, non-transitory way their organisation of production, their routines, their networks and markets. Enterprise support providers could develop learning within female entrepreneurs and highlighting their needs and fulfilling them. They could also provide female entrepreneurs access to resources through different services, namely, mentoring, training, workshops, networking, information etc.
Figure 3.1 Conceptual Framework

Female entrepreneurs’ need for business support

**Individual barriers**: education, motivations, skills, self-confidence, autonomy, risk taking

**Structural barriers**: legal frame, fiscal regulations, access to funding, access to information and technologies, access to networks

**Societal/cultural barriers**: stereotypes, family-related responsibilities, perspective on money, gendered model regarding property access, narrow usual success indicators

---

**Business support**

**Induce learning**

Business support services can transfer to female entrepreneurs new ‘sticky’ knowledge resources and competences related to their core business functions

**mobilisation of specialised knowledge**

---

**Access to resources (Tangible, intangible and human)**

Training & personal development (business and management skills, communication, confidence)

Information (patent, copyrights, financial)

Strategic planning/business plan

Marketing (brand management, promotion)

Role models (motivation, confidence)

Financial support (loans, grants, securities)

Advice and counselling

Networks (collaboration, relationships)

---

**Female entrepreneurs’ capabilities**

---

**Competitive advantage**

**High firm performance**

**Empowerment of female entrepreneur**

*Source: Author’s conception*
The enterprise support services provided will improve women entrepreneurs’ capital and to overcome constraints. Training, personal development, mentoring etc., will improve women entrepreneur’s self-confidence, self-efficacy and skills which will enhance their human capital. Improved access to social capital through networks, role models etc., will help women entrepreneurs overcome gender stereotyping, narrow success indicators etc. Similarly, by overcoming lack of information and access to network, women entrepreneurs can have better access to financial resources (role of business support in accessing different capitals/resources is explained in detailed in section 3.3). Rise in access to one capital will result in access to other capitals.

According to the resource-based view, improved access to resources would result in increased firm capabilities leading to higher performance of the firm and gaining competitive advantage. Through business support, female entrepreneurs could set up and grow their business and develop personally giving them autonomy, power to make choices and better opportunities which are the required components of empowerment.

3.7 Summary of Chapter 3

This chapter is based on a review of business support literature and the role of ICT in the development and empowerment of women entrepreneurs. Firstly, in section 3.2, the concepts of business support and different types of business support provision are presented. This section concluded that despite the availability of a wide range of business support, a very small number of female entrepreneurs take advantage of business support. Then, in section 3.3, a review of the role of ICT in the development and empowerment of women female entrepreneur was presented.

Thirdly, in section 3.4, the theoretical framework underpinning this study is explained. This section revealed that the resource-based approach is one of the most popular framework used to examine the SME-external business advice relationship as business support providers can help female entrepreneurs by determining and building their resources and capabilities. Fourthly, section 3.5 presents how business support can facilitate and fulfil the financial, human and social capital needs of women entrepreneurs to build their resources and capabilities.
Finally, in section 3.6, using the resource-based view of the firm theory a conceptual framework (Figure 3.1) is developed. The proposed framework for business support depicts how business support providers could combine female entrepreneurs’ resources and capabilities to overcome barriers and empower them. In the empirical part of this study, this framework will be used to examine how business support could empower female entrepreneurs.
Chapter 4
Research Methodology

4.1 Introduction

This chapter articulates the methodological approach of this research. This chapter also justifies the choice of research methods, philosophy and a detailed discussion of other important elements namely: (a) research design considerations; (b) appropriateness of research; (c) ethnography design process including participant selection and recruitment; (e) ethics consideration; (f) data sources and data collection; (g) data analysis; and (i) quality of the research.

4.2 Research design and methodology

Research design refers to the logical sequence of steps undertaken by the researcher to address the research question or simply the blueprint for research (Yin (1994). The main components of research design are research purpose, approach, strategy and data collection and data analysis methods (Saunders et al., 2007). The study’s research design is illustrated in Figure 4.1. The rest of this section describes each element of the research design.

4.2.1 Research purpose

The purpose of this study is to explore strategies and challenges in empowering women entrepreneurs through business support and ICT to develop a practical model for business support using a resource-based approach as theoretical framework. The research problem is formulated for this thesis (as identified in Chapter 1, Section 1.2) as: To increase the understanding of entrepreneurship support programmes through ICT in empowering and sustaining women entrepreneurs in the UK. The research questions that are formulated within the scope of this thesis are:

Research Question 1: Does adapting to the needs of women entrepreneurs in support strategies facilitate overcoming the challenges faced by both
business support organisations and women entrepreneurs?

Research Question 2: Does accessing generalist business support help female entrepreneurs improve their competencies and access to resources or do they need specialist support?

Research Question 3: Can integration of ICT in support mechanism overcome barriers and constraints faced by both women entrepreneurs and support organisations?

Bearing these research questions in mind, the purpose of the research is determined. The nature of the research questions will decide the category of the study, namely: exploratory, explanatory, descriptive and co-relational (Kumar, 2005). The purpose of this research is to explore the support strategies and challenges in empowering women to develop a working model for business support. The literature review suggests that business support for female entrepreneurs is an emerging field and remains under-researched which favours an exploratory research and adopts a descriptive purpose.

**Figure 4.1 Research design**

<table>
<thead>
<tr>
<th>RESEARCH PROJECT</th>
<th>PURPOSE</th>
<th>APPROACH</th>
<th>STRATEGY</th>
<th>METHODS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Exploratory</td>
<td>Inductive</td>
<td>Ethnography</td>
<td>Data collection techniques</td>
</tr>
<tr>
<td></td>
<td>Descriptive</td>
<td>Interpretive</td>
<td>Purposive Sampling, Snowballing sampling</td>
<td>Primary data</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Semi-structured interview</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>- Observation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Secondary data and Tertiary data</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Journals, books, databases, government publications</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Data analysis</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Content analysis</td>
</tr>
</tbody>
</table>

*Source: Illustrated by Author*
4.2.2 Research philosophy

Research philosophy can be defined as the development of the research background, research knowledge and its nature (Saunders et al., 2007). The choice of philosophical research paradigm is critical as it reflects the researcher’s set of beliefs on the nature of social reality (Creswell, 2009; Saunders et al., 2009; Neuman, 2011). In this section, the philosophical underpinnings, specifically the ontological and epistemological, of this research is detailed.

Researchers argue that application of research methods from the natural sciences in social science research is wrong as human action is inter-subjective, being created and reproduced through social interaction (Johnson et al., 2006). Searle (1995) suggests that reality in the physical world has an objective ontology and the social world has an ontologically subjective mode of existence. He elaborates that the existence of social reality needs collective intentionality of two or more agents (Searle, 2005).

The inter-subjective nature of social reality can affect social science research as social reality is not inevitable (Hacking, 1999). This research examines business support which involves various actors in social interaction. As discussed above, inter-subjectivity is an important aspect of social research. This subjectivity must be addressed carefully to ensure that research is conducted with rigour and fairness. Thus, this research adopts an interpretivist philosophy which is explained in the next section.

4.2.2.1 Interpretivism

Interpretivists believe that reality is multiple and relative and is constructed by “social actors and people’s perceptions of it and they recognise that individuals with their own varied backgrounds, assumptions and experiences contribute to the on-going construction of reality existing in their broader social context through social interaction” (Wahyuni, 2012: p. 71). Since these multiple realities are dependent on other systems for meanings, it is more difficult to understand in terms of fixed realities (Lincoln and Guba, 1985; Neuman, 2000). According to Hennink et al. (2011) social reality may change and can have multiple perspectives as human perspectives and experiences are subjective. These subjective experiences, beliefs and issues of the individuals involved are the main focus
In contrast to positivist research, interpretivists avoid rigid structural frameworks and follow a more personal and flexible research designs (Carson et al., 2001) which are able to capture meanings in human interaction (Black, 2006) and interpret what is perceived as reality (Carson et al., 2001). Interpretivists believe the researchers and their informants are interdependent and mutually interactive (Edirisingha, 2012). According to Edirisingha (2012), interpretivist researcher enters the field with some sort of prior perception of the research context and a belief that this is inadequate in building a fixed research design due to complex, multiple and unpredictable nature of what is perceived as reality. The researcher remains receptive to new knowledge during the course of the research and lets informants develop it. Therefore, the interpretivist research’s goal is to observe and understand the meanings in human behaviour rather than to generalise and predict causes and effects (Neuman, 2000; Hudson and Ozanne, 1988, Edirisingha, 2012). It is important to perceive motives, meanings, reasons and other subjective experiences which are time and context bound in an interpretive research (Hudson and Ozanne, 1988; Neuman, 2000). According to Orlikowski and Baroudi, (1991) social reality is constructed through humans’ action and interaction which is the underlying ontological assumption of interpretive research. Interpretive research method uses a narrative form of analysis and a detailed description of the social reality being studied (Neuman, 2011). Interpretivist researchers are aware that they are presenting their perspective of the reality. The key attributes of the interpretivist research paradigm are outlined in the Table 4.1.

Since this study aims to explore business support for women entrepreneurs, the interpretive approach suits the research for various reasons. First, interpretive research allows one to capture the experiences of different participants in business support provision such as advisers and women entrepreneurs. Studying the diversity of experiences of participants is important for obtaining the different perspective of key stakeholders. Interpretive research methods can help in gathering the views and experiences of participants to analyse and develop deeper understanding of institutional support (Wahyuni, 2012). Second, an interpretive qualitative approach suits the emerging nature of research in small enterprises as it can yield a rich understanding of key issues by minimising the distance between the researcher and the key decision-maker, the owner/manager, in order to develop the practical and theoretical
understanding and generate new and alternative theories and concepts (Ponelis, 2015).

Table 4.1: Ontology and epistemological differences of Positivism and Interpretivism

<table>
<thead>
<tr>
<th></th>
<th>Interpretivist</th>
<th>Positivists</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ontology</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nature of ‘being’/</td>
<td>No direct access to real world</td>
<td>Have direct access to real world</td>
</tr>
<tr>
<td>nature of the world</td>
<td>No single external reality</td>
<td>Single external reality</td>
</tr>
<tr>
<td>Reality</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Epistemology</strong></td>
<td>Understood through ‘perceived’ knowledge</td>
<td>Possible to obtain hard, secure objective knowledge</td>
</tr>
<tr>
<td>Grounds’ of knowledge /</td>
<td>Research focuses on the specific and concrete</td>
<td>Research focus on generalization and abstraction</td>
</tr>
<tr>
<td>relationship between</td>
<td>Seeking to understand specific context</td>
<td>Thought governed by hypotheses and stated theories</td>
</tr>
<tr>
<td>reality and research</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Methodology</strong></td>
<td>Concentrates on understanding and interpretation</td>
<td>Concentrates on description and explanation</td>
</tr>
<tr>
<td>Focus of research</td>
<td>Researchers want to experience what they are studying</td>
<td>Detached, external observer</td>
</tr>
<tr>
<td>Role of the researcher</td>
<td>Allow feeling and reason to govern actions</td>
<td>Clear distinction between reason and feeling</td>
</tr>
<tr>
<td></td>
<td>Partially create what is studied, the meaning of phenomena</td>
<td>Aim to discover external reality rather than creating the object of study</td>
</tr>
<tr>
<td></td>
<td>Use of pre-understanding is important</td>
<td>Strive to use rational, consistent, verbal, logical approach</td>
</tr>
</tbody>
</table>

Source: Adapted from Edirisingha (2012)

Third, the interpretive approach has been used previously in female entrepreneurship studies (Jamali, 2009; Abrar, 2006). For instance, Jamali (2009) undertook an
interpretive research, capitalising on in-depth interviews with women entrepreneurs to explore their interpretations and perceptions of female entrepreneurship in Lebanon. In summary, interpretive research seeks “to unearth collective frames of reference, or construed realities that guide the attribution of meaning and help account for how women create, enact or interpret the reality they inhabit” (Jamali, 2009, p. 239). In the next section, the research approach is detailed.

4.2.3 Research approach

The choice of the research approach directs the whole research design. Some studies suggest that interpretive research gravitate towards an inductive approach (Easterby-Smith et al., 2008). Carson et al. (2001) suggest that both inductive and deductive reasoning be balanced, particularly, in interpretive research as a purely inductive research approach disregards existing theory. On the other hand, new or useful theories may not be developed in the deductive research approach. However, this study does not agree with these points of views. An inductive approach does not imply that existing theories be disregarded. The inductive researchers do not study a subject area without a competent level of knowledge about that area (Saunders et al., 2007).

This research adopts an inductive approach. The author’s approach was to use resource-based theory to develop a conceptual framework for access to resources that has been used in the thesis (Klein and Myers, 1999). This integrated framework basically represents key assumptions that guided this research study and assisted in the data collection process. In line with the interpretive research philosophy of this research, this theoretical framework is not to be seen as a rigid set of premises (Miles and Huberman, 1994). In ethnographic studies, the theoretical insights are neither strictly deductive nor inductive, but represent a combination of both (Wilson and Chaddha, 2009). Hence, this research adopts an inductive approach as it is much suitable for theory building specifically in unexplored research areas such as business support for women entrepreneurs (Edmondson and McManus, 2007) while relying on prior theories for guidance.

On the basis of the prior theoretical knowledge gained from critical reviews of female entrepreneurship and business support, a few assumptions were made at the initial stages of this research study. For example, it was assumed that business support could facilitate
access to resources for female entrepreneurs. A mix of deductive and inductive approaches to this study would have resulted in the formulation of hypotheses in the beginning of the project and their subsequent testing in due course of the study (Blaikie, 1993). Further, data collected to verify or falsify these hypotheses would have enabled broader generalisation (Carson et al., 2001) but this was not the focus of this study. The aim of the study is to gain a thorough understanding of the role of business support in female entrepreneurship in the UK. As per the inductive nature of this research approach, detailed information about the phenomenon being investigated was necessary to be collected for theory building before the study could commenced. The inductive approach requires only small samples to understand the phenomenon under study.

4.3 Research Design Considerations

There are three research approaches: (a) qualitative method, (b) quantitative, and (3) mixed methods. Qualitative and quantitative methods can be performed either independently or concurrently. According to Creswell (2014), qualitative research is a process to explore and understand individuals or groups interpretation of a social or human problem while a quantitative research is a process to test objective theories by analysing the relationship among variables. Qualitative study uses different philosophical assumptions, inquiry strategies, and data collection methods, analysis and interpretation compared to quantitative research (Creswell, 2009). According to Denzin and Lincoln (2000), a qualitative inquiry emphasises the qualities of entities, processes and meanings that are not experimentally examined or measured in terms of quantity, amount, intensity or frequency. Mixed methods research combines components of both qualitative and quantitative methods. It is an enquiry integrating two forms of data, and using distinct designs that may involve philosophical assumptions and theoretical frameworks. The core assumption of this form of inquiry is that the combination of qualitative and quantitative approaches provides more complete understanding of the research problem than either approach alone (Creswell, 2014).

The exploratory nature of this study favours a qualitative research approach as it is well suited for exploration and investigation of complex human behaviour and for generating an in-depth understanding of a concept instead of measuring or quantifying a problem as favoured in a quantitative approach (Baker, 2001; Zikmund, 2000). A qualitative
method was selected considering the kind of data required to achieve the objective of
the study and explore the needs of women entrepreneurs and the challenges in accessing
or providing business support for women entrepreneurs. First, the data needed was to be
based on real-life experiences of the participants, which could be obtained only from a
qualitative research method. Second, the objective of the study was not to prove any
theories but to determine the effects of business support on women’s entrepreneurship.
Third, a qualitative method was suitable for this research as qualitative research
techniques enable examining of variables in their natural settings and for exploration of
real life experiences (Creswell, 2014). Fourth, a subjective response from different
informants was facilitated through this qualitative study.

4.3.1 Ethnography

There are five types of qualitative research designs: case study, phenomenological,
narrative, grounded theory and ethnography (Creswell, 2007). Two methods, case study
method and narrative theory method, were initially considered for this research. Case
study is an in-depth analysis and looks at the experiences of a particular individual,
group, community or event (Creswell, 2007). This method was deemed to be unsuitable
because it was essential to include experiences of multiple female entrepreneurs from
different cultural, social and ethnic backgrounds in this study. A cross-sectional group
of female entrepreneurs was required to answer the research questions, and the case
study method did not meet the requirement of this study.

According to Creswell (2003), a narrative research approach helps researchers to ask
participants to provide their life stories, and merges the views of the informant lives
with the live of the researcher in a comparative narrative. The lived experiences and
multiple informant perspectives including female entrepreneurs on the role of business
support were required for this study and not a narrative of informants. Therefore, this
method was also considered inappropriate.

Ethnographies are used by social and cultural anthropologists and social scientists to
develop an understanding of culture, human behaviours and study social issues and
phenomena. This approach enables the researcher to understand a general sense of the
data, collect ideas, organise data sets, and gather additional data (Creswell, 2014).
Ethnography method was selected for this study for two reasons, first, ethnographic research design enabled analysis on actual experiences when gathering empirical data. Second, it was most appropriate for studying different aspects of the research and comparing themes that emerged from the data collected from different sources and methods (Small, 2011).

A data collection instrument consisting of a qualitative semi-structured interview guide with open-ended questions was used for this study. The perceptions and experiences of the informants collected through semi-structured interviews and observations of participants in their natural settings were main elements used for collecting data in this study. The needs of female entrepreneurs and the challenges in supporting female entrepreneurs were studied through the use of a qualitative ethnographic study as such technique seeks to interpret the perceptions of individuals and the impact of societal culture on those perceptions and values in a natural setting (Creswell, 2014).

An ethnographic qualitative research approach was chosen for this study because the nature of the activity under investigation warranted an approach that is flexible and multi-disciplinary. As a multi-method approach, ethnography employs a variety of tools for data gathering including interviewing, participant observation, analysis of secondary textual and visual sources, oral histories, and other formal and informal techniques of data collection suitable for qualitative investigations (Sobers, 2010). Ethnographic research design also allows the researcher to gain better understanding and examine individual perceptions through the use of participant experiences and interpretations, in addition to the use of secondary data (Creswell, 2007). Ethnography is different to other research methods as it attempts to investigate the individuals and their actions and their main outcomes in a given situation or action (Creswell, 2003).

A qualitative research design was selected over a quantitative method because qualitative approach highlights the qualities of entities, processes and meanings that are not experimentally examined or measured in terms of quantity, amount, intensity or frequency (Denzin and Lincoln 2000, p.8). It also enables observations of different participants in their natural setting and allows collecting of data through questionnaires and open-ended questions along with the secondary data (Cooper and Schindler, 2006). A qualitative ethnographic approach is flexible and usually evolves contextually in response to the lived realities encountered in the field setting (Creswell, 2003).
4.2 illustrates a number of diverse definitions of ethnography from different perspectives.

**Table 4.2 Definitions of Ethnography**

<table>
<thead>
<tr>
<th>Author</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atkinson and Hammersley (1994)</td>
<td>For some, ethnography refers to a philosophical paradigm to which one researcher makes a total commitment; for others it designates a method that one uses as and when appropriate. And, of course, there are positions between these extremes.</td>
</tr>
<tr>
<td>Spradley (1980)</td>
<td>Ethnography is the work of describing a culture. The central aim of ethnography is to understand another way of life from the native point of view.</td>
</tr>
<tr>
<td>Agar (1996)</td>
<td>Ethnography is a collaborative, participatory methodology. The representation you build is neither 'theirs' nor is it 'yours'.</td>
</tr>
<tr>
<td>Aamodt (1991)</td>
<td>Ethnography is a method of collecting, describing and analysing the ways in which human beings categorise the meaning of their world. In other words, ethnography attempts to learn what knowledge people use to interpret experience and mould their behaviour in the context of their culturally constituted environment.</td>
</tr>
<tr>
<td>LeCompte and Preissle (1993)</td>
<td>Ethnography is a product - the book that tells a story about a group of people - and a process - the method of inquiry that leads to the production of the book. Ethnography also is an investigative process that social scientists employ in different ways to study human behaviour, depending on their discipline.</td>
</tr>
</tbody>
</table>

*Source: Adapted from Lambert et al., 2011, p. 19*

The experiences and perceptions of the informants were the main elements used for data collection along with participant observation. The understanding of the barriers and
challenges faced by women entrepreneurs was best examined through the use of a qualitative ethnographic study and thus facilitate the goal of the research to understand, interpret and explore the benefits of business support for female entrepreneurs.

4.3.2 Appropriateness of Research Design

Qualitative research is a method that allows the researcher direct interaction with the people being studied in their context and gather data by examining documents, observing behaviour or interviewing participants (Creswell, 2009). The qualitative researchers adopt a person-centered and holistic perspective which helps them to develop an understanding of human experiences. The qualitative method enabled the researcher to obtain a clear viewpoint of the challenges and needs with regards to business support for female entrepreneurs. A qualitative ethnographic research design was suitable for this study as such approach is appropriate to use in a field setting through interviews and observation of the participants (Cooper and Schindler, 2006).

There was a need to understand the perceptions of female entrepreneurs who accessed business support and non-users of business support. The gathering of data on challenges and requirements of women entrepreneurs with regards to enterprise support cannot be fully realised through other qualitative research methods since the study involves gathering experiences and perceptions of participants in their natural settings through interviews and observations. For the data needs of this research, a qualitative ethnographic study research design was required to freely obtain a consensus perspective from the views of the female entrepreneurs.

There were two research questions and three sub-questions underpinning this study. The study explored the research questions related to the challenges and needs of female entrepreneurs and the role of business support in overcoming these barriers. The study also examined the role of ICT in business support for female entrepreneurs. The data enabled the examination of these research questions and sub-questions obtained from semi-structured interviews and observation. The data was analysed to identify themes relevant to the research questions. Accordingly, a qualitative ethnographic research design was used for exploring the role of business support in empowering female entrepreneurship.
Table 4.3 Justification of selecting the ethnography method

<table>
<thead>
<tr>
<th>Characteristic of Ethnography</th>
<th>Relevance to present research study</th>
</tr>
</thead>
<tbody>
<tr>
<td>It relies on collecting data in the natural environment.</td>
<td>This study examines female entrepreneurs’ business provision experience in different settings.</td>
</tr>
<tr>
<td>Data are collected by multiple means.</td>
<td>Multiple data collection methods were used (semi-structured interviews, observations and secondary data).</td>
</tr>
<tr>
<td>Value is placed on context: it cannot study people independently of their environments.</td>
<td>The study was conducted at business coaching workshops, networking events, and at different sites.</td>
</tr>
<tr>
<td>Phenomena cannot be analysed, divorced from their social and cultural contexts.</td>
<td>The challenges and needs of female entrepreneurs and business support providers were studied in their natural environment.</td>
</tr>
<tr>
<td>It observes what people do: it does not rely totally on what people say, but sees, visualises and creates a picture through first-hand experience of it.</td>
<td>The researcher spent a year in fieldwork to get first-hand experience.</td>
</tr>
<tr>
<td>No variables purposively manipulated.</td>
<td>The researcher was not looking for control of the phenomenon under study.</td>
</tr>
<tr>
<td>Becoming progressively focused: starts with broad descriptive inferences.</td>
<td>The conceptual framework was used as a template at the beginning of the study.</td>
</tr>
<tr>
<td>Being reflexive; conscious thought; researcher as prime instrument of data collection.</td>
<td>An interpretive approach to data collection and analysis was used by the researcher to capture a diverse set of views and experiences of female entrepreneurs and business support providers.</td>
</tr>
<tr>
<td>Culture, holism, naturalism, flexibility.</td>
<td>The researcher was looking for a flexible research method in case access issues and other problems came up in the field work.</td>
</tr>
</tbody>
</table>

*Source: Adapted from Lambert et al., 2011, p. 21*
4.4  Ethnography designing process

This section details the procedures involved in ethnography design for this study.

4.4.1 Stage 1: Getting started

Defining the focus of the research is the first step of the research process. The initial stage of the research involves reviewing academic/practitioner literature, discussions with academics and practitioners as well as recognising the motivation of the researcher. The first step in this stage was to have an initial definition of the research question and start with broad descriptive inferences so as to provide a clear focus for the research.

To address the initial research questions, female entrepreneurship and business support literature were critically reviewed in order to identify some potentially important themes to help shape the initial research design (Eisenhardt, 1989). Based on the literature review, a conceptual framework on business support was developed.

4.4.2 Stage 2: Participant Selection and Recruitment

The primary data collection is carried out primarily through fieldwork in ethnography (Whitehead, 2005). Fieldwork is a form of inquiry that requires a researcher to be immersed personally in the ongoing social activities of some individual or group carrying out the research (Wolcott, 1995). For this study, a purposive and snowball sampling technique was used, whereby participants were self-selecting as drawing up a definitive list was impossible. This sampling method is used when an adequate list cannot be drawn for a sampling frame (Gilbert, 2001). This method of sampling can offer reasonable assessments of data, and also aid the researcher in establishing the number of participants to be interviewed and the suitable number of observations for the study (Cooper and Schindler, 2002).

First, a decision was made to approach organisations from a population of business support organisations in the UK. The organisations were identified as those providing specialist support to female entrepreneurs. Prowess’ website provided a list of
organisations that support female entrepreneurs. This study focuses on support for women entrepreneurs within a subset of business support organisations – the specialist business support – as this would allow for comparison with existing literature on mainstream institutional support.

4.4.2.1 Stakeholder analysis

During the literature review, it was noted that most studies provided perspectives of only a particular stakeholder group (for instance, Mole et al., 2008; 2011; Kim, 2014). A stakeholder analysis was carried out to determine the participants and process to be observed and interviewed. A stakeholder is a person or organisation who has something to gain or lose as a result of the outcomes of a project, programme or process (Hovland, 2005). It is necessary to identify the stakeholders during the initial stage of the research. Stakeholder analysis (SA) identifies each stakeholder, describes their needs or desires with respect to the project and whether they are a primary (key, directly involved) or secondary stakeholder, and analyses how much interest in and influence over the project outcomes they have.

In this research, the following four steps were used to identify the key stakeholders:

1. Define stakeholders
2. Analyse stakeholders by impact and influence
3. Plan and manage stakeholder communications and reporting
4. Engage with stakeholders

The analysis

1. Defining stakeholders

The key stakeholders in this research are female entrepreneurs and the organisations that provide business support to them. The list consisted of the following stakeholders:

- Women entrepreneurs
- Government business support/local council
o Local Enterprise Partnerships (LEP)
o Banks
o Chamber of Commerce and other business associations
o Specialist/women’s organisations
o Private business support/NGOs/social enterprises – employees, women entrepreneurs supported by them, management
o Business coaches
o Online support organisations
o Networking groups
o Funding agencies (local, national and international)
o Family and friends of female entrepreneurs

2. Analysing stakeholders by impact and influence

The next step in stakeholder analysis was to analyse the stakeholders by impact and influence to identify stakeholders for data collection. It was decided that women entrepreneurs would be the key stakeholders and they would be interviewed as well as observed in different contexts. To understand the challenges faced by specialist organisations in providing support to female entrepreneurs, a few specialist and mainstream organisations were chosen for data collection. These are social enterprises which are government-funded and European Commission funded. Few for-profit social enterprises, NGOs and business coaches were also considered important actor in this research. Interviews were also to be conducted with employees/business coaches from enterprise support organisations. Observation and secondary data were to be used to study the other stakeholders.

3. Planning and managing stakeholder (access and participation)

The potential participants/stakeholders were evaluated using the selection criteria and efforts were made to gain access. Following this, a few female entrepreneurs were contacted by e-mail and social media to gain access for the research. In parallel, the author applied for ethics approval for the research from Cardiff Metropolitan Ethics Committee.
4. Engaging with stakeholders

Once an approval was obtained, access to business support organisations and female entrepreneurs was confirmed and a study plan was negotiated with the gatekeepers. Finally, two specialist business support organisations and two EU and Council funded mainstream business support organisations were selected for the study.

4.4.3 Stage 3: Ethics consideration

Data collection in a natural environment raises many important ethical issues (Lambert et al, 2011). Cementing of relationships and building of trust are two such issues (Oliver, 2010) and boundaries need to be established as there is no control over who enters the observation zone (Moore and Savage, 2002). In this study, observing women entrepreneurs in different settings was challenging since observing non-consenting was to be avoided. The author presented her research and informed the audiences wherever necessary to address this issue. Based on the consent, data was excluded or included from field notes. As highlighted by Oliver (2010), based on the role of the researcher - complete observer, complete participant, observer as participant, or participant as observer, the researcher can affect the immediate contexts either directly or indirectly, therefore the researcher must cultivate sensitivity to the research field (Lambert et al., 2011).

The study fully adhered to the Ethical Guidelines of Cardiff Metropolitan University. An ethical approval from Cardiff Metropolitan University’s Ethical Committee was sought before beginning the data collection. Participants were provided with information regarding confidentiality. Participants were also provided with information regarding the research and the author’s contact details. They were informed that they can contact the author at any time to discuss the research process and/or any questions regarding the study.

Participants were ensured that their participation was voluntary, and that they could withdraw from the study at any time without penalty. They were also ensured that throughout the research, anonymity would be respected at all times. Any reference, information, responses of the participants would remain confidential and will be coded.
Participants were ensured that quotes will be anonymised in the written part of the research and all measures would be taken to protect any personal information. The emphasis on ethics was particularly important during the data collection stage, which enabled the participants to freely share their insights without fear or prejudice. These considerations allowed the researcher to obtain good-quality data as per the planned research protocol.

4.4.3.1 Gaining access

Gaining access is crucial for conducting fieldwork in qualitative research. The nature and quality of data collected depends on the success of the researcher’s access to participants (Shenton and Hayter, 2004). Based on the stakeholder analysis of the participating organisations, gatekeepers were identified who provided access for the researcher. A variety of ways were utilised to gain access to participants.

The researcher also followed a phased entry to the organisations. For this, the researcher attended networking events, public seminars and conferences organised by the participating enterprises. Networking events included both mixed and women-only events. This was purposefully done to ensure female entrepreneurs were approached directly and requesting a meeting to discuss the proposed research. The researcher also presented details about the research project at the events to potential informants. The researcher also took up any invitation to attend meetings in the organisation.

Once contact was made at networking events, Participant Information Sheet and Consent form were sent to the participants. Participants provided confirmation by signing the letter of consent. Following the receipt of their consent, the author approached the gatekeepers and women entrepreneurs to identify other potential participants who could provide information for the research. A snowball technique of sample was used to identify research participants.

A sample of thirty female entrepreneurs was chosen for semi-structured interviews. In ethnography, interviews provide for what might be called “targeted” data collection by asking specific but open-ended questions. Thirty women entrepreneurs can provide a large enough sample to ensure a range of women entrepreneurs are included, for
example, stage of business, type of business, previous business experience, seeking any organisational support etc. Business coaches from four business support organisations were chosen to participate in this study. Two organisations provided generalist business support while two other were specialist business support organisations providing support to female entrepreneurs only. Access was negotiated with all the participating organisations to conduct observation sessions. In gaining access, the research topic and methodology brought certain advantages, and practitioners were eager to provide access in order to learn from practices in the sector.

4.4.4 Stage 4: Data Sources and Data Collection Procedures

This study employed semi-structured interviews, observation, and examination of documents to answer the research questions. Semi-structured interviews were conducted during times and in places that were most convenient for the participants. Each interview lasted approximately thirty minutes. Observations were conducted at different workshops and networking events organised by the participating organisations as well as other business support organisations. Additionally, the researcher was allowed to observe one-to-one sessions of female entrepreneurs with their business coaches. Each data source and the data collection procedures are discussed in the following sections.

4.4.4.1 Interview schedule

The interview schedule was designed based on the extensive literature reviewed in chapters two and three of this thesis. An interview schedule is a simple guide/listing of general areas to cover with each informant (Taylor and Bogdan, 1984). It guides the researcher on phrasing the questions and when to ask them during the interview situation. This schedule was piloted and amended during the pilot study. The interview schedule contained open-ended questions that pertained to the research questions (see Appendix E). Open-ended questions approach enables individuals to express their personal experiences (Creswell, 2003).

Two interview schedules were designed for two different stakeholder groups. The interview schedule for female entrepreneurs comprised of five sections. A copy of the
interview schedule (female entrepreneurs) used in the data collection can be found in Appendix E. The first part of the schedule (Section A and B) consisted of demographic questions both personal and business. The second section consisted of questions examining the current business support experience, followed by questions pertaining to identifying the gaps and needs in current business support. The role of ICT was examined in the next section and the last section examined the benefits of business support for female entrepreneurs. The interview guide (Appendix F) for employees of business support organisations and business coaches consisted of sections about the informants’ background (employee and firm), strategies and challenges of their firms and the role of ICT. In the final phase of the interview (both groups) the informants were asked whether there was anything else they wanted to add. This should reveal any aspect of their experiences on business support that had not been covered in this interview and/or discuss any further clarification they would like to discuss. Finally, the informants were asked to recommend or supply relevant business documents or other key informants for the researcher to contact who they believed would contribute to the research.

**4.4.4.2 Semi-structured interviews**

Interviews are often used to gathered data in qualitative research. The type of information required for the study determines the type of interview to be conducted. Bernard (2012, p. 182) describes semi-structured interviews as having “much of the freewheeling quality of unstructured interviewing, but semi-structured interviewing is based on the use of an interview guide. This is a written list of questions and topics that need to be covered in a particular order.” Semi-structured interviews were used in this study with the schedule as a guide. The use of proper data collection tool aided to ensure the reliability of the data being analysed.

Semi-structured interviewing follows an open-ended approach that is characteristic of ethnographic and qualitative research. Semi-structured interview provides flexibility and enables the interviewer to explore subjects that are particularly important and relevant to the research (May, 1999). This technique allowed the researcher a flexibility to pursue and clarify comments made by the interviewees. The researcher obtained responses fully from the perspective of the respondents in an attempt to gain a greater
understanding of the context and meaning of those answers through various forms of probing. The semi-structured interview allowed the author to ask questions in the same way each time, while also allowing the author to change the order of questions. Furthermore, semi-structured interviews permitted participants to discuss relevant subjects with the researcher increasing potential for interactive opportunities and establishing a sense of rapport.

Data collection commenced after all participants were determined and all required forms were signed. All participants were interviewed by the author. A participant information sheet containing all details pertaining to the research including the project aims and objectives was also supplied to the participant before the interviews.

The data collected did not contain any sensitive information that could identify the participant. Throughout the fieldwork and the data analysis, a reflective journal/research diary was kept. The research diary was useful in documenting details of the participants and the research settings. It also helped to assess recent approaches to research and make changes accordingly. The interview locations and times and any changes and all information pertaining to the research and research participants were also documented in the research diary helping the author to manage the research process.

**Interview process**

The data collection process began with the recruitment of participants who met the criteria that were set for the study. The subjects needed to be female business owners from any stage of business located in the UK. The recruitment of potential subjects was conducted through networking events and social media. All suitable candidates for the study were invited to participate in the study. An introduction email with participant information sheet which outlined the purpose and conditions of the study (see Appendices A and C) and a consent form (See Appendix D) were sent to candidates who agreed to take part in the study.

A pilot study was conducted prior to the main study. The pilot study candidate was a female entrepreneur based in Liverpool. She has recently set up her coaching business with support from Prince’s Trust. Data analysis of the pilot study yielded similar themes
in terms of business support experience. The main study took place after the data analysis of the pilot study. A consent form was signed by all participants to participate in the study. In some cases, consent forms were signed digitally and emailed back.

Participants were reminded that their participation was voluntary and that they could discontinue their participation from the research at any time including before, during or after the interview. Participants were also given the opportunity to ask clarifying questions or queries about the research and their participation in the research.

The interviews took place at locations that were most convenient for the participants - home, place of work, by telephone or Skype. The majority of interviews were conducted over the telephone as this was most convenient for the participants. Each interview lasted approximately thirty to forty-five minutes.

The interviews took place between November 2014 and April 2015. The key themes outlined in the interview schedule were utilised to explore and understand the pertinent issues and to ascertain that the researcher covered all relevant topics. The author recorded all interviews by either tape-recording or by taking notes, whichever method the respondents preferred and whichever method was most convenient at the time of the interview. Clarification of answers was sought when necessary.

4.4.3 Observation

Following the semi-structured interviews of female entrepreneurs, observation sessions were conducted at business support organisations. Observation was supplemented by field notes and memos at various workshops, networking events and one-on-one sessions to document the activities and behaviours that took place during the day. The researcher enters the world of the population he or she wishes to study in an ethnographic participant-observation research method (Taylor and Bogdan, 1998; Wolcott, 2008). The extent of the researcher’s participation in addition to observing may vary. In certain situations the researcher may have opportunities to participate in the activities of those she or he is studying. This range of possible roles from active participant to passive observer is referred as the “participant/observer continuum” by Bogdan and Biklen (2007). The researcher played an active participant in different
activities depending on the setting. For example at one of the participating organisations, she helped organise and hosted a networking event. She also provided social media and basic IT training sessions at WH.

The researcher negotiated access with a specialist business support organisation, WH (pseudonym) which provides support for female entrepreneurs. WH is a year old organisation. The history and background of this firm is detailed in Chapter 6. WH was chosen for the research primarily because, the researcher was volunteering with this organisation. As the researcher had planned to be an active participant observer, the familiarity with the firm, practices, and clients was a perceived asset for gaining access and easing in. This has been identified as problematic features of doing ethnography (Smith, 2005) but in this instance the problem was ameliorated.

The schedule was arranged so that there were three observations per week and attending any workshop or event organised by WH as well as other organisations. Observations were conducted during different activities, coaching sessions, informal recruiting sessions, training sessions, and informal activities such as lunch and free time. The duration of each observation was approximately three hours. The length of the observations was governed by the amount of time it took the coach and female entrepreneurs to complete a particular session. It was impossible to observe all of the activities and interactions that occurred as there were many people in multiple settings. The researcher focused on the CEO of WH who was also the main coach and four main clients most of the time, but other clients and volunteers were also observed. While observing, the researcher took extensive field notes.

The field notes included both descriptive and reflective information. As suggested by Taylor and Bogdan (1998), the descriptive part of the field notes recorded the physical setting, the people involved in the interactions observed, accounts of the interactions observed, the reconstruction of any dialogue, and the behaviors of the participants in the setting in objective detail. On the other hand, the reflective part of the field notes recorded the subjective part of the observation experience.

The field notes were transcribed and entered into the database. The observation data obtained through the process of cross-checking between observations, conversations and interviews helped identify key themes in answering the research questions.
4.4.4.4 Secondary data

Documents are secondary data source. Secondary data for this study comprises of journals, books, customer or investor surveys, newspaper articles, websites, corporate videos, published teaching case studies, practitioner reports, leaflets, brochures, in-house newsletters and annual financial reports. The tertiary data sources are mainly online databases, indexes and bibliographies designed to help easy access to primary and secondary data (Saunders et al., 2009). The documents that were primarily collected for this study were official documents, including company newsletters, email communications, few official documents, and training materials.

4.4.5 Stage 5: Data Analysis

Data analysis is the most difficult and most crucial aspect of qualitative research (Bogdan and Biklen, 2007). Qualitative research techniques generate a mass of words that needs to be summarised, described and analysed. Analysis of data commenced with the first interview and was carried out all through the research. Data analysis is an ongoing process and goes through the following stages:

- Familiarisation with the data through review, reading, listening etc.
- Transcription of tape recorded material
- Organisation and indexing of data for easy retrieval and identification
- Anonymising of sensitive data
- Coding or indexing
- Identification of themes
- Re-coding
- Development of provisional categories
- Exploration of relationships between categories
- Refinement of themes and categories
- Development of theory and incorporation of pre-existing knowledge
- Testing of theory against the data
- Report writing, including excerpts from original data if appropriate (e.g. quotes from interviews)

(Source: Adapted from Lacey and Luff, 2007, p. 6-7)
4.4.5.1 Data analysis in ethnography

Creswell (2007) divides data analysis in an ethnographic case study into six parts: 1) data managing, 2) reading and memoing 3) describing 4) classifying 5) interpreting, and 5) representing (See Table 4.4).

Table 4.4: Data analysis in ethnography

<table>
<thead>
<tr>
<th>Data analysis and representation</th>
<th>Ethnography</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data managing</td>
<td>Create and organize files for data</td>
</tr>
<tr>
<td>Reading, memoing</td>
<td>Read through text, make margin notes, form initial codes</td>
</tr>
<tr>
<td>Classifying</td>
<td>Analyse data for themes and patterned regularities</td>
</tr>
<tr>
<td>Describing</td>
<td>Describe the social setting, actors, events</td>
</tr>
<tr>
<td>Representing, visualizing</td>
<td>Present narrative presentation augmented by tables, figures, and sketches</td>
</tr>
<tr>
<td>Interpreting</td>
<td>Interpret and make sense of the findings</td>
</tr>
</tbody>
</table>

*Source: Adapted from Creswell, 2007, p. 156*

**Data managing**

Before commencing the data analysis, the researcher used research diary to record details of the data collection process, which helped to follow up and prepare the data for analysis in the later stages. The process of data analysis begins with organising the data, or data management. As the data was collected, the researcher transcribed the interviews and re-wrote the observation and field notes as soon as possible. This was important because capturing and reflecting the observed, verbal and non-verbal phenomenon is both easier and better when things are fresh in mind. Transcribing a one-hour tape recorded session could take as long as twelve hours in total. All data collected from each case was placed in separate files but in identical formats in order to establish uniformity. The data in this study has been organised into computer files and file folders. Each computer file contained one interview (both audio file and transcript document); the field notes were placed in separate file. In this study, time was allocated
for transcription of interview data from digital audio recordings while conducting the field research. By converting recordings into textual data soon after conducting interviews, the author was able to achieve a better insight into the data. Also, this enabled the author to list missing or unclear information.

**Reading**

The next activity in the data analysis stage as suggested by Creswell (2007) was to get familiar with the data. This was a time-consuming process, as it requires reviewing all the data from the particular case. All the interview records were listened to several times and notes were taken about the impressions and intuitive feelings gained with regard to both the interviewee and the content of the interview. The researcher also recorded a few workshops and events with the permission of the participants. Listening to these records and sifting out required data was very time-consuming but proved to be quite useful than field notes in some instances. Possible interpretations and a few emerging themes were identified. Interview transcripts and field notes were re-read several times in order to identify the themes. As the transcripts were being analysed, additional codes were attached to words and/or phrases and grouped into these themes and sub themes. Through the analysis of the interviews, the author also ensured that a flexible approach was adopted to emergent codes. This stage was important as it allowed some initial thoughts to emerge, and enabled the identification of interesting aspects of both the data collection process and the data itself.

**Classifying/coding**

Coding is one of the crucial steps in the data analysis which helps researchers to organise and make sense of textual data. Codes or categories are tags or labels for allocating units of meaning to the text compiled during a study. Codes usually are attached to chunks of text of varying sizes: words, phrases, sentences or even whole paragraphs (Basit, 2003). Coding can also be referred as the process of identifying relevant phenomena, finding examples of those phenomena, and analysing those phenomena to determine commonalities, differences and patterns (Merriam, 2009; Wolcott, 2009). These commonalities, differences, and patterns form the themes within the data. The researcher can compare and contrast ideas across the data, add or change codes as new observations are made, and place the coded data into specific order. Codes
can act as organising tool as well as play an important role in the outcome. The process of establishing codes and themes has implications for descriptive reporting and theory building (Basit, 2003).

Content analysis was used to analyse all semi-structured interview and observation data. Content analysis requires an a priori (‘before the fact’) design, where the coding scheme is developed before the data collection and analysis (Neurendorf, 2002). A priori codes were derived and categorised based on the questions in the interview schedules (See Appendices E and F). Each question was developed into a code. Table 4.5 shows few examples of how questions from the interview schedule were converted as a priori codes. The coding process and content analysis conducted in this study is explained in detail in Section 4.4.5.2.1.

Table 4.5 Example for how a priori codes were derived from the questions in the interview schedule

<table>
<thead>
<tr>
<th>Question from Interview schedule</th>
<th>A priori code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there any need regards to business support which you think would be useful that is not currently available?</td>
<td>Needs and gaps</td>
</tr>
<tr>
<td>What are your views on the organisations providing the business support including the ones that are exclusively online?</td>
<td>Views on online business support</td>
</tr>
<tr>
<td>What are your views on the government business support for women entrepreneurs?</td>
<td>Views on Government support</td>
</tr>
<tr>
<td>What are the challenges and obstacles that you face in providing support to women entrepreneurs?</td>
<td>Challenges faced in business support provision to female entrepreneurs</td>
</tr>
</tbody>
</table>

Describing, representing and interpreting

The coding process was used to develop a description of the people, setting and themes or categories for analysis. Codes (See Appendix H) were generated for the detailed description of the setting. This process is effective in designing detailed descriptions for
ethnographies (Creswell, 2007). The interview schedule was designed with priori themes/categories which appear as major findings in this study. These themes are used as headings in the results sections of this thesis. They present different perspectives from participants and are supported by diverse quotations and specific evidence.

According to Creswell (2009), the last step in data analysis is the interpretation of the findings and results. After having described and presented the interview data, the findings were interpreted for the meanings of the coded data and then compared “with information gleaned from the literature or theories” (Creswell, 2009, p. 189).

4.4.5.2 Data analysis strategies

Content analysis was used to analyse all semi-structured interview data and field notes. The author also used several other strategies and methods to aid data analysis in this thesis. In all, five different strategies were used to analyse different components and types of data. In order of relevance and appropriateness, a specific data analysis strategy was selected by the author to analyse different aspects of a component of data.

4.4.5.2.1 Content analysis

Data analysis is an on-going process in a qualitative study that takes place concurrently with the collection of data and remains all through the duration of the study (Marshall and Rossman, 1998). Qualitative data analysis commenced with the pilot study and continued all through in this study. The author regularly expanded her understanding and developed new ideas regarding the research issues with each new interview.

Content analysis was used to analyse all semi-structured interview data and field notes. Content analysis requires an \textit{a priori} (‘before the fact’) design (Neurendorf, 2002). The \textit{a priori} design requires the researcher to develop their coding scheme prior to data collection and analysis. Furthermore, Neurendorf (2002) state that coding must be decided upon before observation takes place in order to provide a deductive scientific approach to research. However, it is important for the researcher to understand that existing theory or research from a literature review may fail to provide a complete picture of the content being examined. Lofland and Lofland (1984) point out problems that may arise when following a rigid set of codes in data analysis. They state that while
a priori design may be helpful in evolving an analysis, it may also obscure that nebulous quality called context. In order to overcome some of these issues, the researcher initially took up an a priori approach by developing a set of codes prior to analysis based on the extensive literature review and interview schedules. Since, this study was exploratory and there was limited empirical research in a number of key areas of this research, emergent coding was also carried out in the data analysis. The balance between a priori and an emergent design enabled the author to decide on variables prior to interviews, but also allowed for some flexibility.

Following the design of a coding scheme this study adopted an analysis approach prescribed by Creswell (2009). The stages of this approach include: organising and preparing raw data; reading all data; coding the data; identifying themes and concepts; interrelating themes/description; interpreting themes/description. Using this approach was useful in the data analysis, as it presented a method to be used throughout the analysis of data (see Figure 4.2).

The data analysis began with organising the data and the process of familiarisation by the author to get a sense of the whole data. The data in this study was organised into computer files. Each interview was saved as a separate computer file. The field notes were saved in a separate folder. Once the data has been organised, the next step is reading all data. It is crucial to gain a sense of the whole data in an ethnographic study. The author read interview transcripts, field notes, and documents to make sense of the whole before exploring individual piece of data. The data was read again for a second time and notes were made using short phrases and ideas related to the research questions.

Computer-aided text analysis was considered, particularly using the data analysis software tool, NVivo 10. This analysis tool organises coded texts based on a concept of nodes that are grouped in a hierarchical tree structure. Before beginning the data analysis in NVivo 10, the author attended two training webinars organised by QSR International, the makers of NVivo 10 software. The coding process began with importing the interview and fieldwork transcripts in Microsoft Word format onto the NVivo 10 software. Two interview transcripts were coded and tested. The author did not find the output useful and decided to code manually.
Using the list of priori code, which was developed from the questions in the interview schedule, literature review and initial reading of the data, the author started with “broad-brush” coding to organise the material into broad topic areas or tree nodes on NVivo 10 (See Appendix G for the list of a priori codes). Nodes are containers for the coding—they let the user gather related material in one place so that emerging patterns and ideas can be identified (Nvivo 10, 2014). Once, the responses from the participants (from semi-structured interviews and field work) were categorised or coded as per a priori codes they were saved under separate nodes. Each node content was then gathered into separate Word files and printed out for manual coding. For example, all the content about “needs and gap” in business support provision were gathered in a Word file and then interesting perceptions, contradictions or assumptions were explored and further coded. Appendix I exemplifies how the content under node “Needs and Gaps” (general needs) were gathered in one document and further coded. Topics pertinent to each research question were determined and themes or common elements and ideas emerged from the data coded at each tree node. The coded transcripts were read again and again to identify emerging themes and new codes were developed (See Appendix H).

Patterns and themes were identified as they emerged from interviews and field notes, and used words and phrases to develop coding categories. The use of mixed data collection methods helped ensure that the codes developed created a rich, thick description of the results. The data in each category was further subdivided by new codes. Each piece of data was read carefully and general themes and ideas were jotted down as they appeared whilst reading. As the themes emerged from the data, they were then categorised into main themes or sub themes and headings were developed to represent the data. As the transcripts were being analysed, additional codes were attached to words and/or phrases and grouped into these themes and sub themes.

There is a general belief that content analysis in qualitative research is based on a word frequency count which would mean that in any interview transcript, the most frequently mentioned words would typically reflect the greatest concerns. Although this may be true in some studies, there may be occasions when this is not the case. For example, synonyms may be used throughout a document and this may lead a researcher to underestimate the importance of a particular concept (Weber, 1990). It is also vital to understand that each word may not equally represent each category. However there appears to be no procedure to ascertain the weighting of each word. Additionally, there
are some words which have double meanings and in such cases it is necessary for the researcher to clarify with respondents their particular definition of the word that is used. It is important to consider these issues prior to analysis and to ensure that one is aware of this limitation prior to conducting analysis. Throughout the analysis the researcher ensured that quotes were examined in the context of sentence(s) in which the words were used so as to provide meaning to the data and to ensure that some of the limitations listed above were addressed.

**Figure 4.2: The Data analysis process**

Source: Adapted from Creswell, 2014, p. 247
4.4.5.2.2 Low inference descriptors

This involves presenting the descriptions phrased close to the participants’ accounts. For instance in Chapter 5, section 5.7, the verbatim quote of WE01 is reproduced to illustrate her confidence in business support: “Without business support I wouldn’t have known where to start and where to go and there’s been a lot of advice on what to do and think and build confidence.”

4.4.5.2.3 Triangulation

Triangulation involves cross checking information and findings using multiple methods and sources. For instance, in Chapter 5, the primary and secondary data sources such as observational data and organisational websites are cited in text.

4.4.5.2.4 Participant feedback

Participant feedback involves discussing the researcher’s interpretations and conclusions with participants for verification. For instance, the author sent drafts of findings to a few participants for their comments. Any changes suggested were then used to update the findings.

4.4.5.2.5 Quasi-statistics

This study also used quasi statistics in some of the empirical chapters for data analysis. Quasi statistic essentially involves counting the number of times something is mentioned in field notes/interview transcripts as a rough estimate of frequency (LeCompte and Preissle, 1993). For instance, in Chapter 5, the observation that business support can help women entrepreneurs’ personal and professional development is based on a quasi-statistical approach by counting the number of times (34 times) they mentioned that their confidence has increased after getting support.

4.4.6 Stage 6: closure

The aim of this phase of the research is to compare the emergent concepts, themes and relationships with extant literature. A wide range of literature was studied, including the
prior literature review (see Chapters 2 and 3), and relevant additional and/or new sources. Establishing similar and contradicting issues between the emergent themes and a wide range of literature is the main reason of developing the literature section of the research. Presenting similar and contradicting ideas by incorporating the literature and emergent concepts and themes permit the generation of theory with stronger validity, wider generalisability and higher conceptual levels (Eisenhardt, 1989). It is important to determine whether the theory development process may be considered complete (Yin, 1994). When the ideas and concepts are already determined and no further contribution could be made, the process of iterating between theory and data is complete.

4.5 Quality of the research

Given the focus of this study on developing an understanding of female entrepreneurs’ business support experience, the author considered it appropriate to take an interpretive approach. This approach seeks to interpret events and phenomena in terms of how the people concerned perceive and understand their own experience (Patton, 2002). However, the accuracy of data remains a challenge for such ‘self-reported’ (that is, the involved actors’) interpretations. The quality and rigour of a research study can be evaluated using several criteria suggested in literature and by using terms such as validity, generalisability, replicability and reliability (Mason, 1996).

4.5.1 Addressing Validity and Reliability issues

The aim of every research is to produce valid and reliable knowledge. The validity and reliability of each study, whether quantitative or qualitative, can be determined by focusing on the conceptualisation of the study, the way in which the data is collected, analysed, and interpreted, and the manner in which the findings are presented. The criteria for determining the validity and reliability of the study in a qualitative research differ from a quantitative study, because the objective of the study is different. While the purpose of a quantitative study is hypothesis testing; a qualitative study aims to acquire new knowledge through a deeper understanding of the context, phenomena, and people.
Loh (2013) highlights that Silverman and Marvasti (2008, p. 295) posit that research is of good quality when it satisfies the following criteria:

- It thinks theoretically through and with data.
- It develops empirically sound, reliable, and valid findings.
- It uses methods that are demonstrably appropriate to the research problem.
- Where possible, it contributes to practice and policy.

In qualitative research, the validity and reliability of the knowledge gained through the study is established by analysing the methodology and findings of the study. A number of strategies could be used to insure validity of a qualitative research. Lincoln and Guba (1985) suggested five strategies to manage the threats of validity of the data: connect the study to the theoretical framework (credibility); transfer results to other contexts without generalising (transferability); make sure the data and the findings are consistent (dependability); attempt to have as little bias as possible (confirmability); and have the researcher acknowledge his/her active participation in the study (reflexivity). Table 4.6 lists Lincoln and Guba’s trustworthiness criteria and summarises the techniques for achieving them.

This study’s epistemology strives to develop an understanding of the challenges in business support provision for female entrepreneurs through inductive analysis of data as explained earlier. According to Loh (2013), many researchers have attempted to articulate and list the criteria that describes the characteristics of a good qualitative research (see Altheide and Johnson, 1994; Creswell, 2009; Creswell and Miller, 2000; Elliott et al., 1999; Ely et al., 1991; Gibbs, 2007; Guba and Lincoln, 1989; Kvale and Brinkman, 2009; Lincoln, 1995; Lincoln and Guba, 1985; Maxwell, 2005; Merriam, 2009; Mishler, 1990; Packer and Addison, 1989; Patton, 2002; Polkinghorne, 2007; Sparkes, 1998; Whittemore et al., 2001; Yin, 2011 cited in Loh, 2013). Thus, from the survey of trustworthiness techniques found in the various standard qualitative research methods texts, this study adopts a few criteria for establishing reliability and validity in qualitative research to ensure rigour. The criteria used for establishing quality in the present study are detailed next.
Table 4.6 Lincoln and Guba’s (1985) trustworthiness criteria and techniques for establishing them

<table>
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<th>Criteria</th>
<th>Techniques</th>
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| Credibility (internal validity) | 1) Prolonged engagement  
2) Persistent observation  
3) Triangulation (sources, methods, investigators)  
4) Peer debriefing  
5) Negative case analysis  
6) Referential adequacy (archiving of data)  
7) Member checks |
| Transferability (external validity) | 8) Thick description |
| Dependability (reliability) | 9) Overlap methods (Triangulation of methods)  
10) Dependability audit - examining the process of the inquiry (how data was collected; how data was kept; accuracy of data) |
| Confirmability (objectivity) | 11) Confirmability audit - examines the product to attest that the findings, interpretations and recommendations are supported by data |
| All 4 criteria | 12) Reflexive journal (about self and method) |

*Source: Adapted from Loh, 2013, p.5*
4.5.2 Ensuring reliability and validity in qualitative studies

4.5.2.1 Methodological coherence

First, “the aim of methodological coherence is to ensure congruence between the research question and the components of the method. The interdependence of qualitative research demands that the question matches the method, which matches the data and the analytic procedures” (Morse et al., 2002, p. 18). This study’s research question: “What are the challenges in business support provision for female entrepreneurs?” helped to define its purpose as exploratory. Next, an interpretive approach was adopted as the literature review suggested that business support could be understood better from the point of view of those involved. Then, an inductive approach was selected for theory building in recognition of the paucity of extant research on business support for female entrepreneurs. Finally, the ethnographic research strategy was selected as it fits in with the exploratory and interpretive approach adopted. Thus, efforts were made in every stage of this research to ensure that the research question and method as well as data were coherent to meet the analytic objectives, with each component verifying the previous and the methodological assumptions as a whole.

4.5.2.2 Appropriate research sample

“Second, the sample must be appropriate, consisting of participants who best represent or have knowledge of the research topic. This ensures efficient and effective saturation of categories, with optimal quality data and minimum dross” (Morse et al., 2002, p. 18). To ensure that the sample was appropriate, the author reviewed the business support and female entrepreneurship literature as well as conducted a stakeholder analysis to decide the focal actors. Subsequently, it was decided that multiple actors and sites would be interviewed and observed. Further, sampling adequacy, evidenced through data saturation and replication (Morse, 1991) was adhered to so as to ensure that sufficient data was collected on all aspects of the phenomenon under study. This pacing and the iterative interaction between data and analysis (as discussed earlier) is the essence of attaining reliability and validity.
4.5.2.3 Collecting and analysing data concurrently

“Third, collecting and analysing data concurrently forms a mutual interaction between what is known and what one needs to know” (Morse et al., 2002, p. 18). In the present study, an iterative approach was adopted so that data collection and analysis was done concurrently. For instance, the researcher moved back and forth between different research processes. Data analysis was done simultaneously with the data collection.

4.5.2.4 Thinking theoretically during data analysis

“The fourth aspect is thinking theoretically. Ideas emerging from data are reconfirmed in new data; this gives rise to new ideas that, in turn, must be verified in data already collected” Morse et al. (2002, p. 18). This was done by reconfirming the ideas emerging from data analysis of one method followed by the next method and so on. Eventually the themes emerging from each method were used in triangulation of data.

4.5.2.5 Theory development combining micro and macro perspectives

“Lastly, the aspect of theory development is to move with deliberation between a micro perspective of the data and a macro conceptual/theoretical understanding” (Morse et al., 2002, p. 18). In the present study, the author used the conceptual framework developed in Chapter 3 as a template for analysis. The themes identified from the framework enabled the reduction of voluminous data and helped to identify common patterns in the data. Thus, this strategy ensured that theory development was an outcome of the research process and provided a template for further development of the theory (Morse et al., 2002).

In addition to the above mentioned verification strategies, the author also used other criteria for ensuring rigour in interpretive case research. Member checking (Yin, 2003) was completed by asking the participants to validate findings. The author summarised key issues arising from each area and then asked participants if they felt the key issues reflected their experience.
All interviews were conducted by one interviewer, there was a potential for observer bias or error. However, the author felt it was essential to involve oneself fully in the data in an ethnographic study to explore the experiences of the participants. Interviews took place at a range of different days and times over a period of six months. The place and time of the interviews were decided by the participants to maximise convenience and reduce subject error issues.

Subject bias was another potential problem. As discussed in the section on reflexivity, the author had made contact with the participants numerous times and therefore was able to comment on the perceptions of the participants. All participants were very excited to be part of the study and to share their experience with others through this study. They also understood the importance of providing honest answer to help the validity of the research. Therefore the researcher, to some extent, could conclude that there was no ‘acquiescence bias’ or the participants trying to please and preferring to say yes. However, to ensure that this issue was addressed, the questions were open ended. The author introduced herself and her research when she met the participants the first time and would strike up conversations at events or workshops and inquire about their progress in their businesses. This resulted in participants being required to provide evidence for their responses.

Respondent validation was also used, whereby respondents were asked to validate key themes emerging from the data. This is a technique which some state should not be used for validation, but can be “treated as yet another source of data and insight” (Fielding and Fielding, 1986, p. 43). Respondent validation did help to provide further insight into the respondents’ experiences and helped to ensure that the author had viewed respondents’ answers from the correct perspective.

4.5.3 Reflection of the researcher

I have always been interested in women’s empowerment through entrepreneurship and wanted to conduct research within the field of female entrepreneurship. Prior to commencing my PhD, I used to regularly conduct literature surveys in the female entrepreneurship field. Entrepreneurship has always fascinated me and it made me
realise that entrepreneurship could provide women with an opportunity to make profits and empower themselves. Delving into this topic, it became clear that it was a niche worth exploring as women are at the forefront of economic change (Underwood, 2009). Furthermore, significant efforts are being taken by both national and international agencies to support female entrepreneurs. Entrepreneurship could be a great vehicle for women’s empowerment. These observations made me realise that in exploring business support and the needs of female entrepreneurs I could make an original contribution to knowledge.

Reviewing female entrepreneurship literature was very interesting and never-ending. Research on women’s entrepreneurship now constitutes a mature field of study (Ahl et al., 2016) and (Jennings and Brush, 2013) identified over 600 academic articles on gender and women’s entrepreneurship. Whilst, this made it difficult to stay focused on the initial research question, it also helped me understand the barriers and obstacles female entrepreneurs face around the world. I recollect finding my friend on Facebook who is running a homebased, online business. She narrated to me her entrepreneurial journey when we were discussing my research. She told me that she faced a lot of resistance from her family and there was no support available or she was not aware of it. She does not have any business qualifications nor does she have any entrepreneurs in her family. She set up her business to contribute to the family income and autonomy. She has been running her business for almost five years now and she has come a long way. Initially, she started selling online anonymously but now she trades under her own name and has grown both professionally and personally. Thus, I realised entrepreneurship can empower women and women do need support just as their male counterparts.

I had anticipated difficulties in recruiting organisational participants and female entrepreneurs. Initially, I did encounter problems in gaining access. However, once I met women entrepreneurs at different networking events, seminars and workshops, I found them all to be easily accessible and they were quite excited to be helping me in my research and other female entrepreneurs through my research. This recruitment success rate was possible due to a number of reasons. First, I recruited female entrepreneurs through women-only networking events organised by both private networking event organisations and business support organisations. These events
enabled me to present my research directly to the organisations as well as female entrepreneurs. Second, the female entrepreneurs nominated other women entrepreneurs for the study. This snowballing technique helped me to recruit more participants. Third, I used the hosts of the events organised by the enterprise support organisations as gatekeepers to recruit relevant actors in each organisation. Finally, I established contact with each participant by e-mail or telephone before conducting the interviews in order to provide them with an overview of the research topic and research information sheet and make myself as the researcher more approachable.

I underestimated the challenges of semi-structured interviews. Before conducting the interviews, I read about interviewing dos and don’ts; but I still found it very challenging to listen and ensure that the discussion was focused on the topic. Every informant had their own interpretations and sometimes contradictory interpretation of the phenomenon being investigated. From a methodological perspective, this research emphasised an interpretive approach aiming to gain a deeper understanding of the subjective experiences of women entrepreneurs with regards to business support. This together with the semi-structured interviews provided rich, in-depth empirical findings, which confirmed the suitability of the methodological approach for answering the research questions. Despite the literature on methodology warned me this approach is capable of generating a large volume of qualitative data, I did not expect its immense extent. This provided a slight challenge in analysing and interpreting the data especially the open-ended nature of the semi-structured interview which encouraged interesting but irrelevant information from some participants.

I also undertook observations at different events, workshops, seminars etc. to supplement interview data as sources of evidence for several reasons. First, the overall aim of the study was an in-depth understanding of the role of business support in female entrepreneurship. This explicitly puts the emphasis on the experiences of female entrepreneurs and the business support organisations. Exploring this under-researched area required in-depth analysis of the data collected. Although semi-structured interviews are a good and appropriate starting point, they would not be sufficient for delving deeper into the study phenomenon. Therefore, observations and semi-structured interviews were conducted to develop a deeper understanding of how business support could benefit female entrepreneurs.
The ethnographic approach of this study means that the findings are inevitably influenced by the researcher. I selected the research methods, the construction of the interview guide as well as the choice of gatekeepers based on my own preferences, beliefs and understanding of the topic. Furthermore, the findings are influenced by my own interpretation of the data and their links to the existing research. I used an ethnographic study and two different methods of data collection: semi-structured interviews and observations, with an aim to enhance the credibility of the findings. In addition, I used different techniques of data analysis as suggested by John Creswell (2007) to reduce potential bias when discussing the findings.

The strength and the basis of this ethnographic approach was to explore an under-researched topic with a preconceived, conceptual framework for business support while remaining open to the experiences of the participants. The findings from this exploratory research need to be looked at by further empirical research before any generalisations can be made. Hopefully, this research has represented adequately the experiences of the participants and that the interpretations of the data reflect their own experiences.

4.5.4 The role of the researcher

Mason (1996, p. 7) stated that “the researcher should constantly take stock of their actions and their role in the research process and subject these to the same critical scrutiny as the rest of their “data.”” This is particularly important in an ethnographic study where the researcher is in contact with participants over a period of time in their context. It is important to highlight the limitations due to the presence of the researcher within this study. First, the researcher was a participant observer (Preissle and Grant, 2004) and not only had prime responsibility for collecting, analysing the data and writing this thesis, but also served as volunteer at WH providing administrative support and management. Next, the author had met a number of the participants throughout the study and therefore had built some form of relationship which made the participants feel comfortable to share their experiences. Finally, the researcher served as the tool through which the views of female entrepreneurs could be shared with others to influence better support for female entrepreneurs.
Participants were aware of this, therefore it must be noted that this may have had an impact on the data collected. The solution comes from researchers employing the type of methodology that exhibits objectivity. Hence, the author ensured that they kept to strict guideline, for example interview schedules, anonymising transcripts and adhering to analysis guidelines so as not to be influenced by external information. As Hertz (1997, p. viii) noted, “the reflexive researcher does not merely report the “facts” of the research but also actively constructs interpretations (“What do I know?”), while at the same time questioning how those interpretations came about (“How do I know what I know?”). In general, qualitative research is “very much influenced by the researcher’s individual attributes and perspectives” (Schofield, 1993, p. 202). For instance, the disclosure of female participants, the personality of the researcher might have exerted a positive influence on data collection. This is because, as researchers like Dindia and Allen (1992) and Snell et al. (1989) point out, women are more willing than men to disclose their experiences and emotions to strangers and in particular to other women.

The research process throughout the length of the research project was iterative. For instance, data collection and its analysis were carried out concurrently as recommended by Morse et al. (2002). This meant that the author frequently moved back and forth between different research activities such as recruitment, interviewing, transcription and data analysis. Also, by conducting semi-structured interviews, the author had the flexibility of changing, for example, the order of questions in the interview guide. This enabled her to be responsive to changing organisational contexts and type of participant (Kvale, 1996). However, it is possible that some of the interviews provide more in-depth insights due to greater probing by the author or greater responsiveness of the participant. The overall impact of this on the research’s findings is minimal. Generally speaking, all the participants contributed to the research by sharing their motivations and/or experiences of the business support. The tape recordings of interviews were transcribed verbatim without any attempt by the author to make sense of the interviewee’s response. This ensured that during the data preparation stage that preceded data analysis, none of the data collected through interviews was lost or altered. Figure 4.3 illustrates the timeline of the research.
4.6 Summary of Chapter 4

This chapter explained the research design and methodology used to engage in the inquiry of the role of business support in empowering female entrepreneurs in the UK. Key concepts related to ethnographic qualitative research were outlined and addressed. A rationale was given for the research design selection and participant selection for the study. The role of the researcher and how the researcher’s subjectivity may have
influenced the interpretation of the findings was explained. This chapter also described the data sources and methods of collection used in this study. In addition, there was an explanation of how data were analysed along with a description of how this study exhibited validity and reliability.

The next chapter introduces the study participants and presents the findings that resulted from exploring the business support requirements and experience of women entrepreneurs and the role of ICT in their entrepreneurial journeys.
Chapter 5
Results – Female Entrepreneurs

5.1 Introduction

This chapter presents the analysis of the data collected from the thirty semi-structured interviews to elicit in-depth information of direct relevance relating to research Objectives two and three (Section 1.3). The qualitative data was analysed using content analysis and the author adopted a human based coding system (Creswell, 2003; Neurendorf, 2002; Weber, 1990).

This chapter will examine, primarily, what participants’ require from business support and their experiences of accessing business support provision. The chapter will also examine the role of ICT in overcoming barriers for female entrepreneurs. The structure of the analysis was based on the themes introduced in the semi-structured interview schedule (see Appendix E). These themes will be used as main headings (1) experiences of business support provision (2) needs of female entrepreneurs from business support (3) role of ICT (4) Has business support helped.

This chapter presents the findings of the content analysis, in conjunction with supporting quotes from female entrepreneurs to provide an in-depth picture of female entrepreneurs’ experiences. The number of respondents who referred to certain themes has been noted along with percentages within each section. Percentages are shown to provide a picture of the proportion of participants in the study who referred to a specific theme. The quotes which have been used to illustrate themes are presented in a way that protects the respondent’s anonymity. Thus, the names of individuals have been omitted from quotes. This chapter presents a detailed description of findings based on the results of this study.
5.2 Pilot Study

The pilot study was conducted using one woman entrepreneur in start-up phase. The pilot study was conducted to test and improve the interview guide and questions before conducting the main study. Piloting the interviews was extremely useful in determining the time needed for interviews. The findings from the pilot study were consistent with the main study.

The pilot study ascertained that the interview schedule was well articulated and would enable the participants to provide information pertinent to the research questions. Only minor changes were required and the final set of questions was clearer and better aligned with the research questions. The pilot interview was transcribed, analysed and codes were assigned before continuing with the main study.

5.3 Population Demographics

The population selected for the main study included thirty female entrepreneurs from different business stages. The criteria called for women who are setting up or running a microenterprise in the UK.

WE01 is a 24 year old white Life and Business Development coach with a graduate degree. She has registered her business and has clients lined up. She has been accessing business support from Prince’s Trust. She lives with her partner and two stepsons.

WE02 is a single British-Asian. She is 28 year old and has been running her business for a year and is expanding her business in 3 more cities. She was supported by one of the participating organisations, BK.

WE03 is a 33 year old European-African. She has been in the UK for 7 years. She has been running a computer accessories shop/internet café in the local market for over a year. She is married.

WE04 is a single white female from Doncaster. She is 55 year old and runs networking events. She started her business in 2009 and running her current business since 2011. She has a Master’s degree in Strategic Human Resource Management.
WE05 is a 65 year old white British female entrepreneur from Cambridge. She started her business 3 years ago when she retired from her work as Advertising Sales Manager. She is married.

WE06 is a 37 year old British-Asian. She came to the UK 14 years ago and is currently employed as Customer Sales Assistant. She is in the setting up stage of her business. She is married with two children.

WE07 is a 56 year old single, white British female with an MBA. She started her business in April 2013.

WE08 is a 36 year old Mixed-British-East Asian single female entrepreneur with a Master’s Degree. She started her business in June 2014. She runs a social media marketing firm.

WE09 is a 38 year old White Graphic Designer who started her business in June 2012. She is married.

WE10 is a 40 year old single white female. She has been running a security company since 2011.

WE11 is a 31 year old British-Turkish female who has been in the UK for 8 years. She runs a clothing shop and has many entrepreneurs in her family.

WE12 is 45 year old British African with a Post Graduate degree and Post Graduate Diploma. She runs her food manufacturing business since 2013. Previously she was a Systems Manager in NHS. She is married with 4 children.

WE13 is 55 year old single, white British career transition coach with post graduate diploma. She started her business in November 2013.

WE14 is a 31 year old single, white Coach, Writer and Speaker. She started her business in January 2015.
WE15 is a 42 year old White network marketer. She has been running her business since November 2011. She is married with 2 children.

WE16 is a 48 year old white network marketer. She has been running her business since 2002 with her husband. They have a daughter.

WE17 is a 39 year old White Business Coach. She started her business in May 2014. She lives with her partner and daughter.

WE18 is a 43 year old single British African. She has been in the UK for 19 years and works as Community Development Officer. She set up her social enterprise in 2014. She has a daughter in school.

WE19 is a 27 year old single white British. She is a certified Psychotherapist. She has been running a nail salon since August 2013.

WE20 is 47 year old single white Virtual Personal Assistant. She set up her business in May 2011.

WE21 is a 44 year old single white network marketer. She runs two businesses. She started her network marketing business 3 years ago and started as a Nutritionist a year ago.

WE22 is 48 year old British Asian. She holds a PhD and she is looking to set up her business as freelance Research Assistant and Academic Writer. She is married with 1 daughter.

WE23 is 63 year old white British Personal stylist/Image consultant. She set up her business 2 years ago. She worked as a teacher previously and is married.

WE24 is a 35 year old single white business consultant from London. She set up her business in 2014.

WE25 is a 39 year old white manufacturer/retailer. She has been running her business for 11 years. She is married and holds a master degree in business.
WE26 is a 34 year old single British Asian publisher. She started her newspaper in 2011.

WE27 is a 52 year old British African. She is in the initial stages of setting up a social enterprise. She is married and has a son. She is supported by one of the participating organisations.

WE28 is a 53 year old White female with a Master’s degree. She has been running her business since 5 years. She is married with grown up children and used to work as Campaign Director before setting up her business.

WE29 is a 43 year old British African. She is in the initial stages of setting up her retail business. She worked as a cleaner previously and married with 4 children.

WE30 is a 34 year old White Yoga Instructor. She set up her business in December 2014. She has a degree and worked with local city council before setting up on her own.

Table 5.1 illustrates the summary of personal demographics of female entrepreneurs. The average age of female entrepreneurs was approximately 42 years of age with ages ranging between 24 and 65 years old. The majority of respondents were white British (n=19, 63 per cent), with five British Afro-Caribbean and five British Asian. One of the respondents described her ethnicity as mixed. On the whole, respondents were educated to high standard with only five educated below a degree level. Marital status was evenly split between the respondents with half married or living with a partner and half single, divorced, or widowed. A high proportion of respondents (n=20, 66 per cent) had no childcare responsibilities or dependents.

Table 5.2 illustrates a summary of the business demographics for female entrepreneurs. The data show that there was a variety of business experience, with female entrepreneurs from different stages of their businesses, for example, five respondents (7 per cent) were at the pre start-up phase, seven (23 per cent) of the respondents had been operating their business for under one year, six female entrepreneurs have been running their business for just over a year and twelve respondents (40 per cent) have been operating their business for more than two years. The majority of participants in the
study (n= 19, 63 per cent) had businesses in the service industry and just less than half (n=14, 46 per cent) had any previous entrepreneurial experience. More than two third (n=21, 70 per cent) of respondents in the study had home based business with only eight female entrepreneurs (26 per cent) had employees.

Table 5.1 Summary of personal demographics of female entrepreneurs

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<thead>
<tr>
<th></th>
<th>Participants N=30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>21-30</td>
<td>3</td>
</tr>
<tr>
<td>31-40</td>
<td>11</td>
</tr>
<tr>
<td>41-50</td>
<td>9</td>
</tr>
<tr>
<td>51-60</td>
<td>5</td>
</tr>
<tr>
<td>61-70</td>
<td>2</td>
</tr>
<tr>
<td><strong>Educational level</strong></td>
<td></td>
</tr>
<tr>
<td>High School</td>
<td>2</td>
</tr>
<tr>
<td>A-Levels</td>
<td>1</td>
</tr>
<tr>
<td>HND</td>
<td>2</td>
</tr>
<tr>
<td>Degree</td>
<td>12</td>
</tr>
<tr>
<td>Postgraduate diploma</td>
<td>4</td>
</tr>
<tr>
<td>Masters</td>
<td>8</td>
</tr>
<tr>
<td>PhD</td>
<td>1</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>13</td>
</tr>
<tr>
<td>Married</td>
<td>14</td>
</tr>
<tr>
<td>living with partner</td>
<td>2</td>
</tr>
<tr>
<td>divorce/widowed</td>
<td>1</td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
</tr>
<tr>
<td>White British</td>
<td>19</td>
</tr>
<tr>
<td>Black (British African/Caribbean)</td>
<td>5</td>
</tr>
<tr>
<td>British Asian</td>
<td>5</td>
</tr>
<tr>
<td>Mixed</td>
<td>1</td>
</tr>
<tr>
<td><strong>Childcare responsibilities</strong></td>
<td></td>
</tr>
<tr>
<td>No. of women with childcare responsibilities</td>
<td>10</td>
</tr>
<tr>
<td>No. of women with no childcare responsibilities</td>
<td>20</td>
</tr>
</tbody>
</table>
Table 5.2 Summary of business demographics of female entrepreneurs

<table>
<thead>
<tr>
<th></th>
<th>Participants N=30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Stage</strong></td>
<td></td>
</tr>
<tr>
<td>Pre-start</td>
<td>5</td>
</tr>
<tr>
<td>Start-up up to a year</td>
<td>7</td>
</tr>
<tr>
<td>1 - 2 years</td>
<td>6</td>
</tr>
<tr>
<td>2 - 3 years</td>
<td>4</td>
</tr>
<tr>
<td>3 - 4 years</td>
<td>3</td>
</tr>
<tr>
<td>4 - 5 years</td>
<td>1</td>
</tr>
<tr>
<td>5 years and above</td>
<td>4</td>
</tr>
<tr>
<td><strong>Business sector</strong></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>19</td>
</tr>
<tr>
<td>Retailing</td>
<td>6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
</tr>
<tr>
<td><strong>Previous business experience</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>14</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
</tr>
<tr>
<td><strong>Business type</strong></td>
<td></td>
</tr>
<tr>
<td>Homebased</td>
<td>21</td>
</tr>
<tr>
<td>Shop/Office/other</td>
<td>9</td>
</tr>
<tr>
<td><strong>No. of Employees</strong></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>22</td>
</tr>
<tr>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3+</td>
<td>3</td>
</tr>
</tbody>
</table>

5.4 Significant Study Findings

The design of the interview schedule provided introduction of general themes as they related to the research questions. The study questions enabled female entrepreneurs to present more information as to their personal experiences and perceptions relevant to the study. Female entrepreneurs commenced their interviews by providing information on their background, demographic, academic and business experience.
There were eight general themes in the questionnaire. The first theme was views regarding business support and experience of accessing business support. The second theme was general and specific needs of female entrepreneurs from business support. The third theme was views on government/formal business support. The fourth theme was views regarding women only support organisations. The fifth theme was views regarding online support organisations and resources. The sixth theme was female entrepreneurs’ networks including online networking and the need of networking. The seventh theme was access to resources through business support. The eighth theme was the role of ICT in supporting female entrepreneurs.

The following sections include a detailed analysis of these themes and themes that further emerged from each general theme supported by selective narratives of research participants.

5.4.1 Business support experience

This section will examine female entrepreneurs’ business support provision experiences. Business support experiences include formal support and informal support, specialist organisations and online organisations. Female entrepreneurs were asked about their experience of accessing business support from government and private organisations including non-profit and social enterprises that promote enterprise through support and advice.

Female entrepreneurs were asked about their experience of accessing business support. The majority of the respondents in this study have accessed some form of business support in different stages of their businesses, as illustrated in Table 5.3. At the time of the interviews, only five respondents (n=5, 17 per cent) were accessing business support, fourteen respondents (n=14, 47 per cent) had accessed business support before and eleven (n=11, 37 per cent) of the thirty respondents had never accessed any kind of business support.
Table 5.3 Business support experience

<table>
<thead>
<tr>
<th>Business support experience</th>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>5 (17%)</td>
</tr>
<tr>
<td>Past</td>
<td>14 (47%)</td>
</tr>
<tr>
<td>None</td>
<td>11 (37%)</td>
</tr>
</tbody>
</table>

5.4.1.1 Current

From analysis of the interview data, three out of the five respondents who were currently accessing business support were in their start-up stage. The remaining two respondents were network marketer and they are provided with support from their parent company. There did not appear to be any significant similarities or differences with regards to educational attainment. For example, the five respondents who currently accessed support had a range of educational backgrounds from HND to master’s degree. Therefore, there does not appear to be a theme regarding the support accessed and the level of educational attainment.

Regarding marital status, there appears to be significant similarities between the respondents, with four out of five respondents married and one living with a partner. In addition, there also appears to be a theme regarding the support accessed and having children or dependent, with all respondents having children (one respondent had 2 stepchildren living with her). Having a family member running a business also appears to be significant with accessing business support, with four of the five respondents had one or more entrepreneurs in their families.

5.4.1.2 Past

It was evident from the interview data analysis that most of the respondents (n=14, 47 per cent) have accessed business support at some stage of their businesses, especially during their start-ups. Twelve of the fourteen respondents have accessed business support while setting up their businesses. This may suggest that business support provision is targeted at people who are at the pre start-up phase of their business.
5.4.1.3 None

From analysis of the interview data of the eleven respondents (n=11, 37 per cent) who did not access any business support, there appeared to be a fairly equal split regarding the reasons for not accessing any support. A general theme among respondents who did not access business support was that they were unaware of business support or of any support available in their areas. The other significant finding from analysis of the respondents who did not access support is that the respondents felt that they did not need any support and others felt that the kind of support they needed was not available. Table 5.4 illustrates the key reasons which respondents gave for not accessing business support.

Table 5.4 Reasons for not accessing business support

<table>
<thead>
<tr>
<th>Reasons</th>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of information/awareness</td>
<td>5 (45%)</td>
</tr>
<tr>
<td>Do not need it</td>
<td>5 (45%)</td>
</tr>
<tr>
<td>Support not available for the particular</td>
<td>1 (10%)</td>
</tr>
<tr>
<td>business type</td>
<td></td>
</tr>
</tbody>
</table>

Five of the eleven respondents commented that they were not aware of any business support/help that was available for supporting businesses as the following quotes describe. WE06 had tried twice to set up a business before unsuccessfully and is currently employed full time.

“I am not aware at all and I am just getting to know about it and am looking for a person to support me. I tried to set up twice before but there was nobody to guide me and I ended up with debt and lost my businesses.” (WE06, 37-year-old, pre-start, service industry)

WE30 was also unaware of any business support provision. Furthermore, she did not know what business/organisational support was. She was working with the local city council for a long time before she decided to start up.
“I don’t even know what business support is or what support is available. Probably a course and I haven’t got money for that kind of things.” (WE30, 34-year-old, 1-year-old business, yoga instructor)

One of the significant findings was that four of the respondents who were not aware of business support are people from developing countries. They are now settled in the UK and each one of them has been living here between 6 to 20 years. Five of the eleven respondents stated that they did not think it was needed and never looked into any business support. In addition, one female entrepreneur stated that support was not available for her type of business.

“The support for our type of business is not available. Historically, they used to have Business Link and we approached them when we first started. Business Link has closed down and now we don’t know if any other is available.” (WE26, 34-year-old, 4-year-old business, Media Publication)

5.4.2 Government Business Support

Respondents were then asked to comment on their views on government business support and any problems experienced when accessing government business support. Table 5.5 illustrates the key themes which respondents referred to which were lack of information, not useful, geographical inconsistency, no support for businesses that are over a year old, age restrictions and usefulness of government business support. More than half of the respondents (n=19, 63 per cent) lacked any information about government business support.

As mentioned before, lack of awareness was the main reason for the five respondents for not accessing any business support. All five respondents who did not access business support because of lack of information about the government were all in the pre-start (n=2) and start-up phase (n=3) where business support could be a useful resource.
Table 5.5 Views on Government Business Support

<table>
<thead>
<tr>
<th>Views</th>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of information</td>
<td>19 (63%)</td>
</tr>
<tr>
<td>Not useful</td>
<td>8 (26%)</td>
</tr>
<tr>
<td>Geographically inconsistent</td>
<td>10 (33%)</td>
</tr>
<tr>
<td>No support for businesses over 1 year</td>
<td>9 (30%)</td>
</tr>
<tr>
<td>Very useful</td>
<td>3 (10%)</td>
</tr>
<tr>
<td>Age restrictions</td>
<td>7 (23%)</td>
</tr>
<tr>
<td>Lack of good coaches/advisers</td>
<td>4 (13%)</td>
</tr>
<tr>
<td>Jobcentres discourage</td>
<td>3 (10%)</td>
</tr>
</tbody>
</table>

WE04 describes how the lack of awareness about government support has always been an issue in the following quote.

“I don't know that much about it (government business support) which I think is negative in itself. I think there are lot of schemes out there that are put out to look good but aren't publicised enough and I think that’s quite negative really because there's no point having a scheme and people don't know about it but I think that's typical of lot of government schemes.” (WE04, 55-year-old, 6-year-old business, service industry)

WE29, who is in the process of setting up her business, had similar views.

“I know that there is some support from the government but I do not know what and I do not know from where to get it. But I know there’s some.” (WE29, 43-year-old, pre-start, retail sector)

Eight respondents (26 per cent) mentioned that once they managed to gain information and access the government business support, they did not find it very useful. As WE25 describes,

“Oh, most of it is crap. Again what they focus on... because it is target oriented, focus on developed companies. They want businesses with high growth so if you are in tech as
long as you are not a woman because they don’t really like women in tech... So if you are in tech and looking for high growth business then it is great... lovely... they will chuck money at you especially you are a man but if you are looking at setting up you know a little mouse business and you are going to even start small, stay small, possible steady growth possibly just take one other person, government support just isn’t there for you because it doesn’t tick the boxes. But I think the business support is really lacking. Again what they have done is mainstreamed everything which means that it is “men-streamed”. It doesn’t work! It just doesn’t work. It does work if you are a man and you want to work in a typical sector.” (WE25, 39-year-old, 11-year-old business, retailer)

WE08, who had similar views, was very vocal about the lack of government support for female entrepreneurs who are in the start-up and post start-up stages of their businesses.

“I think it is very poor. I think it should be more out there for people. Accessible stuff, especially, more for start-up businesses, I don’t think there is. For established small businesses, there are things like growth accelerator vouchers. So they give you about 600£ towards it and an experienced business coach who has been approved by the growth accelerator. But when you are in a start-up business or post start-up and you don’t have very much money and your cash outlay is very restricted, there is not really any support and there is no anything like government grant or anything. You have to pay for everything so you are kind of stuck if you don’t have that support in the first place. I am kind of doing both like I am working in a sort of job as well, getting a salary but also trying to run a business at the same time so it’s very long hours.”(WE08, 36-year-old, one-year-old business, service industry)

In contrast to the high percentage of sample who lacked information or received poor support from the government support, three respondents commented that they had good support from government organisations and few have stated that Business Link had supported them when they were setting up. Since Business Link contact centres were phased out and moved online, there is not much support available.

I used business support through Business Link before it went online I used to go to training sessions and courses, half day courses on weekends. They were excellent but I haven’t accessed it since it got online really.”(WE13, 55-year-old, two-year-old
Since government business support is free, female entrepreneurs could benefit from it, particularly in the initial stages of their enterprise when there is limited capital. But, findings from this study suggest that there is an information gap and female entrepreneurs are losing out on an opportunity to avail free support.

“I think since Business Link closed down. Umm... there’s no as much support around specially, free support.” (WE14, 31-year-old, one-year-old business, Public Speaker)

In addition to these issues, age, post code and trained business coaches were some other issues female entrepreneurs face. Some respondents believed that government business support was available only for people under the age of 30 and that there is not much support for female entrepreneurs who are over 30.

“I look around it is because of my age that I may face a lot of brick walls. If I had been younger, 18 – 30 then potentially I could have had some kind of funding, yeah, so unfortunately, I am hindered by my age.” (WE21, 40-year-old, three-year-old business, network marketer and Nutritionist)

The findings suggest that government business support is limited by postcode restrictions and geographical inconsistencies with some areas having better support programmes than others. Ten respondents specifically made references to certain areas receiving good support and other areas receiving less support. Three respondents stated that they could not avail support because the support provisions for particular postcodes only even though it was just a street away.

“Well I think the fact that we were under one government, yet in the local area their support can be very different. I think the support should be consistent, across all the country and then it should be highly visible in the way it is in my town.” (WE17, 39-year-old, one-year-old business, Business development coach)

The findings also suggest that advisers/business coaches employed by government business support can sometimes lack business expertise leading to three agency
problems: adverse selection, moral hazard and hold-up (Mole, 2002). The experts who are hired externally are more focused on selling themselves and their services rather than providing support. Another key issue is that business support agencies lack specialists who both fully understand the business support schemes and also have industrial knowledge and extensive experience of working with businesses in design. This combination of skills is needed to diagnose business problems and needs, and act as intermediaries matching individual business needs with the relevant design providers.

"There are workshops that you can go on but they tend to be run by people who want to sell you something rather than by independent government adviser, and you can ring up but it take ages to get through to somebody so you have to be able to make the time to do that, and then sometimes you ring up and it’s not the right department and you got only half the information then you got to ring up another department to find out different information. There isn’t support and also it can be quite patchy as some business advisers like Business in Progress are very good but number of them aren’t, and so if I have to give a score out of 10, then I would say probably 3 on an average and generally it is quite disappointing. If I were starting out now, I would really, really struggle because the level of support is not as good (as a woman)." (WE25, 39-year-old, Eleven-year-old business, retailer)

Also, two respondents stated that Jobcentre is not very encouraging to people who want to set up their businesses despite there are specific government benefits for people setting up businesses.

“When people go to jobcentres, they should inspire people to be self-employed. When somebody puts self-employed (on the claim form) straightaway they are told that they can’t do it because of pressure.” (WE02, 28-year-old, two-year-old business, service sector)

WE01 also faced similar experience at the Jobcentre. As she commented,

“The business support at Jobcentre plus was different and had different view and did things differently and basically told you that you are going to fail.” (WE01, 26-year-old, first year of business, Life Coach)
5.4.3 Women’s specialist organisations

In addition to government business support provision, there are other private and non-government organisations that provide support for business owners. These include a few specialist organisations who provide support to women entrepreneurs exclusively. Participants were asked to comment on their views of women’s organisation and if there is a preference for female coach or adviser. The views of respondents regarding specialist female business support are shown in Table 5.6.

Table 5.6 Views on specialist business support for women

<table>
<thead>
<tr>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of information on availability</td>
</tr>
<tr>
<td>14 (47%)</td>
</tr>
<tr>
<td>Need for female advisers/gender specific</td>
</tr>
<tr>
<td>16 (53%)</td>
</tr>
</tbody>
</table>

The majority of the respondents (n=16, 53 per cent) were aware of specialist business support organisations while fourteen of the respondents (46 per cent) lacked any information on availability of women only business support. Of the sixteen respondents who were aware of specialist business support they had accessed business support through women’s business support organisations. More than half of the respondents (n = 16, 53 per cent) stated that there is a need for female focused or gender specific business support or in the least a female adviser who is able to understand the obstacles female entrepreneurs face. As WE26 stresses,

“Most of the time it is just giving them the confidence and telling them to believe in their products or services, that they are going to offer or deliver and other practical issues in terms of childcare, managing the home-balance as well as the work, as well as the business balance. I think those practical issues a business adviser sometimes perhaps might not understand as much. The government probably is missing out on giving that support to help female entrepreneurs.” (WE26, 34-year-old, four-year-old business, Media Publication)
In addition, WE24 suggested that specialist support is necessary for women to promote equality.

“I think it is very necessary today, given that we need equality. It is helpful to have that extra support for women.” (WE24, 35 year old, one-year and 5 months old business, service industry)

One of the respondents felt very strongly about the gender blindness in business support.

“It was really, really interesting because for to women should wish to set up businesses as male, there is no gendered support so there is fairly standard business support which is sort of being mainstreamed so what they have actually done is “male-streamed” it. You fit into their business support model rather than they being able to tell you any kind of specific advice. If somebody is from minority, if somebody is from disability or if you are woman or particularly young you are gonna face additional barriers compared to most generic gentlemen and there is no awareness or understanding or facility to any of those specific needs.” (WE25, 39-year-old, eleven-year-old business, retailer)

WE04, who runs a networking events company, runs both mixed groups and women-only groups agreed.

“I know it sounds like just generalisation in terms of gender but some women have their priorities. Their priorities are different, you know, they are struggling to actually balance their business with their family and their home life and so I do think they need different type of support and a different understanding of some of the issues that they are having to face trying to run their own business.” (WE04, 55 year old, 7 year old business, service industry)

Specialist business support appeared to be one of the needs of female entrepreneurs.

5.4.4 Online business support organisations

Along with Business Link, there are many business support organisations that are available online and some exclusively for female entrepreneurs. For example: Prowess,
Enterprising Women, the girl means business, Female Entrepreneur Association, etc. Over half of the respondents (n=20, 66 per cent) were unaware of the existence of online business support. Table 5.7 illustrates the views of respondents on online business support.

Table 5.7 Views on online business support

<table>
<thead>
<tr>
<th>Views</th>
<th>N(percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of information</td>
<td>20 (66%)</td>
</tr>
<tr>
<td>Offers flexibility</td>
<td>5 (16%)</td>
</tr>
<tr>
<td>Prefer face-to-face</td>
<td>10 (33%)</td>
</tr>
</tbody>
</table>

Direct.gov and Startup.uk provide business support and huge resources to business owners but the findings suggest that female entrepreneurs prefer meeting face to face. Ten respondents (33 per cent) commented that they prefer face to face support. Few of the respondents (n=5, 16 per cent) had a positive view about online support organisations. They stated that online support organisations offer them flexibility to access information and resource when they need.

“Yes, that’s very useful because it is available 24 hours a day so whenever I have got time I can access my modules and work on those and I can go back if I have done one and if it didn’t go in or if I needed to do it again it is there. I have paid for lifetime availability really and also there is support group within Facebook as well.” (WE23, 63-year-old, 2 year old business, Image consultant)

5.5 Needs of female entrepreneurs from business support

This section will present analysis of the interview data regarding the needs of female entrepreneurs from business support. Respondents were asked what they needed from business support providers. Table 5.8 shows the needs which respondents highlighted.
Table 5.8 Business support needs

<table>
<thead>
<tr>
<th>Needs</th>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailored support/dedicated start-up adviser</td>
<td>19(63%)</td>
</tr>
<tr>
<td>Government independent advisers</td>
<td>13(43%)</td>
</tr>
<tr>
<td>Step-b-step guidance</td>
<td>9(30%)</td>
</tr>
<tr>
<td>Financial support</td>
<td>16(53%)</td>
</tr>
<tr>
<td>Marketing, Social media/technologies</td>
<td>9(30%)</td>
</tr>
</tbody>
</table>

5.5.1 Tailored support/dedicated start-up adviser

Respondents were asked regarding their needs (both general and specific) in terms of business support. More than half of the respondents (n=19) in this study stated that the current business support available is very generic. Respondents wanted services that focused on their individual needs, rather than a general support. Separate dedicated advisers for start-ups and young companies offering a tailored support to suit each female entrepreneur could help them overcome their fears and lack of confidence. The respondents suggested that general support did not appear to recognise problems female entrepreneurs face.

“What I found out is that there’s lot of generic support, it’s sometimes too generic really that it don’t really pin it down to what you really want as a business.” (WE12, 45-year-old, 2 year old business, food manufacturer)

WE26 who owns a publication business has two types of customers and the marketing strategies for each type is different. She commented that each business is unique and the support received should be tailored. She also commented at the lack of support after the initial start-up period.

“I think it would be useful to have business advisers back who are able to sit with companies. At the moment, you know online and everything is fine but every business
has its own individual need and if you are doing online you are not catering to individual need it is all generic I mean every business has its own individual requirements so it is really very important to have a business adviser to be able to go through the individual need of the business to help support them because I think in our region we have lots of businesses that start up very successfully but when it comes to sustaining the businesses that is where the issue is, to keep them going, support them in growing their businesses, maintaining their businesses.” (WE26, 34-year-old, 4-year-old business, Media Publication)

Of the nineteen respondents who wanted tailored support, ten stated that women do business differently from men and have different needs; therefore business support should be customised to suit each business rather than a generic support.

“Someone who actually comes out and says ok well you know what exactly do you need, how can we get you to point A 2 B and that looks at that I thinks is what we needed, that’s certainly what I need, and there some packets of that for instance there’s things like growth accelerators which you have to pay for it so the order is discounted but you have to pay towards that so becomes a problem where, you know there is an issue with financing you cannot access that service and not just that also that as well even if we did have we will not access that service as doesn’t really coach too much to what you want to do, so I think specifically tailored support is needed rather than very generic support that we have all over the place.” (WE12, 45 year old, 2 year old business, manufacturer)

WE22 commented that the age of the female entrepreneur should also be considered while forming support strategies.

“I think it should be more specific in terms of the age groups they belong to or what stage of life they are in and all that could be more tailored to that.” (WE22, 48-year-old, start-up phase, service sector)

5.5.2 Government face to face support

In addition to tailored support, more than one third of the respondents (n=13, 43 per cent) stated that government should provide business coaches face-to-face on a one to
one basis until the female entrepreneurs are able to sustain on their own. Two respondents commented that the support they received through government/government funded support was only short-term and they had to struggle on their own once the programme ended.

“I found it really has a massive effect able to work with somebody individually on one on one going basis. What I found is some of the difficulties you can have in moving your business forward can also be personal challenges that you need to overcome yourself that are to do with confidence, to do with well all sorts of things you got to improve as a person to build your business and I found it invaluable working with someone, the same person who can get to know you and then sort of challenges.” (WE16, 48-year-old, 13-year-old business, network marketer)

Similar to WE16, WE21, Network marketer and Nutritionist, also suggested that having an independent business adviser appointed by government could be very useful to female entrepreneurs.

“It will be useful to have someone face-to-face like new business adviser or something with no vested interested whether it be bank business adviser firm bank or building society to buy their product with their money. So may be more impartial person who does that kind of signposting. I think it is little bit like the careers advisers years ago at the university. They would actually help fill out form and how do you sort about this and how do you sort about that. There is no way they had any vested interest. They just want to help you and they have got no “I want you to buy this product or not.” (WE21, 40-year-old, 3-year-old business, network marketer and Nutritionist)

WE15, also a network marketer suggested having independent face to face business advisers who can provide support well into the post start-up and growth stage.

“I think it would be useful to have business advisers back who are able to sit with companies. Business adviser who will regularly support the businesses face-to-face not just for starting up but right through the little process of continuing to grow, continuing to develop the business.” (WE15, 42-year-old, 4 year old business, network marketer)
5.5.3 Step-by-step guidance

Nine of the respondents commented that it would be useful to have step-by-step guidance to start or grow their businesses.

“For me, I think, you know all these resources need to be setup so that they make a real difference, meaningful difference rather than in their presence of say we’re able to do this if the people you are trying to help on getting what you saying through the media you are talking to, it would be good to sit down and do step-by-step process so that you know that this progression but sometimes I just feel like people have very useful ideas which could easily work but they end up getting um discouraged because of the obstacles that are there.” (WE18, 43-year-old, 1 year old business, social entrepreneur)

This issue was raised by respondents from all stages of business, which highlights the need for step by step support for all respondents at all stages of the business development process.

5.5.4 Financial support

More than a half of the respondents (n=16, 53 per cent) in the study stated that they wanted financial support. They stated that it would be useful if the government can provide some grants or interest free loans. In addition, they also stated that they would require assistance with information regarding grants and support with applications. Few respondents (n=9/19, 47 per cent) received financial support through their business support providers in form of small grants.

“I would like to have more financial help to run my business better.” (WE03, 33-year-old, 1 year old business, runs an internet café at a local market)

WE11 and WE17 also expressed similar needs and views. They suggested that getting low interest loans or grants through the government could help build their capital both in setting up and expanding their businesses.

“Wow, yeah, I would like to expand my business and grow it, but that comes with yeah you know with financial then I would be interested, of course then it’s kind of , I can get
bank loan, but I don’t want to, I need some kind of grants to be able to get to the next step of my life. Yeah.” (WE11, 31-year-old, 7-year-old business, retailer)

“If you could get some low cost or no interest loans from the government or something like that where you could kick start your business if you have an idea, I suppose the difficulty then is that anybody can take the money and not pay it back so I know it’s not easy but I feel strongly that there should be more financial support available.” (WE17, 39-year-old, 1 year old business, Business development coach)

Due to the lack of funding, some female entrepreneurs have to work part-time in order to finance their businesses as well as their income as WE08 expresses.

“It’s mainly funding. Funding for me is the biggest issue. I would just love to go full time and work for myself. Unfortunately, I can’t.” (WE08, 36-year-old, 1 year old business, service industry)

5.5.5 Marketing, Social media/technologies

Almost one third of the respondents(n=9, 30 per cent) stated that they would need support with marketing, especially through social media and help with setting up websites and reaching more customers both individual customers and other businesses.

“If I could have a wish list of what I need help with - people to do my sales and my marketing. I have been on so many things and spoken to so many people about how to do it but for me I think in any area people have certain barriers about certain aspects of running a business naturally maybe a sort of there is a head in the sand about it. So for me the sales element is that is. So many people told me how to get sales but they don't like doing it and may be it is that area I need specifically is how actually to do that or how to get somebody else to do it for me.” (WE04, 55-year-old, 7 year old business, service sector)

WE13 also expressed needing support with marketing and social media.

“What is available or not is another matter but things for me is around two-fold- one is social media and marketing. I have heard that something is available but I am not
aware. Right now, it would be branding, marketing and digital marketing because I am looking to develop a stronger market presence and to do that I need to be able to publicise more of my brand which I have but I don’t do anything with it. I am obviously at an age that digital immigrant not a digital native so I am having to learn all of this technology.” (WE13, 55-year-old, 2-year-old business, Career Transition Coach)

Few respondents stated that they would need somebody to guide them with business legality such as taxes, laws regarding employees, working hours, etc.

5.6 Role of ICT in Business Support

When the respondents in this study were asked about the ICT tools they used, all respondents (n=30, 100 per cent) stated that they used laptops, smartphones and internet for their businesses. Almost one third of the respondents (n=9, 30 per cent) commented that their businesses were related to ICT and internet. Twenty one respondents (70 per cent) had homebased businesses; therefore, they are dependent on ICT tools for running their businesses.

“We can do skype calls and they can actually be feeding their children their breakfast and we can still be communicating. Oh you know(laughing) one particular lady I am thinking about she has her little girl on her knee drawing pictures and we are having a meeting and every now and then we sing a little song with the girl and we get back to business. It is funny but it is a great way to work because these women want to do things, they want to make a change and if that’s the way it can be done then that’s the way it will be done.” (WE15, 42-year-old, 4 year old business, network marketer)

Female entrepreneurs agreed that ICT offered them mobility and flexibility, and it is also a great source of information.

“Yeah it’s very good because you get more information than if you stay at home you won’t know much about it, but when you go online, there’s a lot of information. So it’s very, very useful. And it’s worldwide. Yeah”. (WE27, 52-year-old, pre-start, retailer)

WE29 agrees that ICT offer numerous advantages which include information and resources to research both the market and competition. Eighteen respondents (60 per
cent) agreed that they found online resources very useful for their businesses.

“The advantages will be, it’ll be easy to do some research, easy to buy online, then you don’t have to spend more money by going somewhere to get the stuff, you can just order your things while you are still at home to do other things that you have, the kids you know, you can’t just, open the shop all the time to do some research or to do some shopping. You can just do online, and the things will there, maybe next day maybe in 2 days.” (WE29, 43-year-old, pre-start, retailer)

The respondents (n=22, 73 per cent) commented that there are very few disadvantages to using ICT if any. Eight of the respondents (26 per cent) stated that there are no disadvantages while few respondents believe that one of the disadvantages of ICT is that it can be unreliable at times, for example, lost signals, internet downtime, security issues, etc.

5.6.1 Online resources

Except for five respondents, all the respondents (n=25, 83 per cent) accessed blogs – inspirational and business, e-magazine, e-newspapers, newsletters, YouTube etc. to help them in their businesses. Only two of the respondents mentioned accessing direct.gov website for accessing business related information.

“Yeah I do actually. There’s a few online resources that I use like I said before I do use the direct.gov website, there is a couple of business coaches that I follow(on Twitter), so I receive their newsletter, I go online and may be use the materials um I am also a part of an online coaching community. So we share ideas, we share experiences; we coach and support each other and when we want to. So that’s quite good. Yeah.” (WE17, 39-year-old, 1-year-old business, Business development coach)

5.6.2 Webinars

Webinar is a presentation, lecture, workshop or seminar that is transmitted over the Web using video conferencing software. A key feature of a Webinar is its interactive elements: the ability to give, receive and discuss information in real-time (Webopedia). Almost all of the respondents (n=24, 80%) are aware of webinars. Nine of these
respondents (10 per cent) do not use them. The respondents who use webinars find them very useful.

“Yes. Yes. Yes, whenever possible, wherever available, yeah. May be you know 1-2 per month because I don’t think they are held regularly. I think they are very convenient.” (WE22, 48-year-old, start-up phase, service industry)

5.7 Has business support helped?

This section will examine if the female entrepreneurs who accessed business support has benefitted from it in terms of business and personal growth including the type of support they have received in accessing resources such as financing, marketing, strategic planning, networking, training and development, role models and mentoring.

Of the nineteen respondents (63 per cent) who have/are accessing business support, fourteen respondents (73 per cent) stated that accessing business support has helped them both personally and professionally. As WE01 states,

“Without business support, I wouldn’t have known where to start and where to go and there’s been a lot of advice on what to do and think and build confidence.” (WE01, 26-year-old, first year of business, Life Coach)

WE02 also agreed that accessing business support has helped in building her confidence.

“It has made me grow in confidence and I am lot confident than I started because I was nervous in the fact that if it’s gonna work or it’s not gonna work and having a business coach look at my business plan and fill out basically fill in the blanks that I didn’t know what I had to do that kinda helped.” (WE02, 28-year-old, 2 year old business, service industry)

Business support could help women develop their personal skills as well as impart technical knowledge which could boost their confidence and self-esteem. WE09 gained confidence to run her business through business support and she describes.
“It’s given me confidence to realise I can run my own business and that it’s ok to need help. Knowing that I can call or email a problem and there is someone to help.” (WE09, 38-year-old, 3-year-old business, Graphic Designer)

Table 5.9 shows the type of support female entrepreneurs who accessed business support (n=19, 63 per cent) received from their business support providers including public and private business support organisations.

Table 5.9: Type of support received

<table>
<thead>
<tr>
<th>Type of support</th>
<th>N (percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance</td>
<td>9 (47%)</td>
</tr>
<tr>
<td>Marketing</td>
<td>12 (63%)</td>
</tr>
<tr>
<td>Strategic planning</td>
<td>11 (57%)</td>
</tr>
<tr>
<td>Networking</td>
<td>11 (57%)</td>
</tr>
<tr>
<td>Training and development</td>
<td>12 (63%)</td>
</tr>
<tr>
<td>Role model/mentoring</td>
<td>14 (73%)</td>
</tr>
</tbody>
</table>

5.7.1 Finance

Financial support is one of the main requirements of female entrepreneurs especially because female entrepreneurs set up their businesses with their own personal savings and low financial capital. Most business support providers provide small loans or grants to their participants through collaborating with banks or funders. Nine of the respondents (47 per cent) received financial support in form of small grants and loans from their business support providers. Two respondents stated that they did not need financial support while setting up but it was available with their business support providers if they needed it. Although the rest (42 per cent) did not receive any financial support, they received help with loan and funding applications in addition to funding information.

“I didn’t really. I didn’t seek any financial support that might be just me because maybe I didn’t want it at that time and I didn’t need to. I was not in the kind of business where I needed to go to bank to get a business loan to be able to start up or premises or
product or anything like that so I didn’t. I never thought I needed financial support. Course on HMRC tax and bookkeeping, forecasting earnings, costing up my services, loans were available if needed.” (WE09, 38-year-old, 3-year-old business, Graphic Designer)

5.7.2 Strategic planning and marketing

In addition to financial support, a number of respondents stated that they wanted strategic planning and marketing support. Most business support providers help their participants with business plans and marketing strategies. Twelve respondents received marketing support and eleven respondents stated that they received strategic planning for their businesses. In general, though the respondents received support with marketing and strategic planning, they were not satisfied as the support was very generic. The unsatisfactory general support might be a result of lack of expert advisers.

“A very little of marketing to be honest. Maybe once. It’s one of those things where it’s too generic really. Um, which I struggle with support. Sometimes it’s too generic that you know it’s a bit difficult to apply. I for one probably need somebody who can look into my particular need and tell me more particular to what I need to do.” (WE12, 45-year-old, 2-year-old business, food manufacturer)

Similarly, WE04 also received some support with marketing but she had to learn mostly by herself through trial and error.

“Yeah lots of different ones. I don’t think that were there were actually marketing gurus themselves and I probably found out more about marketing through trial and error and also as well through also doing my networking events. We have had various speakers coming to talk about marketing and I have actually sat down with couple of people and gone through a sort of my business strategy and marketing strategy that’s more or less something that I have learned myself.” (WE04, 55-year-old, 7 year old business, service sector)

The range of quotes illustrates that there is a need for dedicated specialist advisers to support businesses.
5.7.3 Training and development

A number of respondents stated that they wanted personal and professional development training including presentation skills, bookkeeping, accounting etc. Twelve out of fourteen respondents (85 per cent) received business training from their business support providers. But their responses were divided in terms of the quality and benefits they received through the training.

“Umm, not much in terms of that to be honest. Not necessarily. Business support yes may be like I said before they are providing lot of generic support so some of them are training as well. So they might give you some sort training in basic finance or book keeping or that kind of thing. Yeah.” (WE12, 45-year-old, 2-year-old business, manufacturing)

“Yes there were at the beginning they were Success Doncaster at the time but they did have free training days. There was one that I did went to that was about marketing but I didn’t get a lot out of it and because there was a trainer and his training methods left a lot to be desired so I was actually thinking quietly you are doing that wrong and so it was not working and I was more set upon his teaching techniques rather than actually what he was telling us but I didn’t actually feel like as I got a lot out of it. It was a long time ago so nothing is jumping out but there were training sessions that made available that you could go to and they were good.” (WE04, 55-year-old, 7-year-old business, service industry)

These quotes illustrate that though general training programmes can provide the general basis for professional development, female entrepreneurs felt that they needed more specific training.

5.7.4 Networking

Networking support is also important for female entrepreneurs according to the literature review. Networking helps female entrepreneurs develop their social capital. All respondents stated that they needed support with networking and building a network. They felt that they could develop personally and professionally through networking with other female entrepreneurs. Most of the respondents (n=11, 78 per
cent) in this study received networking support through their business support providers. While few respondents were networking proactively on their own in addition to networking support from their providers, few respondents (n=6, 20 per cent) had never heard about networking events and never attended any event. The following quotes highlight the importance of networking,

“Yes, they did because they obviously recognised what I did and I got an award for it and it was a networking event that I got the award at so there were people from different places and that helped a boost a lot as I had students from Shipley college who were interested in getting the students who were involved in different businesses and council so it helped spread words about me in Bradford.” (WE02, 28-year-old, 2-year-old business, service industry)

“That just has been fantastic. I get a lot of networking support you know from people and I support them. There was a new lady I helped her basically to “network” so we sat down and help each other and at the least in return she will give me some work or referrals.” (WE20, 47-year-old, 4-year-old business, Virtual PA)

Though most of the respondents were aware of networking events and its potential benefits for their businesses, they did not access networks for various reasons including time, distance and childcare.

5.7.5 Mentoring

All participants who had accessed business support (n=19, 100%) stated that they receive mentoring which has been very beneficial to their growth. WE01, WE02 and WE09 agree that they had good mentoring support.

“I have a mentor for 2 to 3 years as I am still on the programme.”(WE01, 26-year-old, first year of business, Coach)

“My mentor was very good in terms of if I needed any advice she’d either email me or I would speak to her over the phone so rather seeing her I could always speak to her over phone regarding stuff and then arrange meetings for catch ups and see where I am at and that.” (WE02, 28-year-old, 2-year-old business, service industry)
“I did have a personal mentor who was a marketing expert. Mentoring was fantastic.” (WE09, 38-year-old, 3-year-old business, Graphic Designer)

Finding appropriate mentors could be a challenge as one of the respondents stated that there was conflict of interest with her mentor as they belonged to the same industry and were “competition”.

“I had a conflict of interest with my mentor as she has a very similar business and I didn’t trust her.” (WE01, 26-year-old, first year of business, Coach)

Respondents seem to need a mentor or adviser at every step of their businesses to support them and tell them when they are not doing well or just to discuss and share their problems.

5.8 Summary of Chapter 5

This chapter presented the findings of the semi-structured interviews of female entrepreneurs and highlighted the themes that emerged from the data. Each theme was presented with the direct quotes from the respondents to elicit in-depth information of direct relevance relating to the research Objectives two and three (Section 1.3). Female entrepreneurs’ requirements with regards to business support such as tailored, long term, one-to-one, specialist support to help set up and grow their businesses were presented in this chapter. Female entrepreneurs’ experience with business support, their views regarding formal, specialist and online support and the role of ICT in supporting their businesses were also presented in this chapter.

In the next chapter, findings of semi-structured interviews of business coaches and participant observation are described in detail.
Chapter 6
Results – Business Support Organisations

This chapter presents qualitative findings which are aimed at addressing research Objectives four to six (See Section 1.3). Firstly, this chapter will present the data collected from the semi-structured interviews of seven business coaches/advisers that support female entrepreneurs and observation at various workshops, seminars and events. Secondly, the chapter will describe the data from observation at WH, a specialist business support organisation for women entrepreneurs. The profile of the firm and its founder who is also one of the coaches interviewed are also presented. The observation allowed the author to study the participants in their context.

Qualitative data were collected in the form of semi-structured interviews and observation. The interviews were designed to elicit in-depth information of direct relevance relating to research objectives four and five (Section 1.3). The qualitative data were analysed using content analysis and a human based coding system was adopted. The design and analysis of the qualitative interview schedules are documented further in chapter four (methodology). The structure of the analysis was based on the themes introduced in the semi-structured interview schedule (Appendix F). The sub themes were (1) background (employee and firm) (2) strategies and challenges (3) role of ICT. The author attended different workshops, social and networking events targeted at female entrepreneurs to gather data through observation. The author also participated in one-on-one coaching sessions as observer. The author was able to gain insight into each female entrepreneur’s goals and challenges. Workshops on accounting, social media, business planning, etc. were also attended to gauge and compare how beneficial they were to female entrepreneurs. This chapter presents the findings of the content analysis, in conjunction with supporting quotes from participants to provide an in-depth picture of female entrepreneurs’ experiences. The quotes used to illustrate themes are presented in a way that protects the respondent’s anonymity. Thus, the names of individuals have been omitted from quotes.
6.1 Getting started

The population selected for semi-structured interviews included two male and five female coaches who provide business support to female entrepreneurs. A sizeable number of organisations provide business support, some exclusively to female entrepreneurs, in the UK. The participants were chosen from four of these organisations. All participants are culturally diverse, had a range of experience, both business and coaching, and education that facilitated valuable information for the study.

The research population was composed of participants who had or has their own businesses or entrepreneurial background. Two of the female participants are founders of their organisations and they provide support exclusively to female entrepreneurs. The participants were from diverse backgrounds which included African, Asian and British. All research participants had a range of 1 year to 10 years of business coaching experience.

Three of the coaches or business advisers selected for this study are part of BK Project (BKP, pseudonym) which is a local council project that was initially funded through the Local Economic Growth Initiative by the Labour government 8 years ago with dedicated women enterprise advisers, SME advisers, disability advisers and retail advisers. The programme invested money and resources into different models of business support, incubators, advisers and coaching. Business coaching was found to be the most successful with highest survival rate; hence it was adopted for providing business support.

The participating organisations, CBC (pseudonym) and BT (pseudonym), are two of the five partners in the programme. All partners employ business coaches within their centres. Each partner covers particular geographical area. The programme is part-funded by European Regional Development Fund. BK Project was set up as a hub at CBC, where people could come and do business and get business support. BT was established very quickly soon after with an idea being there were lots of people who were home working and were homebased who did not really need a full time office but could do with somewhere to come. As much for the social aspect of the interaction of the business people as well as sort of accessing slightly better facilities. Later, it became
clear that people were appreciative of the help and support they received, somebody they could actually sit down and get some advice from. Participant no. 4 was part of this project for a year and half and currently he is an independent business coach.

6.1.1 Background of the Participants

Participant no. 1 has been a BK Project enterprise coach since 2010 at BT. Prior to this, he ran his own business and also used to head up the tour and tourism department of a local college. His main subject areas were finance and marketing. He has worked for different organisations and has had directorships in several companies that he has held over the years across the diverse range of sectors.

Participant no. 2 is an enterprise support officer and she supports Participant no. 1 who is her boss. Her role includes administration, organising events and she is looking into business mentoring. Her priority is to organise women’s only events and network to try and get more leads from clients. She runs her own business and had set up with the support of Participant no. 1 as her business coach.

Participant no. 3’s role is to provide business support to new start-ups or people starting their own businesses or existing businesses at CBC. It could be businesses that are struggling or businesses that really want to grow or businesses that would like connections. She also provides workshops on social media, marketing/sales or finance. She has been working for CBC for 3 and a half year and has been into enterprise support for around 7 years which includes managing incubators, start-up incubators and also inspiring young people into entrepreneurship.

Participant no. 4 had two roles in BK Project. He started as a business coach from March 2007 to up until March 2011. Then he set up his own company as freelance business coach and when BK Project got the funding, he trained and supported the coaches as a Project Coordinator.

Participant no. 5, also a female entrepreneur, set up her organisation to provide practical and emotional support for women, fostering community cooperation and social
activities. They provide outreach, activities and opportunities for self-development and self-employment. They also facilitate communication and partnership development with similar groups. They deal with a range of issues including help with business planning, seeking financial support, education and networking. It helps raise aspirations, helping women define achievable goals to fulfil their dreams. Founder member has a law degree in corporate law and also runs her own business.

Participant no. 6 is a volunteer at WH. She is training to be a business support coach. She has a master degree in business studies and runs her own business which she started a year ago.

Participant no. 7 runs an informal women’s network since 2009. She set it up because she found that most networking meetings were held at breakfast time and felt that the times were not good times for mothers specially and women in businesses, who have school runs or have commitments first thing in the morning, were unable to attend these meetings. From an initial base in her home city, there has been increasing demand to establish the network in other locations. For this reason, the founder teamed up with one of her regular clients, who runs a successful marketing agency with the intention of establishing groups across the country. They are dedicated to providing opportunities for women in business to network, gain confidence, new skills, support and collaborations with other businesswomen. They recently launched other support services.

6.2 Study findings

As mentioned in the Chapter 5, the interview schedule was designed to allow for the introduction of 3 general themes, personal and organisational background, strategies and challenges, and the role of ICT, in relation to the research questions. The study questions enabled the participants to present more information about their personal experiences and perceptions that were pertinent to the study. The research participants commenced their interviews by providing information on their personal motivation for their profession and the background of their organisations.
There were several sub themes that emerged from the data gathered from interviews of the coaches and observation. The first theme was building confidence in female entrepreneurs through business support. The second theme was childcare issues which is more relevant to female entrepreneurs. The third theme was the challenges these organisations faced in providing business support to businesswomen. The fourth theme was the strategies or the best initiatives that are employed by these organisations to overcome the barriers. The fifth theme is the need for good role models/mentors. The sixth theme is the importance of listening and building relationships with female entrepreneurs. The seventh theme was the need for female advisers. The eighth theme was the need of training in social media and technology. Table 6.1 illustrates the key themes that emerged from the semi-structured interviews and observations.

Table 6.1 Unordered list of themes from interviews and observation at business support organisations

<table>
<thead>
<tr>
<th>Themes</th>
</tr>
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<tbody>
<tr>
<td>Building confidence</td>
</tr>
<tr>
<td>Childcare</td>
</tr>
<tr>
<td>Challenges in supporting female entrepreneurs</td>
</tr>
<tr>
<td>Best practices</td>
</tr>
<tr>
<td>Need for role models/mentors</td>
</tr>
<tr>
<td>Importance of listening</td>
</tr>
<tr>
<td>Female advisers</td>
</tr>
<tr>
<td>Social media and ICT training</td>
</tr>
</tbody>
</table>

The following sections present a detailed analysis of these themes supported by a range of quotations of the research participants.
6.2.1 Building confidence

One of the main themes that emerged from the whole study was confidence and the need to build the confidence of women venturing into or developing their business. All seven coaches/participants agreed that the most important need of female entrepreneurs is confidence building.

“One other thing that came through very, very clearly was even those women who are in mainstream world, who are solicitors say that they feel under-confidence particularly with men around because us chaps are so bossy and quite often there is a lot of sexism within the business. There is still an element of looking down your nose at women who are in business and I think it was about trying to provide somewhere that felt safe, and that was relaxed.” (Participant no. 1)

Participant no. 6 who runs a networking events business also stated that confidence building is the main requirement of female entrepreneurs.

“Confidence building. I think that’s where it starts and stops on a large extend. I think it is all about confidence. It can be the confidence of standing and talking in front of the people. It can be the confidence of entering the battle arena. Sometimes it is the confidence to stand up in front of your family and saying I am doing it.” (Participant no. 6)

Organisation 3 organises social events to promote information sharing on all women-related issues and a platform for female entrepreneurs to showcase their businesses. All the clients they are working with are given an opportunity to present at the events. At the end of their second event, many women in the audience came up to the organisers to share their entrepreneurial journey. One of the attendees, a shy Pakistani Beautician, who was getting back to “work” after being a stay-at-home mum for 15 years, became more and more confident after attending the events. The first time, the author met her; she hardly spoke to anybody unless spoken to. But later, she started participating in group activities and became quite confident about presenting her work. One of the female entrepreneurs, a yoga instructor and graphic designer wanted to do a small talk voluntarily at an event. She even offered free help with designing websites and business
cards for women setting up social enterprises. She later stated,

“I hadn’t planned on talking. I am usually not confident and scared of public speaking but when I saw all the women going up and talking and it was a women-only event, I felt I should try it and thought I could do it and I did it!” (A female entrepreneur who spoke at the event)

“It is about increasing their confidence. We have certainly seen that a lot of women that I have supported lack that confidence not because their ideas are not good, not because they don’t have business acumen; it is simply because they lack confidence because they look at other people and think that I can’t do that.” (Participant no. 3)

6.2.2 Support strategies

All participants agreed that every female entrepreneur’s needs are different. Each coach stated that they take into account each entrepreneur’s needs and provide a tailored support.

“We work on an individual basis what we will take into account over the board is we are looking for. So we basically will do an additional assessment over the time to find out what is that they are struggling with, what will they like support with and we will try to work around it with that client. What I have found is that women don’t like pressure so they certainly don’t want women advisers or enterprise coaches to come and give them pressure. They would in their own course start their businesses; they would take some money out on loan. Generally women like to do things in their own time, to do things in their own pace. Women want to be able to do things in a comfortable environment. They don’t want to be overwhelmed.” (Participant no. 3)

“Believe it or not it is two different things – one is supporting women entrepreneurs anyway and one supporting women entrepreneurs in our area. Our area is quite deprived and there are families and women from families have quite, how can I put it, backward ideas culturally, so they have full stops and they have obstacles in place. We take their needs into account. We run women’s only events especially as we have large Asian minority here and won’t want their women mixing with men so we hold women only events ourselves.” (Participant no. 2)
“I found that some of the women that I support, they want to start a business and have a great idea although because of say childcare issues they are unable to actualise their goals. I think of ways to find a way in which they could fit around their responsibilities. With my organisation, I have set up mum and tots arts and crafts where they can learn some skills and sell things they have made themselves. Also the child care issues are sorted out as we have arts for the children so that they are supported with the childcare whilst they are able to do something that will improve their economic situation.” (Participant no. 5)

6.2.3 Challenges

The coaches stated that getting access to female entrepreneurs and arranging for date and place for meeting and events can be very challenging. Since female entrepreneurs do not have a large social network, delivering the information about sessions or programmes is very difficult.

“Getting access to them in the first place. In the area like ours where there aren’t many places that women folk actually come to, even the local community centres. It is about getting to the right women because we are not just putting events for women, this is specifically for enterprising women. If you oversell it, you will have people turning up for free lunch but it is about getting through not only to people in general but the right people. I often say it is very easy to get 50 people to a room but I need if there is 50 people, I need 45 of them if not 50 of them to have an enterprising spirit otherwise it is the wrong people.” (Participant no. 1)

“I don’t think there are any but what we have found at least is that we have got requests for women only sessions like business workshops etc. and actually we delivered separate workshops for them. Certainly there haven’t been obstacles or challenges for us doing that. However I am the only female coach so it makes it difficult if requests came in like that then none other enterprise coaches could have dealt with that kind of request. So I think certainly having more female representation on these things can make a massive difference.” (Participant no. 3)
6.2.4 Listening

All coaches agreed that female entrepreneurs look for someone to listen to. The coaches stated that being a female entrepreneur could be lonesome and isolating; therefore, women entrepreneurs seek business support to sound off their ideas. The coaches considered listening and acting as soundboards as their best practice.

“My best practices are really trying to listen to the women rather than suggest things that I would like and that’s very good practices, listen and to also identify their needs that they may not realise could hinder or identify something that could help them to promote or whatever is that they so listening is very important and treating them with dignity and respect even if their ideas or not the best ideas but respecting that they have got an idea and encouraging them as well. Encouragement is very important. Sometimes people can get demoralise if things are not happening so if you say you know you keep going and there is this opportunities with encouragement you will find that women would want to continue with their ideas even though it is taking some time to materialise.” (Participant no. 4)

Participant no. 3 also stressed the importance of listening to their clients especially to bounce off ideas or offer feedback and gain’s clients’ confidence and trust.

“The need somebody to listen to them so they can bounce idea off of. They need somebody to give them constructive feedback and advice and in an approach they consider possibility may or may not be viable. It is very important that we don’t tell them what to do but we make them think for themselves. We don’t really ever put down people so we never say their ideas are bad. We do listen to each individual for example, I do meet women for example, when they are at a stage that they should set up business because they have lots of other things going on in their life. So in that stage, I will technically signpost them to services like housing or domestic violence so when I am not able to give them a particular help or support, I wouldn’t just leave them there, and I think that’s... We go into people’s home, we are talking to them, we are getting to know them as individuals. I kind of press is that we do help them as in making sure that they get the services rather than just leaving them and saying “I am sorry you don’t fit in our profile” or “you don’t”. ”(Participant no. 3)
6.2.5 Female advisers

The female participants stated that there is a need for female advisers as women feel comfortable talking to women. The author observed a client’s first meeting with Participant no. 5 and 6. The client was a Hungarian lady wanting to set up a restaurant. The meeting was at a local library/community centre. The coaches listened to the client patiently talk about her dream of setting up a restaurant. She went on to share about her personal life, her journey from Hungary to England and being abused by her ex-partner. The coaches consoled her and gave her confidence that they would help her. She also mentioned that she had a year old baby who is being looked after by her mother and she needed to leave. Participant no. 5 has two kids and she told the author that she could relate with the client as her circumstances were quite similar to her.

“Women who might lack confidence to make that first initial step, makes it so much easier to come into a community centre or space that they are fully confident about. It is just around the corner from where they live and it makes it lot easier for them to talk to other women. They can connect with other women. They can access support groups, I think that’s very important for women entrepreneurs because of that confidence and also part of my job is not meeting them in business setting but I go into people’s homes and for female entrepreneurs it is difficult getting out of their homes because of child care and to be able to do that, and if I was a male and if I were to go to an Asian woman’s house, they probably might have issues around that but because I am a female, women feel more comfortable sharing that part of life with me and you have a very open discussion you know whereas men wouldn’t have done that from a women’s perspective but I think we have a very open discussion and both in terms of religious barriers, cultural barriers, gender barriers and I think that makes a massive difference to getting over that first initial hurdle which is actually talking about your ideas with.” (Participant no. 3)

A female entrepreneur, who was a guest speaker at a networking event organised by one of the participating organisations, credited her success to her female coach.

“I will give all the credit for my success to my coach who supported me in all possible ways. I am a single mum with 2 children and it wouldn’t have been possible if my coach hadn’t understood my situation and had faith in me.” (Client as guest speaker at the
Participant no. 5 commented that female entrepreneurs tended to prefer female advisers as they can share their experiences more openly with another female.

“Women would prefer women advisers because they tend to be more honest, more open, more comfortable in their own environment or point being with them. So probably having women advisers is probably going to be one of the key points really for what they are looking for and in terms of the challenges in attending workshops, they tend to be during the day, they certainly can’t be involved in certain things because of the time we deliver. The difficulty is that we can’t fit everybody’s needs also we are not going to do weekends we are not going to do evenings because the uptake will be quite small but certainly women I think do want to be connected with other women. They do want that environment where they can share ideas, like minded entrepreneurs.” (Participant no. 5)

In contrast to the above, the respondents also stated that more confident women do not want to be differentiated in terms of gender. Few of the female entrepreneurs interviewed also stated that all entrepreneurs should be treated equally.

“What you find is probably more successful confident women doesn’t want any differentiation of support whereas women who lack confidence perhaps haven’t got much education will want more female orientated bespoke female advice that’s one the key things that I have come across.” (Participant no. 3)

6.2.6 Role of ICT

All respondents stated that ICT plays a vital role in business support.

“It keeps people informed of any events happening, any information out there, we try and publicise information for example, like free advice links on the HMRC website. We put that on there. Obviously we utilise email to email clients and contacts. We do newsletters as well. We do monthly newsletter for our area and people on our database.” (Participant no. 2)
“I think ICT is very imperative to be honest. Anyone who is not on ICT, I think it is very difficult for them to run their businesses because I believe in a very digital world. I think it is so important to reduce that isolation, to get advice now, like HMC does all of their advice through webinars. So if we are saying to clients, look you can go online, you can do self-assessments online now, HMC, nobody does anything on the paper form anymore. To be self-employed, you need to be able to use ICT, to be able to do your self-assessment, to do your tax returns, to gain information, to network with other people, to reduce isolation. It is very important.” (Participant No.3)

6.2.7 Childcare

Childcare continues to be an issue for female entrepreneurs. The participants agreed that childcare is an issue therefore, the clients are allowed to work around it and often they are allowed to bring their children. Participant no. 7 stated that childcare was one of the issues that motivated her to set up her own networking groups.

“Well I did attend local networking meetings and these meetings were held at breakfast time and I felt that the times were not good times for mums specially and women in businesses who have school runs or have commitments first thing in the morning were unable to attend these meetings.” (Participant no. 7)

Participant no. 2 suggested that women who have taken their businesses forward tend to be single and have no dependents.

“Most of the businesses that women are setting up are in terms of sector are hobby businesses or lifestyle businesses so they tend to be things that can be run from home and very rarely tend to be from shops. So they don’t tend to have large investment projects, they tend to things that they can start quite small, fit around their children or their husbands or their partners or family life. I probably have got a handful of small female entrepreneurs that have really taken forward their businesses but they tend to be single and don’t have any children. So I think that part of the reasons why it is but outside of the programme there’s lot of examples of women who have got children who have got families are running successful programmes but I am not saying that is a
factor to why they are being successful but certainly from the women I have supported that are successful have a certain profile.” (Participant no. 2)

“It is you know we have had before if they can bring children with them, to be perfectly honest, we would never say no but we don’t encourage that because this is about businesses and you wouldn’t take a to a business meeting with you so you shouldn’t be really doing this. However, we are considerate to people with different needs in different times. So I would say we have a flexible approach to it.” (Participant no. 1)

The author attended six women-only networking events organised by one of the participating organisation. A female entrepreneur had brought her toddler along to one of the events. The toddler was crying incessantly and the other women in the room found it distracting. The host had to request the lady to leave. Next day, a feedback/Thank you email for that event stressed that they would be employing a “no children policy” going forward.

“Also, after deliberation, I have decided that there should be a ‘no children’s’ policy. We understand that childcare can be an issue for some, but as an organisation we don’t have the funding to accommodate a crèche service. And as we do always supply as much notice as possible to our attendees, then for the majority of women, finding childcare for two and a half hours is rarely a problem. We have to be considerate of all the attendees who have taken time out of their busy schedules to attend a professional networking event and unfortunately, loveable as I’m sure they are, young children particularly, can sometimes disrupt these.” (Email from the organiser)

6.2.8 Workshops

There are many business-related workshops organised across the country by both government and private organisations. The respondents provided one to one tailored support as well as various free workshops on accounting, bookkeeping, business planning, marketing, social media, IT skills etc. for the benefit of business owners. It was often observed during the study that female entrepreneurs felt they have the skills and talent required for their business, for instance, a lady could bake excellent cakes but she does not have the organisational skills.
“I can stitch beautiful clothes and draw paintings. I am an artist. I can do these well. It is the organisational skills I lack and need support with.” (An attendee at a workshop)

These workshops helped them learn organisational skills. The Participants 1-6 also ran similar workshops. Participant no.1 is a marketing expert and he runs workshops on marketing while Participant no. 3 is an IT expert and runs IT skills and social media workshops. The author wanted to observe these workshops but as they were always “pretty much full and in fact they have waiting lists for the majority of them” the author could not attend these workshops.

The author attended different workshops organised by Leeds City Council’s Business & IP Centre and few local social enterprises. The author also attended few workshops organised through Leeds Business Week. These workshops were run by marketing companies and they were very basic and were inclined on selling their services. The attendance was quite full in all of these workshops. There was no significant difference in the number of attendees with regards to gender. For example, the social media workshop at Leeds City Council’s Business & IP Centre had 13 males and 13 females. Similarly, the marketing workshop at Leeds business week had 16 males and 17 females in attendance.

“I didn’t find this workshop any useful at all. I mean I knew all of that this lady was teaching. I looked into all of this during my business research and know this basic stuff. I was expecting more than this basic level. The lady seemed more keen on signing me up for as her client than imparting any knowledge. I can’t afford that fee that’s why I am here to learn on my own to do my marketing. Nobody even stayed for networking so it was a complete waste of time, honestly.” (A female entrepreneur at LCC social media workshop)

A local social enterprise was running free business workshops for people setting up businesses. It was a course of 8 weeks with business workshops every Saturday. The initial workshops were useful and informative. There were three female entrepreneurs in attendance. They found the first three workshops very useful.

“Actually it is very useful, very useful that I cannot miss any of those sessions to be honest to you, cause I find it very useful, because there was so many things that I never
know I mean I didn’t know before and now I know and I can see where I went wrong, from the previous experience, so I think it’s very useful.” (A female entrepreneur setting up a homebased retail business)

The financial and sales forecast workshop were not organised well. The trainers were struggling to understand themselves and explain it to the attendees. The trainers handed out hard copies of templates downloaded from the internet and used an outdated version of the template in the presentation slides. The trainers as well as the learners found it confusing and difficult to follow the training. For the subsequent batch of learners, this organisation had invited an accounting expert as the trainer.

In addition to the above challenges, there was another significant challenge evident from the observation. Business coaches and organisations have set targets. The author was approached by few business coaches who worked for different support organisations for referrals. This could be disadvantageous for female entrepreneurs as evident from this study, women take longer to set up their businesses and therefore, business coaches may target male entrepreneurs more in order to achieve their targets.

6.3 Summary of section 6.2

This section presented the findings of the interviews of the coaches and observation at different events and workshops that the author participated in. The general themes that emerged regarding strategies and challenges of the participating organisations, such as confidence building, right support strategy, importance of listening to female entrepreneurs, role of female adviser, importance of ICT, and role of key workshops, were presented.

The following section provides findings of participant observation at a specialist business support organisation. First, detailed profiles of the organisation, Women’s Hub (WH) and its founder, Participant no. 5 are provided followed by the findings of the observation at WH. The author was granted full access for conducting the ethnographic study at the firm. The author spent nine months, March 2015-December 2015, conducting the study.
6.4 Women’s Hub (Pseudonym) profile

The author met Participant no. 5 at an International Women’s Day event where she was promoting her new initiative called Mum n Tots Arts Group. The author approached Participant no. 5 to invite her to participate in this study as female entrepreneur. She was excited to be part of the research but since she was busy at the event, she wanted to know more about the research and decided to meet up. Participant no. 5 informed the author that she provides support for women setting up business and her enterprise has been a year old. She was very excited and elated to be part of the study.

During the first interview Participant no. 5 spoke at length about various situations she experienced in setting up her business and different ideas she has for helping female entrepreneurs like her.

She stated, “From a very young age, I have had instilled in me by my parents the need to support people and coming from South Africa I have the principles of Mandela instilled in me. I believe I can make a difference because we have devised a holistic approach in that I provide practical support, I encourage and the emphasis is on love. Giving the women the power to think for themselves and be in control rather than I am helping them. I am just prompting them to achieve and actualise their goals. So it is not my idea, it is their ideas and I nurture their ideas.”

Participant no. 5 shared her dreams about making her social enterprise international and helping women all around the world. The author requested her permission to observe her at work with the women and also to interview the women she works with. The knowledge that her experiences would be used to help other women was both exciting and emotional for her. The author was granted access to observe and be part of meetings and workshops. Participant no. 5 shared a case study that was done on her by Women’s Resource Centre.

6.4.1 Women’s Hub [WH]: Enterprise in Women’s Development

6.4.1.1 Background of group

Women’s Hub was started by women’s rights activist, Participant no. 5, to provide
practical and emotional support for women, by fostering community cooperation and undertaking social activities. WH provides outreach, activities and opportunities for self-development and learning. WH also facilitates communication and partnership development with similar local groups and Women’s Forum. WH is campaigning for a community centre in the area.

WH has secured 3 months funding for the project. There are currently 16 clients and WH deals with a range of issues including help with filling forms / letter writing, housing, business planning, self-employment and education. They also raise aspirations, helping women define achievable stages to fulfil their dreams. WH currently works with 16 women who want to set up their own businesses. Founder member has a law degree and corporate law background. She also runs her own business – a mobile service selling natural products made by her. The service caters for women who are more housebound through care responsibilities or disabilities.

6.4.1.2 Demography of female entrepreneurs supported by WH

This section presents the personal demography of female entrepreneurs supported by WH. Initially, when the author started the fieldwork, there were only two clients. Over the nine months, the number of clients increased. The author observed/worked with the following female entrepreneurs:

WH01 and WH02 came to WH to set up a hair consulting business. They have been consulting and manufacturing hair products for their family and friends with curly/Afro hair. They wanted to use their skills and set up a business. WH01 is a 30 year old British Caribbean and she is single. WH02 is a 32 years old single mother. They set up their social enterprise to change the way people and media view afro/curly hair.

WH03, WH04, WH05 set up beauty services business together. WH03 is a 54 year old British African and a mother of four children. She is married and has a diploma in bookkeeping. She also runs different workshops for women. WH04 is her younger sister. WH04 is separated from her husband and has three young sons. One of her sons need round the clock care. She is also the leader of her local community group. WH05 is their family friend. She is a British African and has a year old daughter. They are all
trained in special African beauty treatments. Their main goal is to set up a beauty salon and spa specialising in natural African beauty treatments.

WH06 is a British Asian. She is in her early 40s and divorced. Her children are grown up. Her daughter helps her out when catering at events. She set up her business 2 years old. She makes and sells mango lassi. She is also a henna artist.

WH07 set up her childcare centre when she faced difficulty with childcare when she was working. She is a single mother of three children. She has a degree in Child Development and a postgraduate degree in Life-long Learning, Health and social caring services.

WH08 is a 35 year old Eastern European. She lives with her partner and a daughter. She is setting up a cleaning services business. Her business is registered as a community interest company. She employs/works with other mothers who have been unemployed for a long time.

WH09 is White British. She is a single mother of two. She is a teacher as well as a trained jewellery maker. In addition to teaching, she has been running workshop on ethical jewellery making and selling jewellery since 2010.

WH10 is a 32 year old eastern European. She has worked as an advocate for Roma community for a year and half and she is now setting up a social enterprise providing advocacy and employment services to Roma community. She is a single mother of two sons.

WH11 is a white European. She is setting up a catering businesses specialising in European wraps and desserts. Her dream is to set up her own café. She has a few months old baby and is married.

WH12 runs a retail business from home. She is British African. She is married and has five children. Two of the five children are aged over 21 years. She buys branded cosmetics from wholesalers and sells them below the market price for a marginal profit.
WH13 is British African. She is married and has a daughter. She runs a catering business. She caters to small events or functions.

WH14 is British Asian/Arab. She is a teacher and she runs a social enterprise. She is married and has two young daughters. They are Syrian refugees who came to the UK in the early 2000s. They provide catering services. The food and service is provided by other Syrian refugees they work with.

WH15 is a 62 year old, white British. She is an artist. She also designs and makes clothes. She has been selling painting for almost a decade and she is looking to expand into selling clothes. She used to run an antique shop but had to close down. She lives with her partner.

WE27, who is a 52 year old British African, is supported by WH in setting up her social enterprise.

Most of these women (n=7) were victims of different abuse and are building their life back up through enterprise. Table 6.2 illustrates the summary of personal demographics of female entrepreneurs supported by WH. The average age of female entrepreneurs was approximately 39 years of age with ages ranging between 30 and 62 years old. The majority of respondents were British Afro-Caribbean (n=8, 53 per cent), with five white British and three British Asian. On the whole, respondents were educated to high standard with only six educated below a degree level. Marital status was evenly split between the respondents with half married or living with a partner and half single, divorced, or widowed. A high proportion of respondents (n=12, 80 per cent) had childcare responsibilities or dependents.

Table 6.3 illustrates a summary of the business demographics for female entrepreneurs. The data show that there was a variety of business experience, with female entrepreneurs from different stages of their business, for example, two respondents (13 per cent) were at the pre start-up phase, nine (60 per cent) of the respondents had been operating their business for under one year, two female entrepreneurs have been running their businesses for just over a year and only two respondents (13 per cent) have been operating their business for more than three years. The majority of participants in the study (n= 7, 46 per cent) had businesses in the service industry and just less than half
(n=6, 40 per cent) had any previous entrepreneurial experience. All female entrepreneurs except one had home based businesses and none of the participant had employees.

Table 6.2 Summary of personal demographics of female entrepreneurs supported by Women’s Hub

<table>
<thead>
<tr>
<th></th>
<th>Participants N=16</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>21-30</td>
<td>1</td>
</tr>
<tr>
<td>31-40</td>
<td>7</td>
</tr>
<tr>
<td>41-50</td>
<td>5</td>
</tr>
<tr>
<td>51-60</td>
<td>2</td>
</tr>
<tr>
<td>61-70</td>
<td>1</td>
</tr>
<tr>
<td><strong>Educational level</strong></td>
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<td>High School</td>
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<tr>
<td>Degree</td>
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<tr>
<td>Postgraduate diploma</td>
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</tr>
<tr>
<td>Masters</td>
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</tr>
<tr>
<td><strong>Marital status</strong></td>
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<tr>
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</tr>
<tr>
<td>living with partner</td>
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</tr>
<tr>
<td>divorce/widowed/separated</td>
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</tr>
<tr>
<td><strong>Ethnicity</strong></td>
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<td>Black (British African/Caribbean)</td>
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<tr>
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</tr>
<tr>
<td>No. of women with childcare responsibilities</td>
<td>12</td>
</tr>
<tr>
<td>No. of women with no childcare responsibilities</td>
<td>4</td>
</tr>
</tbody>
</table>
Table 6.3 Summary of business demographics of female entrepreneurs supported by Women’s Hub

<table>
<thead>
<tr>
<th></th>
<th>Participants N=15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Business Stage</strong></td>
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</tr>
<tr>
<td>Pre-start</td>
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<tr>
<td>1 - 2 years</td>
<td>2</td>
</tr>
<tr>
<td>2 - 3 years</td>
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<tr>
<td>Up to 4 years and above</td>
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<td><strong>Business sector</strong></td>
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<td>Service</td>
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<td>Retailing</td>
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<tr>
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<td><strong>Previous business</strong></td>
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<td>6</td>
</tr>
<tr>
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<td></td>
</tr>
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</tr>
</tbody>
</table>

6.4.1.3 Accomplishments

WH has succeeded in a strong start and a developing client base. It has developed workshops for enterprise which look at key themes – helping women define an interest they are passionate about, examining this for business potential and then if feasible, drawing up the steps needed to turn the idea to reality. The big difference that WH makes is in confidence – people have ideas but do not see the potential. The advantage of this approach is that it gets women to not only build confidence but also build the ability to size up opportunities to benefit from them. It changes a way of thinking from passive to active and is extremely useful in revitalising members of the group. Courses incorporate personal development so women can view their strengths and potential. WH works primarily with Black Minority Ethnic (BME) women but does not focus only on
race. It helps with gender issues as well such as childcare. Anyone can come for assistance and WH does get women form “all walks of lives.” WH strength is its ability to encourage women to go somewhere.

When positive help is received, women feel that they want to come in and volunteer as well to help others and so WH helps and support grows – there are now 5 volunteers. It unites a diverse range of women with different needs and expectations. WH links with other organisations helps identify gaps and with signposting. WH believes in holistic help, not single services.

6.4.1.4 Challenges

The main challenges WH feels it faces are both external and internal. Externally at a time of cuts and diminishing public services, gaps are growing – in some cases, agencies appear to be unaware that they are not meeting needs. Internal challenges are women’s attitudes at times of pressure – they lack the confidence to bring about change and this can lead to depression and feeling trapped. Inequalities are sometimes viewed in silos as a consequence of public sector separations of groups. In order to counter inequalities there is a need for creative thinking and an open door.

6.4.1.5 Creative responses to challenges

There is no fixed timetable of workshops. One might be run as a first idea and depending on participant contribution, another developed and run.

6.4.1.6 Success factors

- Using enterprise to encourage creative and collaborative ways of thinking; understanding that successful business can only grow from an interest that the potential entrepreneur is passionate about
- Using enterprise to help women recognise and make use of new opportunities
- Using wider frameworks to lead the development of the group, gaining recognition for its core purpose and work in developing equality
- Personal development as a central part of the enterprise support – recognising
the value of dreams and ability to harness passion

- Flexible and warm approach – no preconceptions of what is needed, support is personalised to the client, there is an open door approach to all
- Emphasis on feedback – showing clients why this matters, not a mechanised voucher service
- Appropriate training developed from what clients want
- No hierarchies – clients become volunteers and all contribute to the work of the group
- Timetables are not set in stone. Programmes do not advertise a series of workshops. One workshop is run and depending on client feedback another may be developed and run

6.4.2 The Founder

Participant no. 5 is the founder of WH. She set up her businesses 3 years ago and set up her business support organisation in 2014. She is a single mother with two kids, a 3 year old daughter and a 5 year old son. She lives a few miles away from the city centre and between two school runs, she travels on buses to town to meet women who need her at a time of their convenience. Most of her clients have children too. She feels that “mums miss out on actualising their dreams because of childcare, that’s why I am so passionate about not letting childcare be an obstacle. If I can do it, they can do it and that is what I am trying to show them.” The Mum n Tots Arts group allows mothers to bring their kids with them without worrying about childcare. The volunteers (again women wanting to set up childcare business) take care of the children while the mothers are able to share their business ideas or sell their products.

She conducts informal information events regularly to provide information as well as a platform for women to share their ideas. In one of the early interviews, she mentioned, “..although I have not fully launched the Women in business but because of the demand I have started on it but the two women I have supported also I am providing information session at the next event which will be telling women about the business workshops that I will be running and where they can gain skills. I will be providing a few women groups, like the asylum seekers, a Food Hygiene course because a lot of the women have wanted to set up catering services, cook for others and at event and because of their status not able to get money from it as in wage but they would be able to cover
their expenses. We are providing them with training they are able to do something that will help them out.”

The launch event was well attended with about 30 - 35 women entrepreneurs participating and there was positive feedback from all the attendees. The event took place in a small art gallery/café and female entrepreneurs were invited to hold stalls for free. Soon after the launch, WH received funding for their Women in Business project. The funding allowed for hiring experts to run workshops. The workshops provided a wealth of information and practical training. Childcare facilities were provided which enabled more women to access the workshops. WH provides networking opportunity through their workshops as well as taking their women entrepreneurs to different networking events in their local areas and surrounding cities.

In September 2015, WS launched their own networking events with different aspiring female entrepreneurs as guest speakers. Again, female entrepreneurs were invited to hold stalls at the event. Participant no. 2 attended this event and they have started providing free stalls for women at their events which are booked full very much in advance. WH networking events are informal and they have a different theme every month.

WH is being approached by different organisations to work in collaboration for the benefit of female entrepreneurs. WH will be very soon launching its own centre where their women entrepreneurs can open up shops, café and have their networking meetings. A brief narrative describing the nature and journeys of the Founder of the WH, WE27 and WH03 supported by WH, and the success story of WE02 (supported by BK) is presented in Appendix J.

6.4.3 Observations at WH

As noted in Chapter Four: Research Methodology, the participant-observer ethnographic research method was employed. The field notes included both descriptive and reflective information where the descriptive part contained the details like physical setting, the people involved, etc., while the reflective information of the field notes recorded the subjective part of the observation experience.
6.4.3.1 Lack of confidence

During the time at WH, the most significant observation was the women’s lack of confidence. Although the women had different skills, they lacked self-confidence. For example, there were three women, two sisters and a friend, who wanted to set up a spa which will provide special beauty treatments from Sudan. In the first interview, the women were asked to present their business plan. They explained the type of business they would like to set up. Then they were asked to divide the work based on their skills. They were asked to list down the skills and training they have had. They listed about 16 skills including bookkeeping, accounting, and administration. Despite of possessing these skills; they felt that they might fail. These women have been unemployed for a long time and have been stay-at-home mothers. They feared that the business might not do well and they might be worse-off. One other female entrepreneur wanted to set up a Content Writing business but she lacked self-confidence. She was scared to take the first step in case she fails. The author observed that these women needed more assurances/affirmation and somebody to tell them they can do it. They wanted an “expert opinion” or a role model to say that they can run successful business.

6.4.3.2 Lack of information or too much information

The next significant observation was the lack of information. Most of the women are not aware of the kind of support that is available for them. They lack information regarding where to seek support and how to network. The women are hesitant to register their businesses as they are worried that they will lose government welfare benefits. As mentioned before, the lack of confidence that their business will be viable and lack of information prevents them from setting up their businesses. There are various schemes available through the government for people getting into self-employment. These women lack awareness regarding this information and are losing out on fulfilling their dreams. There are various business support organisations that provide free support for women setting up businesses but they are not advertised well.

The women are not aware of different types of business structures and benefits of each structure. The only popular business structures seem to be as a sole trader or partnership. One of the women who is a certified goldsmith who was passionate about
recycling metal to prevent child labour in mines wanted to set up a social enterprise. She was under the impression that as a social enterprise, she has to donate all her profits which will leave her with nothing. When it was explained to her how social enterprise works, she re-registered her business as Community Interest Company.

*Like having a workshop where one day you sitting down and looking at the legal structure of setting up a business, and you have that interaction, where if you stuck on something someone can help you there and then rather than going through several organisations to get to where you want to.*” (A female entrepreneur, service sector)

Whilst many women are unaware of the business support, some of the female entrepreneurs were accessing business support from more than one organisation. In such cases, it was noted that there was a conflict of interest since most of these business support organisations were competing with each other. Also, the advice received was based on each adviser’s experience and some female entrepreneurs received conflicting advice causing moral hazard and adverse selection. For example, a female entrepreneur was advised to register as sole trader by one of the advisers while the other wanted her to set up as a social enterprise. Participant no. 5 commented,

“You know government and European Regional Development agency have invested a large amount of money to promote female entrepreneurship but most of these monies are “won” by big firms. Small social enterprises or business support organisations like mine hardly win much funding. These big organisations have the resources but do not understand what our needs are. To them it is all about numbers or bum in the chairs. Somebody needs to actually investigate if they actually help people. Also, business support is very competitive. Big firms want numbers so they entice our clients with lot of promises. Most women I work with are from deprived background and they want to take advantage of anything that is available but most of them end up being taken advantage of. I have clients who were with different business support provider and lost their businesses and came to me. One of my clients told me her adviser was someone who had just finished college and never had any business experience or qualification. The wrong advice cost her all her savings and she ended up in debt. She was depressed and locked herself in her room and refused to come out of her home.”
6.4.3.3 Childcare issues

Childcare issue is cutting down on the hours women can work on their businesses. It was noted during observation that women with children are able to attend meetings only when held between 9.30 am to 2.45 pm. Most of the time, even with women arranging childcare in advance, they are unable to make it due to last minute cancellations by childcare providers or any other childcare emergencies. The author witnessed that mothers usually get restless around 2.30 pm and are unable to concentrate when it is time to pick up their kids from schools. Participant no. 5 herself would have all her meetings on Mondays, Wednesdays and Fridays while her daughter was at nursery. WH provided crèche facility during few of their events; the attendance was quite high at these events.

Participant no. 5 arrived late for her own events twice because the babysitter cancelled at the last minute. As Participant no. 3 mentioned, single women (with no dependents) are able to dedicate more time to business and tend to take their business forward.

6.4.3.4 Networking

The female entrepreneurs that WH works with did not have any knowledge of networking or its benefits. The female entrepreneurs tend to think of networking as “people in fancy suits or meetings where posh people go”. The author witnessed that almost all networking groups had same people in attendance. She met at least 80% of the same people in every networking meeting. It is usually entrepreneurs from network marketing. The female entrepreneurs who are involved in network marketing are provided with training and development support by their companies and seem quite confident. A lady told the author about network marketers, “They will try to sign you up and make you buy their products. Just ignore the network marketing women.”

When networking was launched by WH, women who attended networking event for the first time were able to understand how networking operates. Most of the female entrepreneurs have started attending different networking events regularly and their client base is expanding.
6.4.3.5 Finance

Finance is an important need of female entrepreneurs. The author observed that the women entrepreneurs had problems procuring finance. There are some government grants and funds to support small businesses but the information does not seem to reach the right people. The author signed up for some newsletter which provided information on grants and funding. The newsletters tend to have too much information and to filter out the actual information could be very tedious. The author observed that female entrepreneurs working with WH do not want to take loans as they do not want to get into debt. WH passes information on funding to its female entrepreneurs and also helps with funding applications. The other business support organisations also help female entrepreneurs in writing application for loans and grants. WH encourages its female entrepreneurs to set up Community Interest Companies in order to help the community as well as apply for funding available for social enterprises. It was noted that in spite of having good business idea which would be beneficial to them and the community, funding applications were not successful because of lack of skills in writing the application.

WH and its female entrepreneurs are part of a local council’s project which is a collaborative project between the local city council and a social enterprise. Being part of this project helps them receive information and support of the council. The project’s commissioner also provides the women with references on request for funding applications. Each of these women also received a seed corn fund of about 400 GBP to set up their businesses.

6.4.3.6 Informal environment and collaborative working

The author observed that female entrepreneurs are more comfortable in informal environment. They feel less intimidated and feel more confident when they are among all women groups. They are able to share and express their views when they feel they are not being scrutinised. One of the important finding from WH is collaborative working among its members. WH runs Mum n Tots arts and craft sessions every Thursday. They are informal gatherings where women working with WH are able to meet each other and discuss their progress. These sessions also offer opportunity to “test
drive” their business idea or brainstorming. The women use their skills to help each other. For example, the attendees made a 3D origami crown to be used as a logo by one of the female entrepreneurs for her business launch party. The founder believes that collaborative working is one of the main reasons for the success of its business support programme where female entrepreneurs support and buy from each other.

6.5 Summary of Chapter 6

Chapter 6 included the results of the interview process and observation, and the themes from the findings: need for confidence building, right support strategy, importance of listening to female entrepreneurs, role of female adviser, importance of ICT, and role of key workshops. It also presented a detailed description of WH and its founder’s profile and key findings of observation at WH: lack of confidence, lack of information, childcare issues, networking, finance, informal environment and collaborative working.

Chapter 7 will include interpretation and discussion of the research findings answering each research question to develop a working model for business support for female entrepreneurs using a resource-based approach.
Chapter 7
Discussion

7.1 Introduction

This study was conducted to understand the role of business support and ICT in the empowerment of women-small business owners to develop a practical framework for a resource-based approach to business support for female entrepreneurs. In this qualitative study a number of key issues were assessed. They include: 1. the needs of female entrepreneurs from business support; 2. the strategies and challenges faced by business support organisations; 3. whether business support has helped female entrepreneurs to access resources and develop their competencies; 4. the role of ICT. The interpretations of the findings by research question and the development of the working model for business support for female entrepreneurs are discussed in this chapter.

7.2 Interpretation of Findings

The following is an interpretation of the findings by research question. Each research question was designed to determine the role of business support in the growth and empowerment of female entrepreneurs.

7.2.1 Research question 1

*Does adapting to the needs of women entrepreneurs in support strategies facilitate overcoming the challenges faced by both business support organisations and women entrepreneurs?*

There is a need to conduct research examining how support programmes are designed and this study will contribute to the literature whether the business support programmes benefit women. Female entrepreneurs were asked to comment on their needs from
business support to understand if these programmes take these needs into account and if they are beneficial to their personal and professional development. The needs stated by all participants fell into the following three categories: female specific support, financial support, and information.

7.2.1.1 Specialist support

Tailored, female focused support is needed to promote female entrepreneurship. Although there is generalist advice provision, there is a suboptimal amount of it. The need for specialist provision for female entrepreneurs suggests some sort of market failure. Women entrepreneurs stressed the significance of having other women to discuss ideas as they have similar experiences and are able to better understand their positions. In 2015, SFEDI Group and Institute of Enterprise and Entrepreneurs organised Meet A Mentor for Women events in different parts of the UK for connecting female mentees and mentors. Tickets were all sold out for all events which suggests that female entrepreneurs seek female mentors. This also suggests that female entrepreneurs look up to other successful female entrepreneurs as an inspiration for their own success. The findings from this study show that female entrepreneurs want advisers who are equipped with business experience to provide support. In terms of the gender of adviser, confident women entrepreneurs do not want any differentiation in support whereas women who lack confidence or do not have much education want more female oriented bespoke female advice.

BusinessZone (Martin, 2013) ran Twitter debate on whether female business owners require gender-specific enterprise support following an article by Claire Mitchell, business coach and owner of The Girls Mean Business, “The Online Business School for Women” who believes that women need different support than men. The debate result was mixed with some women stating that different need for women was patronising but most commenters agreed that for women with children might need different or gender specific support. A longitudinal study was conducted by Hunt, 2010 to explore and examine the potential and impact of an e-coaching programme on the learning and self-efficacy of female entrepreneurs in the north west of England. As part of the study, thirty female entrepreneurs were interviewed to understand their requirements from business support for designing the programmes. The study’s findings suggested that there is a need for female focused support. The findings were supported
by a Prowess (2008) survey, which reported that “approximately 80 per cent of respondents were more likely to participate in a business support programme if it was for women only” (Hunt, 2010).

The findings of this doctoral study also suggest that the current business support is very generic and the business support organisations have a generic model which is used for all businesses. This finding is consistent with the Burt Report and Mole (2002b, p. 183), who confirm that “further problem is that, although many small and medium-sized businesses want sector-specific advice, Personal Business Advisers are generalists.” Mole (2002b) cites Agar (1994) who argued that the strength of this approach is that generalites avoid doling out the sector-received wisdom implying that sector-received wisdom is deficient. Sector-received wisdom may be invaluable for a firm in a “routinized” sector, that operates with mature technologies and that has accepted ways of doing things (Audretsch, 1995 cited in Mole, 2002b).

Carter et al. (2013) highlight two main issues in the discussions about mainstream or specialist provision for women entrepreneurs. First, being a concern about the number of women who would engage with specialist institutions as many established female entrepreneurs regard women-only business support mechanisms with great reservation. Second, is a concern that mainstream business support provision is generally targeted at high-growth businesses which in practice excludes women-owned businesses as relatively few are able to meet the thresholds for inclusion in many of these selective programmes and initiatives which is true with regards to the female entrepreneurs in this study. Therefore, gender-blindness may be disadvantageous to female-owned businesses which are typically smaller in scale.

The participants in this study commented on the need to share experiences with other female entrepreneurs and believed that female advisers or coach could be beneficial as business support. Women are more likely than men to operate businesses from home (Loscosco and Smith-Hunter, 2004). Twenty one of the thirty participants (70 per cent) in this study have homebased businesses. This restricts them from building confidence and also it can be quite lonesome. Therefore, creating female focused support is an important way to encourage networking activity or building social capital for female entrepreneurs. The Women-only monthly networking event organised by Organisation 2 has been very well received by female entrepreneurs. The number of attendees has
increased every month. The employees interviewed from Organisation 2 had described their women-only networking events as their best initiative so far. These events have been instrumental in allowing female entrepreneurs to network and meet inspiring successful women who have similar experiences.

The findings from this study asserts that female entrepreneurs have different needs from men and one size clearly does not fit all when designing policy responses to female entrepreneurship in relation to business support services.

7.2.1.2 Financial needs

It was evident from the findings of this research that respondents emphasised the importance of receiving financial support. The participants in this study have micro-sized enterprises with less than 5 employees or the female entrepreneur herself solely. Their very small size implies problems in accessing resources of any kind. This finding is consistent with “Addressing the business support needs of the ethnic minority firms in the United Kingdom”, a study by Deakins et al. (2003, p. 846) suggesting that micro-sized enterprises face problems in “raising finance, particularly in the early stages, as well as scarce management resources, leading to deficiencies in certain core management competencies, such as marketing and financial management skills.” This finding is also consistent with Kim (2014) who implies that financial capital might impact the relationship between gender and business startup. Women often set up their new businesses with lower financial capital than their male counterparts (Coleman and Robb, 2009).

Being financially constrained is the main reason for the lack of confidence among female entrepreneurs. As suggested from the findings in this study, female entrepreneurs have human capital in terms of training, education and business experience and also have social capital through informal networks – family and friends. It is financial capital that constrains them. The female entrepreneurs in this study are all educated at A level and above except one participant who has more than 40 years of experience in sales. All participants have working experience/business experience or has someone in their family running a business. More than half of the participants stated that they require assistance with finance. Saridakis et al. (2008) conclude that firms,
which reported being financially constrained in their first year of operation, have less chances of survival and that access to finance is critical for the survival of new firms.

Female entrepreneurs face barriers in accessing finance because, for instance, external financing requires guarantees and credit track records which are often beyond the scope of personal assets for women. In addition, few women in this study also stated their faith which prevented them from taking loans from bank. The participants in this study have used their personal savings to set up their businesses which is consistent with Shaw et al. (2001) who estimated that 80 to 99% of initial capitalisation of women’s businesses is from personal savings compared with that of 30 to 59% for men. They also suggest that the source of start-up is their personal savings; they do not have easy access to start-up funds from banks and financial institutions; and small-size enterprises prefer straightforward funding support.

7.2.1.3 Access to information

Most interviewees stressed that they struggle to discover how and where they can obtain government support because of the numerous support programmes delivered by multiple providers and the lack of easily accessible information about the programmes which is consistent with Choi et al. (2012) who did a comparative study of national business support programmes in design operated by National Design Centres (NDCs) in the UK and South Korea. They also concluded that poor links between support programmes; and the unclear specialism of each programme because of similar or duplicated functions where even employees of business support agencies are often unclear what is on offer and which programmes work well are the reasons for businesses not accessing government business support. The participants in this study stated that the government business support is accessible once you know where to get it but the information about what is available is not readily accessible.

Female entrepreneurs stressed the need for information hub or a directory which can be accessed by small businesses looking for support. Lack of information about the services that are offered is one of the reasons for female entrepreneurs not accessing business support. It was evident from the findings that even women entrepreneurs who had used Business Link before are not aware of its online existence. The findings
suggest that the participants think that Business Link is shut down. The ability of women entrepreneurs to utilise peer financing, informal advice and information networks required for survival and growth are limited due to gender-based constrains. Networking can be a significant resource for growing and internationalising activities as it helps female entrepreneurs by increasing the flow of information.

Lack of information was a recurring theme in the findings. Studies show that during the business start-up phase, new and advanced information and ideas could help nascent entrepreneurs to find and access new business opportunities and resources (Davidsson and Honig, 2003). The Government’s aim for providing business support information through GOV.UK and Helpline services was to address market failures associated with information asymmetries (BIS, 2014). The market failure argument suggests that there ought to be more advice taken, not that there was not any provision.

Dreisler et al. (2003) found that a lack of information and education were the main problems for female entrepreneurs and hence, they suggest that support initiatives should focus on provide information to potential female entrepreneurs and offer training on issues such as business plan writing, small business marketing or the legal problems of starting a business. The findings in this study while suggest that lack of information is one of the main problems, education does not seem to be one of the main problems since most of the respondents hold A levels, degree or more as argued by Lituchy and Reavley (2004) that female entrepreneurs have a good level of education. The findings of this study is consistent with studies (Buttners and Rosen, 1988; Hisrich and Brush, 1987) which found women struggle to find access to useful and easy information about management, finance, marketing, and accounting. These factors should be considered when designing business support for female entrepreneurs.

7.2.1.4 Challenges faced by business support organisations

The major challenges in supporting female entrepreneurs are getting access to them and funding. For business support agencies to increase their level of engagement with female entrepreneurs is critical if they are to improve the accessibility of female entrepreneurs. This requires agencies to be proactive, seeking to develop both links with and relevant services for female owned businesses. In this regard, female focused
support agencies have a potential role to play. However, not all of them have the capacity, in terms of staff or infrastructure, to fulfil this role. This finding is consistent with Langowitz and Sharpe (2006) who identified that funding is the biggest problem for Women’s Business Centers in the United States that provide the Microenterprise Development Programs to women. They stress that providing gender specialist support requires considerable resources for staff, business association membership fees, technical assistance, and networking events. However, to be successful, it is necessary for enterprise support providers to make a strategic commitment to developing deeper relationships with women owned businesses, in order to help to build capacity on both sides, focusing on the requirements of women entrepreneurs, and to address them effectively through the development of trust-based relationships.

Information deficiency is one of the main reasons for female entrepreneurs’ lack of engagement with business support and the enterprise support providers’ access to female entrepreneur suggesting market failure. As suggested by Deakins et al. (2003) when faced with ‘difficult to reach' groups, a proactive approach involving outreach activity, which includes actions and initiatives to raise awareness and develop links, becomes essential if engagement is to increase. The lessons from the study on ‘street-level bureaucrats’ (Mole, 2002), suggest that it is also important for business support providers on the front-line to use their local knowledge to engage with hard-to-reach communities and businesses which is consistent with the findings of this study that lack of awareness is a major reason for non-use of business support.

One of the most pressing challenges of supporting female entrepreneurs is the vagaries of funding. The grants dictate the type of support and target clients. Studies show that funding determines activity in the broadest sense and can restrain innovation and diversity of approach. Transformational (or intensive) approaches are being replaced by transactional approaches due to funding constraints, despite evidence of the benefits of intensive business support (Deakins et al., 2003; Mole et al., 2008; 2011). Reflecting a wider problem (Huggins and Williams, 2009), a concern for basic survival has meant that business support agencies have often found themselves chasing myriad funding streams rather than developing effective relationships with their clients as consistent with Deakins et al. (2003). This serves to generate potentially destructive competition between service providers and militates against effective networking. There is also pressure from funding partners to show results within a period of time. Funding bodies
and/or partners require business support providers to support or help establish a number of businesses. Business advisers are under pressure to achieve their targets within the given period of time. As the findings from this study show, female entrepreneurs’ lack of self-efficacy might result in delay in setting up businesses which would make them less likely to be targeted by business advisers.

All participating organisations faced funding related issues. They had their funding streams end and some drawing towards an end (ranging from European Regional Development Funding to reductions in local council budgets). Some funding streams were withdrawn or brought to a premature close at short notice, or renewed for few months only with fate of the programme unknown, aggravating the impacts of cuts in the participating organisations which had devoted resources to deliver such programmes. The participating organisations were externally funded and provided free business support to entrepreneurs. The organisations 1 and 2 had to discontinue the business support project because of the withdrawal of the funding and almost all of the business coaches are let go. The end of funding inevitably leads to change and organisations should have a continuation strategy in place for what happens to services and clients when funding ends. Entrepreneurs, especially female entrepreneurs who lack start-up capital, could avail free or subsidised business support through these funded organisations but lack of funding has forced many organisations to withdraw the enterprise support programmes affecting entrepreneurs from disadvantage backgrounds mostly.

Business support agencies could help improve women-owned businesses by equipping them with means to network more to develop contacts with other entrepreneurs and experts who have new and different information, ideas, and resources such as bankers, successful female role models/mentors, male cohorts and business associations. They could also provide networking opportunities or networking groups where female entrepreneurs could exchange information and develop contacts and skills which would allow their business to grow. The findings demonstrate that networks are also critical for female entrepreneurs and is consistent with Bonacich, 1973; Waldinger, 1986; Pyong, 1988; Waldinger et al., 1990; Wong, 1998), especially for migrant female entrepreneurs. It is evident from the findings that the needs of each female entrepreneur are different and are based on their cultural and ethnic background.
In agreement with Johannisson and Nilsson (1989) and Shapero and Sokol (1982) who stress the social constituencies of entrepreneurship, it is crucial not to limit the support service merely to include its business oriented aspects such as marketing, budgeting and funding issues. On the contrary, it is vital to understand entrepreneurship in its context, as being one element in business owners’ entire social lives. Providing business support services to women also needs consideration of what it means to be represented as a female entrepreneur. According to Waterhouse (1993) a specialist women business support work towards an understanding of the diverse needs of women. Business support services directed towards female business owners must acknowledge the societal gender relations, and determine how these relations are socially and culturally interpreted within the entrepreneurial context. Hisrich and O’Brien (1981) suggest that government should design programmes tailored to suit the type of female-owned business and not only provide general support in the areas of credit and financial support.

7.2.2 Research Question 2

Does accessing generalist business support help female entrepreneurs improve their competencies and access to resources or do they need specialist support?

Studies on female entrepreneurship have identified several barriers female entrepreneurs face including access to capital, networks, and social support. Other barriers include a lack of sufficient childcare, social norms which relegate the primary responsibility for child and domestic care to women (Stevenson, 1986; Dhaliwal, 2007). These barriers may result in female entrepreneurs having reduced access to human and social capital which are essential for business success (De Carolis and Saparito, 2006; Hoang and Antoncic, 2003; Carter et al., 2003; Aldrich and Zimmer, 1986). Business support or advice is one way in which business owners can gain access resources and business support can overcome entrepreneurs’ knowledge deficiencies (Mole, 2002).

The findings in this study suggest that participants who accessed business support felt that business support has helped them overall. However, with regards to each particular area, support with finance, marketing, strategic planning, networking, training and
development and mentoring, the participants have different views. Few business support agencies like Prince’s Trust provide funds for clients in the form of specific loan or grant scheme. However, these agencies have some eligibility criteria which most female entrepreneurs are unable to meet. Most enterprise support agencies provide support with filling in loan applications or grant application while a few others are working in collaboration with banks. Respondents felt that most agencies provide a range of counselling, advice, and training services, but the provision of a longer term mentoring service was limited. The most frequently mentioned priority for additional services for female business owners is improving access to finance. The findings are also in line with Deakins et al. (2003) who found evidence of referral of clients between support agencies and the banks but found less of more direct bank involvement in agency training programmes or other events. The findings are also consistent with Kim (2014) who found that the Microenterprise Development Programs in the United States could improve their women entrepreneurs’ social capital by providing them with more networking opportunities to build contacts with other entrepreneurs and experts.

Business support may be an effective way of helping women to overcome some of the barriers they face in establishing and sustaining businesses. Female entrepreneurs need a range of skills to balance their work and home life including finance and accountancy skills, marketing, developing general confidence, and strategies (Carter et al., 2001; Shelton, 2006; Noor, 2004; Hollowell et al., 2006). Respondents commented that they received most support with marketing in the way of traditional and digital marketing strategies and training. The training and workshops were also rated as the most beneficial support provided. Therefore it is important that specific skills, for example, accountancy, bookkeeping, etc. training and support be provided. The findings in this study suggest that even although business support agencies do not satisfy all the needs of female entrepreneurs, they are still able to provide some support in form of training, workshops, networking, acting as sounding board (Hjalmarsson and Johansson 2003) and confidence building in female entrepreneurs. The findings suggest that the government has failed in supporting women entrepreneurs in spite of various initiatives as they do not adapt to women’s needs in the programmes. Carter et al. (2001) suggest that there is a need to focus on long-term policies rather than on short-term initiatives.

In addition, the findings of this study suggest that women entrepreneurs need specialist support, especially during the start-up. Enterprise was considered to be a lonesome
venture, and having someone to discuss their personal and professional experiences was regarded as important. A study in North Carolina found women tend to turn to other women for business assistance as men tend to turn to men (Aldrich et al., 1997). Pernilla (1997) in her review of the business council services provided by female counsellors to female entrepreneurs found that according to the female counsellors in her study, the female entrepreneurs appreciated meeting a woman in the counselling session. The female counsellors themselves stressed the need of supporting women more actively which meant not only to work with extended activities regarding how to start a firm, but also emphasising on the social parts of the business start-up process. She sums up that the experiences from the female counselling services constituted a relational service, which stresses the learning and empowering processes of the female entrepreneurs.

7.2.3 Research Question 3

Can integration of ICT in support mechanism overcome barriers and constraints faced by both women entrepreneurs and support organisations?

Information and Communications Technologies are emerging as increasingly valuable business tools for female entrepreneurs. All the participants in this study use some form of ICT in their businesses. Through both traditional and new forms of ICT, female entrepreneurs are reaching out to more customers and becoming more efficient in their businesses. Through mobile phones, electronic platforms and networks, radio, TV, blogs and the Internet, female entrepreneurs are able to strengthen their businesses and become more effective. ICT could be effective in reducing market failures associated with difficulties finding information, advice and valuing the benefits of support (BIS, 2014).

Almost one-third (n=9, 30 per cent) of the participants were running ICT-related businesses. As a business tool, ICT can facilitate access to information to help set up or grow a business, including vital information on markets, suppliers, networks, producers as well as access to financial services, allowing the development of more tailored and responsive financial products. ICT tools can also provide new venues to deliver business development support services such as training and advisory or extension services, and can facilitate the provision of business related government services. In the
UK, face-to-face advisory support to SMEs has been reduced in favour of provision from the Internet (Hesse, 2010). Mark Prisk, the business and enterprise minister, explained: ‘We can deliver a lot more online and make better use of the private providers. The vast majority of private businesses do not use public services [for advice]. We need a 21st century approach to business support” (Cited in Mole et al., 2014).

The findings suggest that female entrepreneurs are efficient enough in using various ICT tools, but they need support with upgrading to latest technologies. They require support with using social media or a new app or service. There are opportunities for business support providers to take advantage of social media channels to broaden their reach and produce new interactive designs to ascertain that female entrepreneurs and individuals wanting to set up a business are effectively signposted to the agency that will assist them. Constant technological revolution somehow makes knowledge management and entrepreneurship difficult for women. Businesses can exploit social media as an important marketing tool to find customers and grow. However, many business owners lack the skills and knowledge to take advantage of these opportunities effectively (BIS, 2014).

There is a wide range of sources of business assistance online mentioned by the participants, Facebook groups, Twitter, LinkedIn, Google, inspirational blogs, and newsletters. There are exclusive online business support organisations which provide flexibility of online learning and serve as an enabler for women who wants to up-skill and through to the established business owner who finds they need to gain digital skills in order to sustain the growth of their business. Only two of the participants mentioned the Government Business support website as their source of information. In the CEEDR (2012)’s Assessment of online business support offer, 35% of users were characterised to be women led business compared to the 24% of their male counterparts in the SMEs sector.

The same report also highlighted the need for business support services and the benefits for business owners accessing business support helplines and social media. Although government programmes have their potential benefits, female entrepreneurs must find reliable information on the benefits of advice to build capability. In contrast to this report which states that the number of benefits and business owners accessing
The government support has risen since moving online, the participants felt that they would prefer face-to-face support at least once a month complimented with other ICT tools. Technology is a tool, and body of knowledge and skills which are necessary in order to achieve goals by using current resources.

7.3 Developing a practical framework for a resource-based approach to business support for female entrepreneurs

Given the needs and comments emerging from the participating female entrepreneurs and other stakeholders, using the resource-based view of the firm as the theoretical framework, a working model is developed for business support provision. One of the chief purposes of the thesis is to influence policy and provide a framework for a resource-based approach to business support for female entrepreneurs and to integrate a number of the key themes arising from the study. The organising framework is a five-stage procedure for business support: promotion of services; needs analysis – analysing female entrepreneur’s resource base and capabilities; strategic planning – combining resources and capabilities; providing support in replenishing, augmenting and upgrading female entrepreneur’s resource base; and review. Figure 7.1 outlines this framework.

Promotion and marketing business support services

Business support services suffer from market failures. Market failures occur both on the supply and on the demand side (Bellini, 2008). The private business support organisations are predominantly directed at large firms. Private business support providers perceive small companies as difficult, risky and scarcely profitable customers, compared with larger corporations. As a consequence, female entrepreneurs fail to receive the type of information they need. Female entrepreneurs need more external support, but they are unable to make effective use of it, or search for specialist providers and, in many cases, also less open to external advice because of lack of confidence and self-efficacy. The information gap may be bridged by formulating a marketing strategy that involves a tailored approach for engaging female entrepreneurs. The findings from this study suggest that female entrepreneurs look for long-term, one-on-one, tailored and affordable support.

Business support providers must promote their services to female entrepreneurs at various access points like schools, supermarkets, community centres, libraries, local
newspaper and magazines etc. ICT tools can be very advantageous to disseminate information on business support. Appropriate social media (most of the respondents are members of various women groups on Facebook), may be chosen to promote business support. Inspirational blog, newsletters, official websites and Twitter could also be used. WhatsApp groups and text messages are another way of disseminating information and advertising. WhatsApp groups are becoming quite popular for information sharing. WhatsApp Messenger is a cross-platform mobile and desktop messaging app which allows users to exchange messages without having to pay for text messages and is available for all phones and computers. In addition to basic messaging WhatsApp users can create groups, send each other unlimited images, video and audio media messages (WhatsApp, 2016). It is necessary to have a clear marketing strategy to reach women from all backgrounds. Studies have shown the need to use cultural and gender sensitive workers to outreach into communities (Blisson and Rana, 2001). Promotional strategies must be female focused and must take into account the social and cultural barriers female entrepreneurs face such as childcare, male coaches, familial responsibility, etc. (Prowess, 2008).

Needs analysis – analysing female entrepreneur’s resource base and capabilities

The starting point for supporting female entrepreneur is needs analysis in order to identify and classify female entrepreneur’s resources; and appraise her strengths and weaknesses.

The female entrepreneur’s own resources and capabilities can help define her firm’s identity, provide the basic direction for the firm's strategy and are the primary source of profit for the firm. The resources include tangible (financial - cash, securities, credit history, borrowing; physical (equipment); intangible (patents, copyrights, intellectual property, reputation, culture); and human (her skills, know-how, communication, collaboration, motivation, professional and informal networks, educational background, experience). The needs of every female entrepreneur and her resources base are unique depending on her background. The capabilities of female entrepreneur are what she can do with the combination of her resources. Her capabilities can be identified and appraised using a standard functional classification of her firm's activities.
Figure 7.1 A practical framework for research-based view approach to Business Support for Female Entrepreneurs in the UK

**Strategy for empowering female entrepreneurs**
Providing female-focused, tailored, one-to-one, long term, affordable support

**Promotion/marketing strategy**
Outreach programmes, social media, WhatsApp groups
Schools, community centres, shopping centres, text messages, newsletters

**Needs analysis**
1. Identify and classify female entrepreneur’s resources
2. Appraise strengths and weaknesses
3. Identify female entrepreneur’s capabilities and resources inputs to each capabilities

**Tangible**: Financial - cash, securities, credit history, borrowing, physical(equipment)

**Intangible**: Patents, copyrights, intellectual property, reputation, culture

**Human**: skills, know-how, communication, collaboration, motivation, professional and informal networks, educational background, experience

**Strategic planning**
Combining resources and capabilities

**Workshops** – business and management skills, confidence building, etc.

**Regular Meetings with advisers**
face-to-face
Video Conferencing

**Financial planning** - loans/grants
Mentoring/role model

**Monthly women-only networking events**
Informal meetings with other female entrepreneurs
Collaborative work

**Review every three months**
Grant (1991) suggests that for most firms the most important capabilities are likely to be those which arise from an integration of individual functional capabilities and maintaining objectivity in appraising capabilities could be a key problem. Business support providers can help female entrepreneurs appraise their capabilities and identify distinctive competencies relative to those of competitors. Furthermore, they can help determine female entrepreneur’s most important resources that are durable, difficult to identify and understand, imperfectly transferable, and not easily replicated to assist formulate successful strategies that would give female entrepreneurs competitive advantage over their competitors.

**Strategic planning – combining resources and capabilities**

After analysing the needs of the female entrepreneur, support with strategic planning has to be provided. Resources and capabilities can play an important part in the competitive strategy which female entrepreneur pursue and need to be protected. Business support providers should help design a strategy that makes the best use of her resources and capabilities to sustain her competitive advantage. Business support providers should give regular strategic advice on how to improve business performance and help female entrepreneur in creating effective financial and accounting operations that will provide her with the financial information and controls essential to run her firm. Also, different business structures could be explained to help her choose the right business structure to utilise her competencies to the maximum (for instance, as a sole trader, social enterprise etc.). Advice on the legal status of the business can help critical business planning decisions. Women have to be aided with business planning and assisted in making their business viable and to help them overcome personal and professional barriers they face.

**Providing support in replenishing, augmenting and upgrading female entrepreneur’s resource base**

In order to sustain the firm’s competitive advantage, it is necessary that female entrepreneur keep nurturing and developing her resource base. Resources can be seen as stocks that depreciate with time and that have to be replaced, augmented and upgraded. In order for female entrepreneurs to both fully exploit their current resources, and to
develop competitive advantage for the future, the external acquisition of complementary resources in the form of business support may be necessary.

Business support providers could transfer to female entrepreneurs, resources, new knowledge and competences needed for their business. The relationship with business support provider would trigger learning processes within women-owned businesses, thereby modifying in a structural, non-transitory way their organisation of production, their routines, their networks and markets. Business coaches can strengthen female entrepreneurs’ resource base by providing training, networks, financial support etc. Studies show that an entrepreneurial career can be developed through business and management entrepreneurial training and assert the significance of formal education and training as key resources for sustainability for SME owners (Themba et al., 1999; O’Riordan et al., 1997).

A monthly women’s-only networking event with various successful female entrepreneurs as guest speakers, who are also role models, could augment female entrepreneurs’ social capital, contacts as well as boosting confidence. The findings suggest that the BT and WH’s women’s only networking events were very favourable to local female entrepreneurs given the attendance at these events were increasing every month. Networking events could enable shared learning with other business owners. Women entrepreneurs used networks for sounding boards and support and need an informal environment where they can build relationship and share with other women as they do not feel confident accessing the existing male networks. Networking events could also be a platform to showcase their businesses and help them to attend other networking events in their areas as well as introduce and connect other women entrepreneurs that are supported by same provider over informal coffee mornings or meetings.

Financial barriers - Many studies, including this study, has confirmed that female entrepreneurs face financial barriers. Business support providers should help female entrepreneurs with financial planning, bank loans, and bid writing. They could also promote female entrepreneurs by build relationship with banks and championing for either low interest loans or overdraft facilities for female entrepreneurs. National banks such as Royal Bank of Scotland, Santander, and Barclays are getting involved in promoting female entrepreneurship and mentoring. Business support organisations
could work in collaboration with banks and mentor programmes offered by banks.

Marketing, social media, legal side of business-registering different types of business, basic accounting, IT skills and Internet were some of the areas that female entrepreneurs needed help specifically. Workshops run by female coaches at convenient times and location could benefit female entrepreneurs. The findings from this study suggest that female entrepreneurs though well-versed with using emails and phone, they prefer to have somebody to talk to face-to-face. A monthly face-to-face meeting or an ad hoc basis should be part of the support programme with an option to contact the adviser online. The importance of networking has been highlighted in the entrepreneurship literature. Women enhance their support system by networking. According to Moore and Buttner (1997), they use these networks for specific purposes such as managing the business, accessing resources, developing ideas, and cultivating social support.

The needs of every female entrepreneur are unique and are dependent on her cultural, social and educational background. Business support providers should take the personal development of the entrepreneur and provide training with presentation skills, networking skills, etc. The needs of BME and migrant BME female entrepreneurs are different and they require help with language, especially, bank and legal jargons, dressing, email writing skills, telephone skills etc.

Review

The progress of the female entrepreneur should be reviewed every three months. The resource base and needs of female entrepreneurs should be determined and strategies must be re-evaluated to exploit firm’s unique resource to the maximum. The process must be continued until the female entrepreneur is able to sustain the business on her own.

7.4 Summary of Chapter 7

In summary, the contributions from the participants in this study emphasise the need for specialist business support. With regards to the first research question of this study, whether adapting the needs of women entrepreneurs in support strategies facilitate overcoming of challenges faced by business support organisations and women
entrepreneurs, it is clear that business support providers need to design their strategies to accommodate the needs of female entrepreneurs which are different from their male counterparts. For instance, women entrepreneurs often lack information about the support programmes available for them. On the other hand, support agencies lack access to their targeted beneficiaries. Evidence presented in this study suggests that marketing strategy that includes needs of women entrepreneurs could help bridge the information gap for women entrepreneurs and access to women entrepreneurs for business support agencies.

In addressing the second research question, whether female entrepreneurs who access business support have better access to resources? The answer is that business support can be identified as a key enabler of access to resources and has been instrumental in empowering female entrepreneurs. Evidence presented in this study suggests that business support does help female entrepreneurs by building their confidence.

Answering the third research question, can integration of ICT in support mechanism overcome barriers and constraints faced by both women entrepreneurs and support organisations? The answer is ICT is very vital for women entrepreneurs and business support and could remove many barriers for female entrepreneurs.

Finally, a practical framework for a resource-based approach to business support for female entrepreneurs based on the findings for better support provision has been presented. The next section presents this study’s contributions to the knowledge, future research agenda and recommendations.
Chapter 8
Conclusion, Contribution and Recommendation

Chapter 8 presents the conclusions resulting from this ethnographic study. The Chapter commences with a summarised restatement of the problem, purpose and methodology. Further sections include a discussion of the findings and interpretations, contributions to knowledge, implication for social change, recommendations for future research and closing remarks.

8.1 Purpose of the Study

This exploratory study examined the role of business support and ICT in empowering female entrepreneurs. The study utilised an ethnographic approach, whereby a collection of qualitative methods was used to collect data. This approach was chosen for this study as ethnography deeply examines the context in which activities occur, usually involving work by the researcher with participants as they go about their daily lives (Erial Project, 2016), the results and findings from this study may not have been uncovered if the ethnographic method was not utilised.

The overall research purpose guiding this study has been to investigate the role of business support and the needs of women entrepreneurs. The two main research questions formulated for this thesis were: 1. What are the strategies of institutional and organisational support for overcoming barriers and meeting needs of women entrepreneurs? and 2. What is the role of ICT in entrepreneurship support programmes in empowering women entrepreneurs?

More specifically, through an ethnographic study within business support providers this research pursued the following objectives:
Objective 1: To conduct a critical literature review on female entrepreneurship and develop a conceptual framework mapping out the key issues and theories underpinning the research.

Objective 2: To examine the needs of women entrepreneurs and the role of ICT in overcoming the barriers faced by women entrepreneurs in the UK.

Objective 3: To establish whether the female entrepreneurs engaging business support organisations do better in their businesses.

Objective 4: To evaluate the challenges and constraints faced by organisations which provide business support to female entrepreneurs.

Objective 5: To analyse the lessons learnt from the past decade’s investment in support programmes and activities to understand the reasons for the success/failure of these initiatives.

Objective 6: To develop a practical framework for a resource-based approach to business support integrating ICT for the development and progress of female entrepreneurs.

Chapters 2 and 3 address the first research objective leading to the development of a conceptual framework for the study. The research findings and their critical discussion with regards to existing research and objectives 2 – 5 are presented in chapters 5, 6 and 7. Also, based on the findings, a working model was developed and presented in chapter 7 addressing the final objective.

The study produced an array of findings. The semi-structured interviews examined the general and specific needs of female entrepreneurs. It was evident that women clearly required gender specific, tailored, one-to-one support. It was also found that ICT played a vital role in supporting and enhancing the effectiveness and success of female entrepreneurship.

Studies including this research show that women face barriers to success, therefore it is imperative for academics and policy makers to explore ways in which business support can be provided for female entrepreneurs to help them develop and sustain their businesses. Before this can be achieved it is necessary to understand more deeply the female entrepreneurs’ experiences and how they perceive business support, so that
business support interventions could be tailored to suit their needs. This study goes some way in addressing this and as such developed a working model for supporting female entrepreneurs.

8.2 Methodology

A qualitative ethnographic research method was used to answer the research questions on the needs of female entrepreneurs and challenges faced by business support providers. The data gathered were based on real-life experiences of female entrepreneurs, which cannot be obtained from a quantitative method. In addition, a qualitative method was selected because the study’s objectives were to explore the business support provision for female entrepreneurs, and not to prove any initial theories on the matter.

A qualitative ethnographic research was utilised to analyse the actual experiences of female entrepreneurs. An interview schedule consisting of open ended questions was used for data collection in this study. Participants were also observed in different settings including their business setting, homes, events and workshops. Participant perceptions and experiences were main elements used for data collection.

The data were analysed using human coding procedure and content analysis. The coding process was useful in identifying common themes in the analysis and interpretation of the data. One of the goals of this research was to understand the needs of female entrepreneurs from the view point of business support providers and the challenges faced by enterprise support providers in supporting female entrepreneurs.

8.3 Key findings and interpretations

This study examined the needs of female entrepreneurs for and from business support and the challenges in supporting female entrepreneurs using primary and secondary data. The author has taken into consideration different types of audiences who will be interested in the findings of this study including business support providers, female entrepreneurs, policy-makers, members of the enterprise community and other interested parties and stakeholders. Therefore, although the study has implications
primarily for business support providers, attention has been given to setting out key themes and issues in female entrepreneurship. All enterprise support facets were examined including the promotion of female entrepreneurship; development of training programmes and business support; as a source of expert advice and guidance; the development of linkages in women’s enterprise and the development of strong networks for women in enterprise. The study also mapped the current pattern of women’s enterprise support in the UK and covered mainstream business support, women’s specialist business support organisations, local authorities, and the provision of support by private organisations both for-profit and non-profit. The key findings of this study are briefly described in the next section. The next section will also discuss the answers and findings for the research questions.

8.3.1 Need for specialist support

A primary conclusion of this research is that there is a requirement, and evidence of demand, for further initiatives to support female entrepreneurship in the UK. There is evidence of the need for a specialist support for women entrepreneurs. Although remarkable progress has been made in recent years by the government and private enterprises in the provision of business support for women, there are still gaps in the pattern of female business support provision. There is evidence of need for a government centre that delivers services directly to women entrepreneurs. Women entrepreneurs require tailored, one-to-one support based on their individual needs. Some participants in the study suggested having trained and experienced female advisers to provide support because they felt female advisers could empathise with their situations better than a male adviser. In the case of a few female entrepreneurs, cultural and religious barriers prevented them from using services of male advisers.

8.3.2 Access to finance

Finance is one of the major barriers for women entrepreneurs. The sample of female entrepreneurs has highlighted issues that have been identified in the existing literature in terms of accessing finance. The findings suggest that female entrepreneurs struggle to raise finance for their enterprises, and often lack information and awareness of the wider sources of financial support available. The participants, especially growing businesses, feel that they are not well supported by the public sector. Some business support
Enterprises provide training classes and small loans to start up or expand a business. The results confirm female entrepreneurs deserve support in the areas of growing their businesses and accessing finance because they face greater barriers in accessing start-up and growth finance. The government and private business support enterprises must provide a way to increase awareness of funding mechanisms, of additional sources of finance and the basis for increased contact with funders. There is a need for a government supported programme to work with female entrepreneurs so that they become more investor ready. 50% of the participating female entrepreneurs who have accessed business support received some form of financial assistance. The findings clearly show the need for additional enterprise support initiatives for women, particularly in the areas of business development, growth and accessing finance.

8.3.3 Access to information

The UK government has developed a significant number of initiatives with an objective to support female entrepreneurs or female owned start-ups. There is government-backed support and finance for business, including grants, finance and loans, business support such as mentoring, consultancy and funding for small and medium-sized businesses and start-ups. But the findings from this study suggest that a majority of participants lack awareness of any of these initiatives, especially women from disadvantaged backgrounds, BME and migrant women (n=10, 33 per cent). Some participants commented that government schemes are not promoted enough and they often miss out on them. The government offers business support through the business support helpline and social media. The report assessing the helpline and social media services concluded that there is a market failure and lack of information about the services was the main reason for the failure. This study’s findings are consistent with the report. Business support providers should aim to promote and advertise more particularly to female entrepreneurs as they have limited access to networks and markets.

8.3.4 Networking support

Networks provide information, a platform to find useful business contacts, as well as support and advice. However, existing literature suggest that women entrepreneurs are not generally included in traditional networks or they are unaware of such networks leading them to lose out on networking opportunities. Women entrepreneurs’ reduced
network activities also mean less information or access to potential business opportunities. From the findings, it is clear that networking events were considered to be beneficial to women entrepreneurs, whilst the majority of the women entrepreneurs were very aware of the benefits of attending networking events, a small minority were not even aware of what networking was or how it could benefit their businesses or their lives. Nevertheless, for those who did attend networking events, they found them very useful in building their confidence and networks.

The results also suggest that women entrepreneurs clearly look for more than financial or business reward from the business networking events that they attend. In fact ensuring that there was a sense of comfort and support at these events was very important to them. What’s more, a good number of them (40% of the sample) expressed a preference for women-only networking events as they felt that they were better able to relate to other women, whereas with mixed events they felt that there was a lack of support from men. For some ethnic minority women, women-only networking groups provide a very “safe” environment within which to socialise. A high number of respondents had home-based businesses and they reported being isolated. Overcoming isolation is one of the needs identified in this study. The results also suggest that female entrepreneurs are unable to attend networking events due to a number of reasons including childcare and cost. The findings generally illustrate the value of networking for female entrepreneurs, particularly for start-ups, and a need for additional initiatives to promote and host women-only networking events.

8.3.5 Training, development and building confidence

One of the major barriers to female enterprise is the lack of confidence in female entrepreneurs. Women often dismiss their entrepreneurial aspirations as they do not believe that they have the required skills. The findings suggest that women do lack confidence when it comes to setting up a business. The level of confidence seems to be a result of their previous work experience and education. The results also suggest that single women with no dependents are more confident compared to women with dependent children. Childcare and familial responsibilities are quite significant for a number of the sample, and where and when childcare facilities were provided, it were always in great demand. The findings suggest there is a great demand for training in organisational skills as well as training in bookkeeping, accounting and taxes. Female
entrepreneurs lack information with regards to the legal side of the business such as intellectual property, trademarks, hiring employees, taxes, government benefits, etc. A significant amount of sample (n= 10, 33 per cent), who were setting up businesses were unaware of the support and benefits they were entitled to as establishing entrepreneurs. Lack of finance and information were also found as the reasons for the lack of confidence. The findings indicate that pre-start and new businesses require a host of tailored entrepreneurship management training, and existing businesses require more business development support. One of the significant findings from this study was that entrepreneurship helped in empowering and building confidence in women. Women are more confident once they are set up and running their businesses successfully.

8.4 Research questions

There is a good amount of support available for women in pre-start or start-up phases; but female entrepreneurs in post start-up, growth and established phases find difficult to get support. Women entrepreneurs expressed that there is a need for greater support as businesses develop. The aim of this study was to develop a working model for business support for female entrepreneurs using a resource based theory framework. The two research questions formulated for this study were: 1. What are the strategies of institutional and organisational support for overcoming barriers and meeting needs of women entrepreneurs? And 2. What is the role of ICT in enterprise support programmes in empowering women entrepreneurs? The research questions were further divided into three specific questions:

Research question 1. Does adapting to the needs of women entrepreneurs in support strategies facilitate overcoming the challenges faced by both business support organisations and women entrepreneurs?

Research question 2. Does accessing generalist business support help female entrepreneurs improve their competencies and access to resources or do they need specialist support?

Research question 3. Can integration of ICT in support mechanism overcome barriers and constraints faced by both women entrepreneurs and support organisations?
The findings and interpretation for each of the research question is explained in detail in chapter 7. In summary, the findings support that the needs of female entrepreneurs are different than their male counterpart. The support strategies must consider the barriers faced by female business owners and provide support tailored to suit each female entrepreneur. The major challenge for business support providers is the lack of engagement by female entrepreneurs. The results indicate that by adapting to the needs of female entrepreneurs in support initiatives, market failure could be addressed resulting in more effective support for women entrepreneurs at all stages of their businesses.

Although, there is a need for more gender specific support, the findings indicate that female entrepreneurs who had accessed business support do well in their business addressing research question no. 2. The participants who accessed enterprise support reported that they were able to develop both professionally and personally as a result of business support. They received support with business strategic planning, marketing, financial support, counselling, networking and mentoring which had helped them to a great extent by boosting their confidence and businesses.

The research question no. 3 was addressed by analysing the role of ICT in female entrepreneurship. ICT and ICT tools play an important role in female owned businesses. Almost 30% of the female entrepreneurs interviewed had businesses related to ICT and the rest utilised ICT in the running of their businesses. The government business support is available only through a website and a telephone line in the UK. The findings of this study suggest that female entrepreneurs prefer face to face business support or walk-in centres for seeking support. However, the findings also indicate that female entrepreneurs access online resources and social media for information and networking. ICT based support initiatives or online support are welcomed as a supplementary to face-to-face support.

As mentioned before, for a significant number of sample (n=10, 33 per cent), childcare continues to be a barrier. ICT could be used to overcome childcare issues. ICT based support is cost effective as well as helping to overcoming geographic barriers. Webinars and training videos can help female entrepreneurs to train at their convenience and reduces the cost for training providers. Thus, the use of ICT in support of women
entrepreneurs could benefit both female entrepreneurs and enterprise support organisations.

In summary, the findings reflect the needs of female entrepreneurs and the challenges faced by business support enterprises. By understanding the needs of female entrepreneurs, business support strategies could be better formulated to promote female entrepreneurship. This section provided the results for the research questions in brief. Based on the findings and analysing past and present initiatives, a practical support model for the development and progress of female entrepreneurs was posited (See Figure 7.1) and explained in detail in section 7.3.

8.5 Contribution to the knowledge

Based on the empirical investigation of business support, this research has generated several empirical contributions on the business support for female entrepreneurs.

8.5.1 Theoretical contributions

This study demonstrates how business support can facilitate the acquisition of resources and enhance female entrepreneurs’ capabilities to increase the probability of opportunity exploitation and overcoming barriers. To aid understanding of the role of business support in female entrepreneurship, resource-based entrepreneurship theory has been used in this thesis. The implications of the resource-based theory for business support for female entrepreneurs are unclear for two reasons. First, while there has been considerable interest in business support, relatively few studies have focused on female entrepreneurs. Second, little effort has been made to develop the practical implications of this theory for female entrepreneurs. This thesis aims to make progress on both these fronts by developing a practical framework (Figure 7.1, Chapter 7) for a resource-based approach to business support for female entrepreneurs, which integrates a number of the key themes arising from the literature and this study.

According to the resource-based theory of entrepreneurship, opportunity based entrepreneurship and new venture growth depends on the access to resources by founders (Alvarez and Busenitz, 2001). Access to financial, social and human resources enhances the individual’s ability to detect and act upon discovered opportunities.
A detailed description of how business support can facilitate and fulfil the financial, human and social capital needs of women entrepreneurs to build their resources and capabilities is discussed under section 3.3.

Firstly, in relation to human capital, business support providers develop their clients by helping them to clarify goals and objectives. Research show that human capital factors are positively related to becoming a nascent entrepreneur (Kim et al., 2006; Davidson and Honig, 2003; Korunka et al., 2003), increase opportunity recognition and venture growth (Anderson and Miller, 2003; Davidson and Honig, 2003). The findings of this exploratory study suggest that business support enabled female entrepreneurs to build positive experiences as they achieved success and gained confidence. They also provide valuable business knowledge and personal development through training and mentoring. Evidence presented in Chapter 5 and 6 (sections 5.7.2; 5.7.3; 5.7.5; 6.2.1; 6.2.8) of this thesis suggests that accessing business support has helped 73% of the respondents grow personally and professionally boosting their confidence and self-esteem. Female entrepreneurs also received training in social media, business planning, accounting, book-keeping and so on which builds up their human capital. All women entrepreneurs who accessed business support received mentoring support boosting their human capital which they are able to adapt to develop their social capital.

Secondly, business support help develop female entrepreneur’s social capital. According to Shane and Eckhardt (2003, p. 333), “an individual may have the ability to recognize that a given entrepreneurial opportunity exist, but might lack the social connections to transform the opportunity into a business startup. It is thought that access to a larger social network might help overcome this problem.” Female entrepreneurs lack access to business networks and have difficulty in accessing these networks because of structural, cultural and familial barriers. The findings from this study (Section 5.7.4; 6.4.3.4; 6.4.3.6) illustrate how business support agents provide social connection and referrals through networking events and this helps female entrepreneurs to build business and social relationship with other entrepreneurs. In Chapters 5 and 6 (sections 5.7.4; 5.7.5; 6.4.3.4) of this thesis, views from both female entrepreneurs and business support providers are presented to illustrate the importance of networking and social capital. The participating business support enterprises organise networking events to provide a platform for female entrepreneurs to expand their networks and promote their business. The findings from this exploratory study also suggest that female
entrepreneurs are able to build their social capital through mentoring provided by business support organisations. The model posited based on the findings of this study provides more suggestions on how business support providers could help build female entrepreneur’s networks.

Thirdly, financial support or support to acquire financial capital is provided. Individuals with financial capital are more able to secure resources to benefit from entrepreneurial opportunities, and set up a firm to do so (Clausen, 2006). Given the barriers women entrepreneurs face in accessing and acquiring financial capital, business support could help women access valuable knowledge and information about securing financial capital. This research presents empirical evidence of the benefits of accessing business support for female entrepreneurs. All participating organisations provide help with funding, loan and grant applications. Nine out of nineteen (47 per cent) female entrepreneurs who accessed business support received financial support in form of small grants and loans from their business support providers. The findings suggest that female entrepreneurs set up their businesses with their own personal savings. Further, it is also evident that a few business support providers work in collaboration with banks which makes it easy for their beneficiaries to access loans. This exploratory research concludes that business support can facilitate female entrepreneurs’ access to human, financial and social capital.

8.5.2 Practical framework for resource-based approach to business support for female entrepreneurs

The foremost contribution of this research is the development of the practical framework for resource-based approach to business support for female entrepreneurs. Such a model is lacking in extant empirical studies on female entrepreneurship. This enterprise support model is a tailored, five-stage procedure for facilitating female entrepreneurs’ personal and professional development and enhancing their business performance. Ahl (2006) calls for research examining how business support programmes are designed, and how woman entrepreneur is positioned in these programmes. In addition, asking questions such as, are the programmes really beneficial for women? Or do they cast women in the category of the helpless and needy? This study addresses these issues by studying the needs of women entrepreneurs from business support and providing a working model for developing female entrepreneurs’
access to resource and enhancing their capabilities.

Extant literature suggests business support as a resource available for SMEs (Bennett and Robson, 2003; Chrisman et al., 2005; Chrisman and McMullan, 2000, 2004; Mole et al., 2013; Robson and Bennett, 2000b, 2010). There are many advantages to seeking and taking up business support. Business support can help increase firm’s strategic knowledge leading to achieve competitive advantage and maximise business potential. Business advice providers can help improve access to information and knowledge - know-why; know-what; know-how; and know-who (Chrisman and McMullan, 2004). The resource-based view highlights the source of a firm’s competitive advantage as the base for firm’s performance, and how combining and using all available resources can maximise the firm’s value (Barney 1991; 2001). The resources available to a female entrepreneur, non-imitable resources in particular, are basis for both her business performance and competitive advantage (Wernerfelt, 1984).

The working model presented in this study integrates human, social and financial capital needs of female entrepreneurs and ICT to provide a holistic approach in supporting female entrepreneurs. The model depicts how business support providers can help female entrepreneurs achieve competitive advantage by identifying the source of their success.

8.5.3 Impact of ICT in business support and female entrepreneurship

This research has shown the importance of ICT in business support and in the development of female entrepreneurs. The problems that women entrepreneurs face with regards to balancing family and business responsibilities are considered in the model (Figure 7.1). ICT enables women business owners to access advice at a location and time that is most convenient for them, helping them overcome one of the main constrains in accessing business support, that is, physical access (Fielden and Hunt, 2011; Fielden et al., 2003; Schmidt and Parker, 2003). ICT allows entrepreneurs with larger networks and access to previously unattainable resources both geographically and socially, thus enhancing opportunities to connect with clients, suppliers, channel partners and network contacts significantly adding value in terms of social capital (Chen and Wellman, 2009; Loane, 2006). Female entrepreneurs increasingly use ICT tools to maintain personal and professional contacts (Weiser, 2000), and are more likely than men to use social networking websites (Tufekci, 2008). Evidence from studies shows
that new communication technologies present opportunities for women to counterbalance and overcome the difficulties and barriers that they may face in real-life interactions (Herring, 2001; Knouse and Webb, 2001; Schwartz-DuPre, 2006). Constantinidis’s (2011) study “How do women entrepreneurs use the virtual network Facebook?” underlines the potential of virtual social networking sites more generally for women’s entrepreneurship, in enabling female entrepreneurs to combine networking with family responsibilities, in supporting and enhancing the development of women’s networks and in offering new opportunities for doing business. Whilst in previous research, a working model for developing social networks for ethnic minority female entrepreneurs (Blisson and Rana, 2001) and an online coaching model for female entrepreneurs (Hunt, 2010) have been posited, this research has integrated the needs of women from different backgrounds (cultural and social) and ICT into the support model to provide a more holistic approach to accessing resource which are important for founding a new business or business growth. This practical framework/model (Figure 7.1) is an important addition to the extant female entrepreneurship and business support literature.

8.5.4 An ethnographic approach to business support

The ethnographic approach adopted in this thesis meant that the experiences of multiple informants involved were gathered in their own environment. The majority of existing studies conducted on business support involve case study analysis. For instance, Pernilla (1997) interviews female business counsellors to explore the components of the counselling service's identity formation within an institutionalised field of business. In other empirical studies, Pardo-del-Val (2010) uses the Delphi method which uses a group of experts but limits her data collection to gathering views of the key informants such as professionals involved in institutional support programmes for women entrepreneurs. These studies fail to capture views of other key actors, female entrepreneurs, who as explained earlier play multiple roles and are target beneficiaries of the business support provision. By carrying out research in the everyday life environments of participants it helps to identify discrepancies between what people say they do and what they actually do.

The ethnographic approach adopted in this study helped to provide a detailed description of the needs of female entrepreneurs, challenges faced by business support
organisation in providing business advice to women business owners and furthermore, the author was able to evaluate workshops and events and study how female entrepreneurs network. As an active participant (volunteer as business coach in a small business), the author could experience challenges faced by both female entrepreneurs and business support providers first hand. As detailed in Chapter 4, semi-structured interviews were conducted with the female entrepreneur(s), business coaches, employees, partners and target beneficiaries of the business support and these interviews were supplemented with observation and secondary data.

In contrast, previous research has gathered views from a single type of informant: female business counsellors (Pernilla, 1997) or Personal Business Advisers (Mole, 2002) to explore business support. Also, literature review shows that studies on business support are mostly quantitative or qualitative studies involving single group of informants and very few ethnographic studies have been conducted in both business support and female entrepreneurship. Studies suggest that there is a need to adopt inductive methods of qualitative analysis which provide in-depth investigation of life histories, ethnographies and case studies or discourse analysis to improve more understanding of female entrepreneurship and advance theory in this area (Kyro and Sundin, 2008; Mirchandani, 1999; Yadav and Unni, 2016).

This ethnographic research is an attempt to contribute to the understanding of the phenomenon of female entrepreneurship. It adds to the limited literature and scant theoretical discussions on the emergence and benefits of business advisory services for promoting female entrepreneurship by drawing on resource-based theory to explain the determinants of business advice. Ethnographic research can provide extremely rich insight into ‘real life’ behaviour, and can be used to identify new or currently unmet user needs. According to Ram (1999), the exchange process in ethnographic research can act as an important facilitator of research in the often-unpredictable arena and theorising these processes can deepen understanding of substantive research issues, which is the key contribution of ethnographic work.

This study has provided important findings which can now be applied to the female entrepreneurship and business support literature and also developed practically in terms of business support provision. The study has found that female entrepreneurs experience numerous positive benefits through business support. Therefore, a female-focused,
A tailored programme has the ability to overcome many barriers faced by female entrepreneurs and as such can help women through the difficult start up phases and business development. There is a wealth of research illustrating the various problems and barriers which women face and this study provides a solution to many of these problems (Kantor, 2001; Hussain et al., 2009; Scott et al., 2012; Dhaliwal, 2007; Carter et al., 2007; Carter and Rosa, 1998; Aldrich, 1989; Shelton, 2006; Noor, 2004; Welter, 2004; DuRietz and Henrekson, 2000; Lerner and Almor, 2002; Still and Walker, 2006; Carter, 2000; Verhuel and Thurik, 2001; Wilson et al., 2007, Marlow et al., 2013).

Supporting entrepreneurial activity is critical in today’s economic climate, and this is an important time for policy makers and business support providers to support aspiring entrepreneurs (Burt report, 2015).

8.6 Research implications for Social Change

In spite of limitations such as data, context and sample, this study demonstrates why female entrepreneurs need support to address their needs. The findings indicate that a number of recommendations for practitioners can be made. However, these recommendations are merely indications of what is possible and are not intended to be prescriptive. Social change is the ability to affect the behavioural practices of the people who are experiencing the phenomenon being researched in this study. Many women who own, or want to own, a small business will benefit from the data that were collected and the conclusions drawn, because this information will help these women run successful small businesses.

The present ethnography study has pointed out important implications for microenterprise practice and policy for women. In the main, it has highlighted that in spite of efforts by the government to promote female entrepreneurship, there is still a lack of awareness of some existing mainstream business support provisions, especially government business support which is available through phone and online. The findings indicate that effective use of ICT could reduce the information gap. Second, the findings imply that the government needs to focus on providing support to female entrepreneurs especially in the business start-up stage because the evidence from this research indicates that women are less likely to set-up enterprises compared to men (Marlow et al, 2013). Third, the findings can serve as a motivation for business support providers to provide specialist, gender-sensitive business support programmes that fulfil female
entrepreneurs’ special needs. Fourth, the findings suggest that business support providers should extend their networks with diverse communities to provide useful social capital for female entrepreneurs. The findings from this study also suggest that since business support providers are not able to provide women entrepreneurs with all relevant resources, a joint production of services at the community level or signposting would be beneficial in satisfying female entrepreneurs’ multiple needs (Provan and Milward, 2013). Fifth, the findings suggest that government and private business support agencies are focused on providing support at start-up stage. The entrepreneurs in other stages of business are ignored which might be the reason for the failure of female-owned businesses. With increased interest and activity in female entrepreneurship development, the initial findings and the practical support model contributes to the discussion relating to the needs of female entrepreneurs from business support in the UK. The UK government should grant more funding to general and specialist business support agencies to help them provide female entrepreneurs with female-focused business support programme as providing gender-specific programmes demand greater resources.

Finally, the Resource-Based View posits that a firm's success is largely driven from resources that possess certain special characteristics. In the case of female entrepreneurs, **Woman is the Firm.** Her business is highly dependent on her and her skills (Lerner et al., 1997). It is her assets, capabilities, skills, resources that are available to her, information, knowledge, experience etc. that will enable her to conceive of and implement strategies that will improve her business efficiency and effectiveness. However, she is less likely to have access to capital, may face more discrimination, and find herself facing different work life balance issues than her male counterpart (Carter and Shaw, 2006; Fetsch et al., 2015).

Business support providers or business advisers are market players who are able to provide knowledge resources for firms with limited access to resources. They undertake a variety of activities consisting of credit, entrepreneurial skill training, technical and technology training, employment creation, networking, marketing services, mentoring, legal assistance, psychological counselling and some social welfare trade programmes (Shah, 2013). They can help female entrepreneurs overcome challenges by enabling them access to finance, markets, infrastructure and social services, networks, mentoring, training and personal development. With the collaboration of business support, a female
entrepreneur can achieve competitive advantage by combining her resources and competencies to implement a value creating strategy which is not being implemented by any current or potential competitors (Barney, 1991, p. 102). When women do have access to the necessary resources, they become successful entrepreneurs (See Appendix J for a narrative describing the journey and success of a few participants).

8.7 Limitations of the study

This study has four limitations. The findings of the present study are limited by the type of research design and the kind of literature reviewed, and this suggests several avenues for future research.

First, the organisations chosen for the study are social enterprises and since their enterprise support programmes were funded, they were providing free service to female entrepreneurs. The findings might be different if the organisations were private for-profit organisations where a fee was charged for their advice. Future research could examine if this could compromise the quality of the service provided.

Second, the conditions and techniques of ethnographic fieldwork impose barriers in presenting an objective result. All the information collected is interpreted through the researchers’ biases and impressions, research strategy, social status, background and personality. Personal bias and time frame are the two types of biases that the researcher could have introduced in the data. Personal biases include researcher’s personality, cultural and social background, political philosophies, and life experiences. The researcher’s observations are limited to a short time period, setting up and growing a business is a long cycle. Different approaches were employed to data analysis to ensure the validity and reliability of the findings. Further research could be conducted over a longer period with multiple researchers and combining greater quantitative data to try and limit researcher bias.

Third, because of the small sample size and sampling strategies, a degree of caution should be taken in generalising these findings although a number of significant findings were noted which were consistent with previous studies and literature. Furthermore, there is also a potential limitation in the developed framework arising from the sampling strategy. The implications of childcare responsibilities are not included in the developed
model because of the fact that only one-third (n=10) of the participants (n=30) interviewed had dependents. In contrast, the author found that the events which had crèche facility had higher attendance, and additionally, almost three-fourth (n=11) of women entrepreneurs (n=16) supported by WH had childcare responsibilities. This could be because WH targets support to women who are housebound due to care responsibilities.

Despite the flexibility that can be offered through entrepreneurship, studies suggest the lack of affordable childcare is one of the key barriers preventing more women from entering into self-employment. Childcare in the UK is amongst the most expensive in the world and childcare prices have continued to rise above inflation (FSB, 2016). Some studies have shown that women generally launch businesses when their children are old enough to go to school (Kyro and Sundin, 2008). The government and policymakers must evaluate various policies that can help alleviate pressures and risks facing women, particularly those with young families, which can deter them from entrepreneurial ventures. Business support providers could perhaps focus on what could be done to help these women to go into business and assess childcare responsibilities of female entrepreneurs when determining their resource base and capabilities during need analysis stage. Future research could also perhaps find ways of supporting and encouraging women with dependents into moving into business.

Finally, the participating organisations were from the same county. It would have been interesting to explore similarities and differences across different geographical regions, across the four countries in the UK.

8.8 Recommendations for future research

There is clearly a need for more comprehensive research, monitoring and evaluation of the business support initiatives for women entrepreneurs, especially in microenterprise. There is a need to reconceptualise and reexamine many existing business support programmes to include diversity of gender, race, age, business size, cultural and socio-economic background in order to recognise the heterogeneity of entrepreneurs in existing business support provisions.
8.8.1 Involvement of government agents

The next stage of the research will be to develop industry-specific business support models to promote female entrepreneurship in STEM sectors and promote innovation. There is also a need to promote ethnic minority women entrepreneurs including migrant ethnic minority women as they can contribute to the country’s economy. The observation findings from this study suggest that the involvement of a direct government agent/council member could be beneficial for promoting female entrepreneurship. In contrast, a quantitative study in Australia suggests that government development officers appear not to positively affect women entrepreneur’s trusting behaviour (Brunetto and Farr-Wharton, 2007). Therefore, it would be interesting to do a comparative study in the UK context to understand the role of local government in promoting female entrepreneurship. Further research could be conducted on the role government-university-industry partnership can play in promoting female entrepreneurship. In particular, the role of this partnership in developing a firm’s assets and access to resources in female-owned businesses could be studied. Also, the impact of LEPs or Local Enterprise Partnership on the development of female entrepreneurship could be researched further.

8.8.2 Longitudinal research

Considering time scales and business success (approximately 20 per cent of businesses fail within the first year), it may have been useful to conduct the study over a longer period of time (Hunt, 2010). Future research could explore changes over time, for example twenty four months, to provide more in-depth information on the longer term implications of business support as most business support organisations provide support for up to two years. This may also help to test the working model posited in this study. Gathering data over a longer period of time may provide an opportunity to examine specific changes and help to illuminate the impact of the business support across a period of time. This may also help to identify the optimum length of support programme.

8.8.3 Expanded research

Future researchers may expand on the current study by including a larger pool of research participants. This study was constrained to four organisations in the North of
England. It would have been interesting to explore similarities and/or differences across more organisations from different geographical regions in terms of business support for female entrepreneurs, so as to provide a more in-depth picture regarding the impact of business support on female entrepreneurs. The current business support is patchy and irregular across geographic areas, a comparison of current support available across counties and the four countries in the UK could help determine the gaps in support. Also, a study on business support for rural female entrepreneurs could aid the understanding of the needs of this group of entrepreneurs.

8.8.4 Collaborative working

One of the significant findings from this study is female entrepreneurs stand to gain from collaborative working or relationship. Empirical results of a study by Sorenson et al. (2008) revealed that female owners had a stronger preference for a Collaborative Network Orientation and a collaborative network orientation was associated with business success for all participating owner. According to Kellermanns et al. (2016), the traditional Resource-Based View imply that resources are owned or at least controlled by the firm; but entrepreneurs, in contrast, tend to emphasize the importance of relationship capital—such as contractual relations with suppliers and partners—which might be able to substitute, or at least complement, the firm’s own resource base (Poppo and Zenger, 1998). They reiterate studies on interfirm collaborations (Gulati, 1999), which suggest that “firms essentially use alliances to gain access to other firms’ valuable resources” (Das and Teng 2000, p. 33). Future research needs to recognise that entrepreneurial ventures tend to be more reliant on relationships (i.e., other firms). It would be interesting to study the role business support organisations could play in promoting collaborative working among female entrepreneurs as these relationships may present important strategic resources that are extensions to entrepreneurial ventures, especially in the case of female entrepreneurs.

8.9 Closing remarks and reflection

My research journey was nothing like what I had expected. I had intended to adopt a realistic approach to research by investigating challenges faced by female entrepreneurs and business support practitioners and attempt to address those challenges by developing a practical support model as solution and also to stay focused on the
research questions. My experience, however, in the field and the academic world has completely changed my ideas of what constituted academic research.

I have become more open-minded to other kinds of opinion and willing to accept that there are different interpretations of reality. I have also understood the fruitfulness of carrying out research for the benefit of community than for the sake of following management trends. My educational background and corporate experience had instilled in me the need to analyse data with a more objective or scientific approach and to emphasise on the numbers or trends. However, through this research experience, I have come to realise that quality research is not just about providing solutions to problems, but it is about asking the right questions. I have come to appreciate the benefits of conducting qualitative research that tends to focus on exploring, in as much detail as possible, smaller numbers of instances or examples which are seen as being interesting or illuminating, and aims to achieve 'depth' rather than 'breadth' (Blaxter et al., 1996). As a result of my research experience, I have become more tolerant and my research competency has grown in the past three years.

Finally, I have learnt that research involves a lot of effort and a more disciplined approach is needed to complete the task in hand. My personal learning from this research journey is that entrepreneurship is a vehicle for female economic empowerment and autonomy, especially for women from deprived backgrounds who are affected by social, gender, familial, ethnic and racial inequality in the society. Although studies describing and evaluating policies and initiatives to encourage women into enterprise are gaining popularity, it is still a minor theme in female entrepreneurship literature. Given the contribution of entrepreneurship to female empowerment, I plan on continuing research and writing about female entrepreneurship, while simultaneously helping women launch and grow their businesses.
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Sustaining the Momentum, 28 October. Ottawa.


SUB: Invitation to a research study

Dear _____,

I am a doctoral candidate at the London School of Commerce, an affiliated college of Cardiff Metropolitan University. I am in the process of writing my doctoral thesis and am collecting data for that purpose. For my doctoral thesis, I am exploring the role of business support in empowering women entrepreneurs in the United Kingdom. I am particularly interested in the support strategies of the organisations and the needs of the women entrepreneurs with regards to institutional support.

The purpose of this letter is to ask for your assistance by agreeing to be a participant in this study entitled “Business Support for Female Entrepreneurs in the UK – an Ethnographic Study”. As your organisation is involved in developing/promoting women entrepreneurs, it would make a great case study for my project. Therefore, it would be of great value to get in contact and interviews. The interviews will help in examining your various support strategies and initiatives in detail. Please find attached a participant information sheet that outlines the research study. I would also be happy to meet/call you for an informal discussion initially in case you have any queries.

All information collected during case study will be kept confidential with methods advised by the university being strictly adhered to. I look forward to your response.

Thanks & regards,

Munavvar Syedda
Appendix B
RESEARCH INVITATION LETTER TO FEMALE ENTREPRENEURS

To

SUB: Invitation to a research study

Dear _________,

I am a doctoral candidate at the London School of Commerce, an affiliated college of Cardiff Metropolitan University.

I am in the process of writing my doctoral thesis and am collecting data for that purpose. For my doctoral thesis, I am exploring the role of business support in empowering women entrepreneurs in the United Kingdom.

The purpose of this letter is to ask for your assistance by agreeing to be a participant in this study entitled “Business Support for Female Entrepreneurs in the UK – an Ethnographic Study”. As an entrepreneur, your views would be very valuable. My research will provide an opportunity for practitioners to take part in developing the academic understanding of challenges faced by women entrepreneurs and organisations supporting them. Please find attached a participant information sheet that outlines the research study.

Please could you confirm your interest by e-mail. In case you agree, I need to interview/chat with you for about an hour to gather your views on business support and the impact on women entrepreneurs and society. I will be starting the data collection in the month of August 2014. I would be happy to meet you for an informal discussion before the interview. Please let me know your availability and contact details and feel free to ask any questions that you have about participating in this project at any time. Please find a participant information sheet for more details.

Looking forward to hearing from you.

Thanks and regards,

Munavvar Syedda
PhD Candidate,
Cardiff Metropolitan University
PARTICIPANT INFORMATION SHEET

Project Title: Business Support for Entrepreneurs in the UK – An Ethnographic Study

PURPOSE OF THE RESEARCH

This is an invitation to participate in a study conducted as part of the requirements of my doctoral dissertation. The purpose of the research is to investigate the impact of organisational support and ICT (Information and Communication Technologies) in empowering women entrepreneurs in the UK.

The study will further understanding on how support provided by business support organisations empower women entrepreneurs. You are being asked to take part in this research study because you fit the profile of the population being studied. Your participation is voluntary which means you can choose whether or not to participate. However, before you make a decision, it is important that you take time to read the information below carefully.

METHOD OF PARTICIPATION

The study will take place over a period of eight months starting November 2014. If you choose to be included, you will be asked to complete one **30 – 40 minutes** interview that will be audio recorded with your permission. I shall contact each study participant to schedule the interview for a time that is most convenient to the participant.

POSSIBLE RISKS

Apart from the time you will take to participate in the interview, there are no known
risks for participating in this study. If answering some of the questions makes you uncomfortable, please let me know. We can stop the interview for a few moments, you can skip a question or furthermore, you can decide to stop participating at any time.

PRIVACY PROTECTION

All the information collected in the course of this research will be kept strictly confidential. Following collection, all data will be de-identified to ensure anonymity using codes to identify participants in place of their names. Paper records will be kept under lock and electronic files will be protected by the use of passwords throughout the research process. On completion of the study, all the documentation and recordings used to gather the data will be destroyed.

FINDINGS AND BENEFITS OF THE RESEARCH

This research will provide some useful insight into the benefits and challenges in organisational support through ICT for women entrepreneurs and the needs of women entrepreneurs with regards to organisational support. Women who have or who are looking forward to set up businesses within the UK can do so with confidence as they can always have support from institutions that help develop women. The findings may also form the basis of articles submitted for publication in appropriate academic journals. Participants would not be referred to individually in any publication arising from this research.

It is entirely up to you to decide whether or not to take part in this research. If you do decide to take part, a consent form will be provided for you to sign. Should you require any further information, please do not hesitate to contact:

Thank you for taking time to read this information sheet
Appendix D
PARTICIPANT CONSENT FORM

Cardiff Metropolitan University Ethics Reference Number:
Participant name or Study ID Number:
Title of Project: Business Support for Entrepreneurs in the UK – An Ethnographic Study
Name of Researcher: Munavvar Sultana Syedda

Participant to complete this section: Please initial each box:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I confirm that I have read the Participant Information Sheet and the nature and purpose of the research project has been explained to me. I understand and agree to take part.</td>
</tr>
<tr>
<td>2</td>
<td>I understand the purpose of the research project and my involvement in it.</td>
</tr>
<tr>
<td>3</td>
<td>I understand that I may withdraw from the research project at any stage and that this will not affect my status now or in the future.</td>
</tr>
<tr>
<td>4</td>
<td>I understand that while information gained during the study may be published, I will not be identified and my personal results will remain confidential.</td>
</tr>
<tr>
<td>5</td>
<td>I understand that data (including hard and electronic copies of transcripts, or any video or audiotapes used) will be password protected and accessible only by the researcher.</td>
</tr>
<tr>
<td>6</td>
<td>I certify that I am 18 years old or older.</td>
</tr>
<tr>
<td>7</td>
<td>I agree to the interview being audio recorded.</td>
</tr>
<tr>
<td>8</td>
<td>I understand that I may contact the researcher or supervisor if I require further information about the research, and that I may contact the Research Ethics Coordinator of the Cardiff Metropolitan University, if I wish to make a complaint relating to my involvement in the research.</td>
</tr>
</tbody>
</table>

...........................................................................................................................................................

Signature of Participant Date

...........................................................................................................................................................

Name of person taking consent Date

...........................................................................................................................................................

Signature of person taking consent
A. PERSONAL DEMOGRAPHICS

1. Age: __________________________

2. Ethnic Group: __________________________

3. Education: __________________________

4. Previous job title: __________________________

5. Marital Status: __________________________

6. Any children: __________________________

7. Any other dependents: __________________________

B. BUSINESS OPERATIONS

1. Business address: (Home based: Yes/No)

2. When did you start your business operation? __________________________

3. Do you have any previous business experience? YES / NO

If YES, what?

_________________________________________________________________

4. Any business experience in the family?

YES / NO If YES, who?

_________________________________________________________________

5. Which of the following sector describes your business?

Retailing [ ] Manufacturing [ ] Service [ ] Other (please specify) [ ]

6. Do you have any employees?

_________________________________________________________________

C. EXAMINE CURRENT BUSINESS SUPPORT

1. Do you access business support?

_________________________________________________________________
2. If Yes, what is it? Online or Regular face-to-face?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

3. If No, why not?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

4. Did you ever access business support?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

5. What are your views on the current availability of business support in your area?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

6. Can you provide your views regarding access to these organisations?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

D. NEEDS: EXAMINE CURRENT BUSINESS SUPPORT GAPS AND NEEDS

1. Is there any need regards to business support which you think would be useful that is not currently available?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________
2. What are your specific business support needs?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

3. What are your views on the organisations providing the business support including the ones that are exclusively online?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

4. What are your views on the government business support for women entrepreneurs?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

5. What are your views on the organisations providing the business support for only women entrepreneurs?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

E. EXAMINE ROLE OF ICT.

1. What type of ICT tools do you use for your business?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

2. What do you perceive to be the advantages of using ICT?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________
3. What do you perceive to be the disadvantages of using ICT?

______________________________________________________________________

______________________________________________________________________

4. Do you use the ICT tools like internet to network with other women?

______________________________________________________________________

______________________________________________________________________

5. Describe your experience of support through ICT – did it suit your style/did you encounter any problems?

______________________________________________________________________

______________________________________________________________________

6. What are the types of ICT tools used by your support organisation?

______________________________________________________________________

______________________________________________________________________

______________________________________________________________________

7. What percentage of your support relationship is conducted via online and other communication methods such as telephone, etc.?

______________________________________________________________________

______________________________________________________________________

F. EXAMINE BENEFITS OF BUSINESS SUPPORT (For women entrepreneurs accessing business support only)

1. Has accessing business support helped you?

______________________________________________________________________

______________________________________________________________________

2. How has business support helped you personally and professionally? What changes has business support brought about?
3. Do you have better access to resources with business support?

4. What type of support have you received from your business support organisation with regards to:
   a. Finance
   b. Marketing
   c. Strategic planning
   d. Networking
   e. Training and development
   f. Mentoring/Role model
G. Finally

1. Any other comments/views you think may be relevant?
Appendix F
INTERVIEW SCHEDULE
Business Support Organisations
Senior Management/Employees

1. Background

1. What is your role in this organisation and what do you do?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

2. How long have you been employed in this organisation? Do you have previous experience in this type of work? What attracted you to this position?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

3. How do you think your organisation makes a difference to women entrepreneurs? What is unique about the services offered by your enterprise?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

4. Background of the firm. Support through online or face-to-face or combination of both. Why did you choose this method?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

5. Tell me more about what you do and how many women entrepreneurs do you support.
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

2. Strategies and Challenges

1. What are your strategies in supporting women entrepreneurs and do you take into account the needs of women entrepreneurs in forming your strategies?
2. What are the challenges and obstacles that you face in providing support to women entrepreneurs?

3. Are your programmes designed based on general needs of women entrepreneurs or do you modify them to suit each woman?

4. What do you think are the most important needs of the women entrepreneurs from business support?

5. What would you consider to be your best practices?

6. Can you give me examples (in brief) of your initiatives that have been successful or failure?

3. Role of ICT

1. How important do you think is the use of ICT in business support?
2. What type of ICT tools do you use in your organisation? Give me some examples.
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

3. Is ICT part of your best initiatives?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

4. Do you find any difficulty in providing support using ICT?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

5. Did you have any problems because of ICT?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________

6. Any other comments/views you think may be relevant?
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
Appendix G

A priori codes for content analysis of semi-structured interview and observation

1. List of *a priori* codes for data analysis (Female entrepreneurs)

<table>
<thead>
<tr>
<th>Category</th>
<th>A priori code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal demography</td>
<td>Age, Ethnic background, Education, Previous job, How long in the UK, Marital status, No. of dependents</td>
</tr>
<tr>
<td>Business demography</td>
<td>Start date/business stage, Previous experience, Family members in business, Explain your business, Type of sector, Employees, Hours spent in Business</td>
</tr>
<tr>
<td>Business support experience</td>
<td>Accessed business/did not access, Online/face to face support, Reason for not accessing, Views on Government support, Views on access to Government support, Views on online support, Knowledge of participating organisations, Business Link</td>
</tr>
<tr>
<td>Needs and Gaps</td>
<td>Needs and gaps (general), Specific support needs, Views on women only organisations, Networking events, Women’s only networking events</td>
</tr>
<tr>
<td>ICT</td>
<td>Types of ICT tools, Advantages, Disadvantages, Online networking, Online resources, Online support groups, webinars</td>
</tr>
<tr>
<td>Benefits of Business support</td>
<td>Has business support helped?, How business support has helped?, Better access to resources?, Type of support – Finance, Marketing, Strategic planning, Networking, Training &amp; development, Building confidence, Mentoring</td>
</tr>
<tr>
<td>Final comments</td>
<td>Other</td>
</tr>
</tbody>
</table>
2. List of *a priori* codes for data analysis (Business Support Organisations)

<table>
<thead>
<tr>
<th>Category</th>
<th>A priori code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Background</td>
<td>Job role</td>
</tr>
<tr>
<td></td>
<td>Previous experience</td>
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<tr>
<td></td>
<td>Background of firm</td>
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<td>Strategies and Challenges</td>
<td>Needs of women entrepreneurs in forming strategies</td>
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<td>Challenges and obstacles</td>
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<td></td>
<td>General need/tailored/unique services to female entrepreneurs</td>
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<tr>
<td></td>
<td>Best practice</td>
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<tr>
<td></td>
<td>Example for successful initiative</td>
</tr>
<tr>
<td></td>
<td>Example for failed initiative</td>
</tr>
<tr>
<td>ICT</td>
<td>Types of ICT tools</td>
</tr>
<tr>
<td></td>
<td>Advantages</td>
</tr>
<tr>
<td></td>
<td>Disadvantages</td>
</tr>
<tr>
<td></td>
<td>ICT part of successful initiative?</td>
</tr>
<tr>
<td>Final comments</td>
<td>Other</td>
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</table>
Appendix H

Codes for content analysis of semi-structured interview and observation

1. Codes for content analysis of semi-structured interview and observation (Female Entrepreneurs)

1. Main theme – Female entrepreneurs demographics (WED)

<table>
<thead>
<tr>
<th>Sub theme</th>
<th>Category</th>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>Personal Demographics (WEPD)</td>
<td>Age</td>
<td>WEPDA</td>
<td>Age of the participant</td>
</tr>
<tr>
<td></td>
<td>Ethnic background</td>
<td>WEPDB</td>
<td>Ethnic background of the participant</td>
</tr>
<tr>
<td></td>
<td>Education</td>
<td>WEPDE</td>
<td>Education level of the participant</td>
</tr>
<tr>
<td></td>
<td>Previous job</td>
<td>WEPDJ</td>
<td>Investigation into the previous job experience of the participant</td>
</tr>
<tr>
<td></td>
<td>Years in the UK</td>
<td>WEPDUK</td>
<td>Examination into the number of years the participant has lived in the UK</td>
</tr>
<tr>
<td></td>
<td>Marital status</td>
<td>WEPDM</td>
<td>Marital status of the participant</td>
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<tr>
<td></td>
<td>No. of dependents</td>
<td>WEPDC</td>
<td>Investigation of whether the participant have children or other dependents</td>
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<table>
<thead>
<tr>
<th>Sub theme</th>
<th>Category</th>
<th>Code</th>
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</thead>
<tbody>
<tr>
<td>Business Demographics (WEBD)</td>
<td>Business stage</td>
<td>WEBDS</td>
<td>Identification of the business stage/length of time the participant has been in business</td>
</tr>
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<td></td>
<td>Previous experience</td>
<td>WEBDE</td>
<td>Investigation of any previous business experience</td>
</tr>
<tr>
<td></td>
<td>Family members in business</td>
<td>WEBDF</td>
<td>Investigation of business experience of family members</td>
</tr>
<tr>
<td></td>
<td>Business description</td>
<td>WEBDD</td>
<td>Type of business</td>
</tr>
<tr>
<td></td>
<td>Type of sector</td>
<td>WEBDTS</td>
<td>Investigation into what sector the participant are in</td>
</tr>
<tr>
<td></td>
<td>No. of employees</td>
<td>WEBDNE</td>
<td>Examination of number of employees</td>
</tr>
<tr>
<td></td>
<td>Hours spent in business</td>
<td>WEBDH</td>
<td>Examination of hours female entrepreneurs spent in business</td>
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### 2. Main theme: Female entrepreneurs business support experience (EBS)

<table>
<thead>
<tr>
<th>Category</th>
<th>Access business support</th>
<th>Reasons of not accessing business support</th>
<th>Type of support</th>
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<td></td>
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<tr>
<td>Code</td>
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<td>EBSR</td>
<td>EBSG</td>
</tr>
<tr>
<td>Code</td>
<td>EBSW</td>
<td>EBSO</td>
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<tr>
<td>Description</td>
<td>Determining whether business support has been accessed</td>
<td>Examination of the reasons for not accessing business support</td>
<td>Examination of the effectiveness of government business support accessed</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Examination of the effectiveness of specialist business support accessed</td>
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<td>Examination of the effectiveness of online business support accessed</td>
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### 3. Main theme: Female entrepreneurs’ business support needs and gaps (NBS)

<table>
<thead>
<tr>
<th>Category</th>
<th>Gender-specific</th>
<th>Important need</th>
<th>Financial need</th>
<th>Content</th>
<th>Information</th>
<th>Training</th>
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<td>NBSF</td>
<td>NBSFS</td>
<td>NBSSS</td>
<td>NBSLI</td>
<td>NBSMS</td>
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<td>Description</td>
<td>Examining if female entrepreneurs need gender-specific, tailored support</td>
<td>Examination into top needs of female entrepreneurs</td>
<td>Examination into the type of delivery and content female entrepreneurs want from business support</td>
<td>Examination into the information available about business support services</td>
<td>Examination into type of training/workshops needed</td>
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4. Main theme - Role of ICT (ICT)

<table>
<thead>
<tr>
<th>Category</th>
<th>Advantages</th>
<th>Disadvantages</th>
<th>Online resources</th>
<th>Online business support</th>
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<td>ICTD</td>
<td>ICTO</td>
<td>ICTW</td>
</tr>
<tr>
<td>Description</td>
<td>Examination into the advantages of ICT in business support</td>
<td>Examination into the disadvantages of ICT in business support</td>
<td>Examination into the benefits of online resources/groups</td>
<td>Examination into the benefits of online business support</td>
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5. Main theme - Benefits of Business Support (BSB)

<table>
<thead>
<tr>
<th>Category</th>
<th>Access to resources</th>
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<td>Sub-category</td>
<td>Finance</td>
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<td>Code</td>
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<tr>
<td>Description</td>
<td>Determination into if business support helped female entrepreneurs access financial support</td>
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<table>
<thead>
<tr>
<th>Category</th>
<th>Personal/professional development</th>
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<td>Sub-category</td>
<td>Training &amp; Development</td>
</tr>
<tr>
<td>Code</td>
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</tr>
<tr>
<td>Description</td>
<td>Determination into if business support helped female entrepreneurs develop professionally and personally through required training</td>
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2. Codes for content analysis of semi-structured interview and observation (Business support organisations)

1. Main theme: Challenges and strategies of business support organisations (BSO)

<table>
<thead>
<tr>
<th>Sub theme</th>
<th>Strategies</th>
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<tbody>
<tr>
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</tr>
<tr>
<td>Code</td>
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</tr>
<tr>
<td>Description</td>
<td>Examination of the effectiveness of providing female advisers</td>
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<tr>
<td>Code</td>
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</tr>
<tr>
<td>Description</td>
<td>Examination of the effectiveness of providing Mentors/Role models</td>
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<tr>
<td>Code</td>
<td>BSOBP</td>
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<tr>
<td>Description</td>
<td>Examination of the other best practices and their effect</td>
</tr>
<tr>
<td>Code</td>
<td>BSOIL</td>
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<tr>
<td>Description</td>
<td>Examination of the importance of listening to female entrepreneurs</td>
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<tr>
<td>Code</td>
<td>BSOBC</td>
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<tr>
<td>Description</td>
<td>Investigation into the importance of building confidence</td>
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<table>
<thead>
<tr>
<th>Sub theme</th>
<th>Challenges in supporting FE</th>
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</thead>
<tbody>
<tr>
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<td>Challenges</td>
</tr>
<tr>
<td>Code</td>
<td>BSOCH</td>
</tr>
<tr>
<td>Description</td>
<td>Examination of challenges faced by business support organisations and the limitations of business support</td>
</tr>
<tr>
<td>Code</td>
<td>BSOCC</td>
</tr>
<tr>
<td>Description</td>
<td>Investigation into childcare as a challenge in supporting female entrepreneurs</td>
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2. Main theme – Role of ICT in business support provision

<table>
<thead>
<tr>
<th>Role of ICT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
</tr>
<tr>
<td>Sub-category</td>
</tr>
<tr>
<td>Code</td>
</tr>
<tr>
<td>Description</td>
</tr>
</tbody>
</table>
Appendix I
Example Transcript

All the content about “needs and gaps” (a priori code) is saved in a word file and further coded.

Names of the female entrepreneurs have been crossed out here to protect confidentiality.
I think there's plenty of stuff out there. The things I do are not just female things. I mean I get value from female organisations but I get equal value from mixed organisations too so. I don't do much women stuff to be honest I do a lot of mixed activities. At the end of the day all my clients are men. I have met some through networking. I haven't got any female clients at the moment not that I wouldn't like some but it's just been male the people I have been dealing with.

I think just really funding is a big issue. For me anyway that is the big issue because I am a start-up company and it is knowing where to go and know if there is some kind of support; in terms of setting everything up really and knowing where to go. I was fortunate enough to have some very good peers who helped me but if it was five years ago and I had never worked for a small business, I wouldn't have known where to start. I think any advice any support is quite limited.

I think help once your business is already established and has been running a few years. You're running your own business but it needs help to grow.

Hmm. In my last business I would have definitely said Yes! You try being a single woman running a bar and nightclub. Try and try hike prices up and to women in business. I can't really address it. Nothing is really addressed it is just generic either men or women. In wine industry, it is not designed for women. Having spoken to some people within my industry that are involved in the licensing and lawmakers. They found out what she is doing and they think it is incredible but don't push it forward. You trying in my shoes and she should get the contract too. The people into the position. The problem is people tend to want a big burly man which is not going to be as effective as woman to talk the situation around. Sometimes it is very hard. I can't see where the government could offer me any advice on that.

Wow, yeah, I would like to expand my business and grow it, but that comes with yeah you know with financial then I would be interested. Of course then it's kind of, I can get bank loan, but I don't want to. I need some kind of grants to be able to get to the next step of my life. Yeah.

I think there's lot help there already for women entrepreneurs yeah, I think what will be useful... I mean the important thing that will be extremely useful particularly for women. What I found out is that there's lot of generic support, its sometimes too generic really that it doesn't really pin it down. It what you really want. So I think support that is specific to a business skill.
very much in need, so business actually comes out and says ok well you know what exactly do
you need, how can we get you to point A 2 B and that looks at that I thinks is what we needed,
that's certainly what I need, and there some packets of that for instance there's things like growth
accelerators which you have to pay for it so that the order is discounted but you have to pay towards
that so becomes a problem where, you know there is an issue with financing you cannot access
that service and not just that also that as well even if we did have we will not access that service as
doesn't really seem too much to what you want to do, so I think specifically tailored support
is needed rather than very generic support that we have all over the place.

What is available or not is another matter but things for me is around two-fold one is social
media and marketing. I have heard that something is available but I am not aware.

I think, umm think they need more support on information on funding available to start
businesses

I guess I suppose a lot of this is supplied through one system. I found it really has a massive
effect able to work with somebody individually on one on one going basis. What I found is some
of the difficulties you can have in moving your business forward can also be personal challenges
that you need to overcome yourself that are to do with confidence, to do with well all sorts of
things you got to improve as a person to build your business and I found it invaluable working
with someone, the same person who can get to know you and then sort of challenges. that's the
wrong word but there to help you and be able to see where you can improve and then address
how you are going to do that and sort of hold you accountable to that in a nicest possible
way(laughs) but yeah I think that's just not something that can be done in a fraction of a singular
course. I think it is a development process while you are building your business if you are
looking at that process I think you are going to improve. I don't know if that is available but I
think most people when they are building their business would benefit from sort of individual
counsel seeing them once a month probably.

Again it is a difficult question because for network marketing it is a very concentrated area and
lots of it is done, a lot of support and training is done in-house... we are really lucky to be fair.

Okay, aside from financial, I found that I could've benefited from somebody being there to go
through all of the tax and business setup things. So you start a business by registering the
community's house and then it's kind of like a minefield of DDPAYE, this sort of tax that sort of
tax you know it's like, there are workshops that you can go on but they tend to be run by people who want to sell you something rather than by independent government advisor, and you can ring up but it take ages to get through to somebody so you have to be able to make the time to do that, and then sometimes you ring up and it's not the right department and you got only half the information then you got to ring up another department to find out different information. So I think maybe you know a dedicated start up advisor that could give you support when you get it going and then onwards from that just to help you through the changes. So if your business grows should it be different model or should you stay as you are, you know that kind of things.

think um I don't know whether its available or not, which goes back to the first question, I think for women is about finding, supporting them to know where to get the funding first of all. It's about connecting women so that they able to use each other's skills. I think that will be useful, so more of the direct face-to-face type of support would be most useful, like having a workshop where one day you sitting down and looking at the legal structure of setting up a business, and you have that interaction, where if you stuck on something someone can help you there and then rather than going through several organisations to get to where you want to go.

Mmm I think having people advice you. I started very small independent start-up business trade obviously with ourselves as well as we were only recruiting female employees things specific, women like maternity pay in terms of what employees need to know, I think having again there's a lot of online resources but it is will be very much more helpful to speak to someone besides, I think the board lacking there's lot of things like the accounting wages and all those stuff umm would be much better support if there were people available to speak to.

One thing that I think would be useful for people starting out is some sort of course or something to teach them about running a business like basic accounting and cash flow things that we are not taught but we learn along the way because people are good at what they do. They can be great electrician but they can't manage their business. I have seen decent businesses go bust because they were good at what they do but they can't manage their business. So that I think would be extremely useful for people. If we don't teach people if they don't really wanna do this because it is a hard business to be in and it is not an easy thing. You know.. so that would be my thing. Also teach them to network, teach them how to talk to people and get what they need to do. Literally like I said networking and working it, networking works for me. It brings businesses and services that build my business.
sense, kind of like a middle man who you can go to and can get actually you could qualify for either A, B, C, and I can help you fill in form for you know whether it can be loan from NatWest or this government scheme or that sort of thing. It will be useful to have someone like new business advisor or something with no vested interested whether it be bank business advisor firm or bank or building society to buy their product with their money. So may be more impartial person who does that kind of signposting. I think it is little bit like the careers advisors years ago at the university. They would actually help fill out form and how do you sort about this and how do you sort about that. There is no way they had any vested interest. They just want to help you and they have got no “I want you to buy this product or not”. So I think that could be quite a good. I don’t know how they could make money doing that but I think that actually would be quite good.

More prompt support may be, more support I will have quickly rather than wait for a long time. Yeah.

It might be more to do with me not knowing where to look for it but I have found it very difficult to use social media, I think it changes so quickly. You think you’ve got it and sorted and then it changes. The other thing that I do is I am on twitter. So that’s a marketing tool and on there is a local group that has a local hour and network on that one.

I can’t comment on it because I haven’t researched much.

I think there is need to be gendered support whole lots of it. I think the business support that is available they need to rewrite the whole programme and make that applicable for women. I think that from the ground up. I think they need to have specialist support for women who are wishing to go into tech or any other IT related sector whether engineering, automotive, biosciences anything like that. I think there needs to be a real push to get women into them and I think that there isn’t really a lot of that in mainstream support but there is nothing like that for women. But obviously being a woman myself, I am passionate about bringing more women in the engineering field. You know we need to get that tickle point where we get you know 1/3rd.. have our voice heard and I think that the whole idea of business support needs to be completely rewritten. What you do is you fill in a business plan and then you are then potentially be told that “no” the business is not going to grow as you might not be setting up a business to be able to make a loads of profits. You might be setting up to allow you to care for your children and care for elderly parents because you are tend to be a woman, you tend to end up with all caring responsibility that doesn’t mean to say that it is not a successful business. It is incredibly a
and I think that there is no understanding of that within the business support field. I think they just need to start with different model which is what I am planning to do in wales. We are planning on setting up a community interest company. We are going to do that because we have obviously done a postgraduate gendered qualification. We have really comprehensive understanding because we are business owners as well the women on the course. We know what it is like from the practical end as well as look at it from the academic research end.

I think it would be useful to have business advisors back who are able to sit with companies. At the moment, you know online and everything is fine but every business has its own individual need and if you are doing online you are not catering to individual need it is all generic I mean every business has its own individual requirements so it is really very important to have a business advisor to be able to go through the individual need of the business to help support them because I think in our region we have lots of businesses that start up very successfully but when it comes to sustaining the businesses that is where the issue is, to keep them going, support them in growing their businesses, maintaining their businesses... start-up is great but maintaining and supporting afterwards that’s where I think the key issues are and that’s why I think there is a need for business advisor who will regularly support the businesses not just for starting up but right through the little process of continuing to grow, continuing to develop the business.

Yeah I think to start a business you needed to have a fund to do a business and sources and so I am searching for all the needs I will need for this business but I am sure I will need some funds to start the business. I am willing to offer my effort and my energy and all my time I have that I can do now, I am willing to do it. Yeah!

Yes I think there should be more on the high street this business support so that people know where to get it.
Well it is just knowing where to start. I think there is a lot of information out there for businesses once they are up and running on how to market themselves better but I think when you very first start out and when I think of 2 and half year ago when I first started my yoga class and needed to promote it, I didn’t know where to start. I didn’t have no background or experience in that at all and then I asked friends for advice because I was overwhelmed with the amount of information out there so it would be helpful to have one point of access to know rather than all the different things that come. I am still overwhelmed.
Appendix J
The Journeys
1. Journey of Participant No. 5 – LP, The founder of WH

Participant No. 5 is the Founder and CEO of WH, an organisation that provides practical, social and emotional support to women and their families. WH is a charitable organisation and was set up as an introductory conduit to professional services and facilities for women and their families. WH provides advocacy support, business support and promotes well-being, especially, to victims of domestic violence and asylum seekers.

Journey

Being a victim of domestic violence and going through a painful process of having an injunction granted against her ex-partner when social services got involved to take her child away, she had to support herself in court and through complaints procedures. “I was pregnant at the time and living in a refuge; that was the lowest period of my life. I couldn’t take a job as I had children. So I set up my mobile hair product business. It offered me flexibility and boosted my confidence. That is when I decided to help women in similar situations. I set up WH to help women in to self-employment. I have learned a lot during my journey. I dedicate my life now to help other women and upholding the principles of Mandela which are peace, unity and love”. LP came to the UK as a kid when her parents, who were both African Nation Congress members and freedom fighters, were exiled when fighting for freedom from the apartheid regime. She adds “From a very young age they instilled in me the need to show love and support to people who are most disadvantaged in my community. That is why I set up an organisation to support women and their families. I saw and felt they needed the most support due to the lack of services and provisions. As well as other things, the organisation provides business support and advocacy to victims of domestic violence”.

She is a single mother with two kids, a 3 year old daughter and a 5 year old son. She lives a few miles away from the city centre and between two school runs, she travels on buses to town to meet women who need her at a time of their convenience. Most of her
clients have children too. She feels that “mums miss out on actualising their dreams because of childcare, that’s why I am so passionate about not letting childcare be an obstacle. If I can do it, they can do it and that is what I am trying to show them.” The Mum n Tots Arts group allows mothers to bring their kids with them without worrying about childcare. The volunteers (again my clients who want to set up childcare business) take care of the children while the mothers are able to share their business ideas or sell their products”.

She conducts informal information events regularly to provide information as well as a platform for women to share their ideas. She launched her business support project because of the demand. She explains, “Most women I work with have skills and want to set up their businesses but they do not know where to start and the legal side of things. So I started with small information sessions. When more women started approaching me, I began running business workshops where they can gain business skills.” WH also provides different accredited certificate courses which will help/required for setting up business. She has no employees. All her sessions and events are run with the help of volunteers. She also works in collaboration with local schools that send their students on work placement programme.

**Future plans**

WH has succeeded in a strong start and a developing client base. It has developed workshops for enterprise which look at key themes – helping women define an interest they are passionate about, examining this for business potential and then if feasible, drawing up the steps needed to turn the idea to reality. The big difference that WH makes is in confidence – people have ideas but don’t see the potential. The advantage of this approach is that it gets women to not only build confidence but also build the ability to size up opportunities to benefit from them. It changes a way of thinking from passive to active and is extremely useful in revitalising members of the group. Courses incorporate personal development so women can view their strengths and potential. WH works primarily with BME women but does not focus only on race.
It helps with gender issues as well such as childcare. Anyone can come for assistance and WH does get women form “all walks of lives.” WH strength is its ability to encourage women to go somewhere.

WH plans to expand its enterprise and community development pilots to reach more women and ensure that it can help people to understand women’s issues, helping engender more equality. WH has an income generation strategy to ensure the resources needed for continued and developed activity are there. WH will continue work under Mandela principles and get greater recognition of this as a useful platform for community groups.

Participant No. 5 has come a long way from being a victim of domestic violence to empowering other women.
2. Journey of WE27 – FO supported by WH

FO is a qualified Community Health Developer with years of experience in developing community health. Her main interests are women’s empowerment and promoting women’s health. FO had faced many challenges in her life. She came to the UK to seek refuge from her abusive husband and for the safety of her son. However, she found herself in a similar situation here. She fought her way out of the abusive relationship, went to university and studied for Masters in Community Health. Following the completion of her studies, she started working and promoting women’s health.

In addition to her employment, she was also involved in network marketing. When her son entered college, she decided it was time to fulfil her biggest dream - to set up a social enterprise through which she can help women all around the world, especially women like herself who have been victims of abuse.

“Most women in my community, back home, are very poor and have no way of earning an income. They are unable to go out and work because of childcare, cultural and family barriers. My twin sister, who works with these ladies, was sharing her concern about the development of these ladies. We raked our brains to think of some ways to help them out. Women in my country are very skilled in weaving leaves which can be made into different products. We decided that my sister will supply leaves to women and collect the woven leaves, which the other group of women can stitch them into bags. My sister would then send these bags over to the UK and I would sell them. By doing this, I am able to provide some kind of income to these ladies and I will be reinvesting the profit from the business to develop Swahili women in the UK.”

Journey

Having made the decision, FO was then faced with 2 major interconnected issues – her self-esteem had suffered following her abusive relationship and so her confidence was low and secondly, she has health issues which limits her mobility. Although she has been in the UK for 13 years, she is
new to this city. Through one of her friends, she found out WH and approached Participant No. 5. This introduction turned into a good relationship and with Participant No. 5’s support FO has moved from being uncertain and hesitant into a self-assured business woman. “The training and knowing the processes, like sole trader etc. gave me the confidence to take the step. I learned about how to price my bags and how to calculate tax etc. which I knew nothing about. LP (Participant No. 5) took me to different networking events and taught me how to network and strike conversations with other entrepreneurs. I was even able to present my entrepreneurial journey and dreams to different audience through WH’s events. I was able to display my bags and people would approach me to know more about my bags. The more I met people and did presentations, more confident I became. I felt like a businesswoman!” In addition, FO found the WH assistance in clarifying her market, what promotional tools to use to reach her market and the introductions to other organisations of great value. FO sells her bags from home and online. She also sets up stalls in different events to sells her bags. She is working on building her website.

Future Plans

Initially, FO found gaining customers to be a very slow, demanding and sometimes dispiriting process, however, she determinedly stuck at the task. All the hours of attending different events, presenting her work, dreams and bags have eventually begun to pay off. Steadily enquiries have become paying customers and they have recommended their friends and contacts. Despite many challenges, FO faces life with her trademark smile and never shies away from supporting other women and their causes. She stands by every woman who needs her support and is a great role model. Her motto is “You can do it! No matter what anyone says or how old you are. You can do it!”
SS is a master of all trades. She is referred as The Guru by her friends. She is efficient in cooking to bookkeeping and sewing to public speaking. SS always wanted to set up her own business but due to childcare responsibilities and being a carer for her husband, she never found the time or confidence to work on her dream. With the encouragement and support from her daughters, she has ventured in to setting up a business.

**Journey**

Recently, she started attending a network group for migrants run by the local council. She met WE27 (FO) at the networking event and FO introduced SS to Participant No. 5. Since she has been helped by WH, she has started sewing, cooking and handicraft workshops for women in different community groups. She has always been restricted to her home and her friends, but now she has expanded her network. She has been approached by many organisations to run workshops for women. She feels more integrated and confident since she has set up her business.

An avid cooking and art lover from Sudan, SS brings a unique combination of interests and experiences in her work. SS attended Leeds City College when she arrived in the UK 8 years ago. She is now back at University to do a business administration degree.

SS has created a special perfume for women, which is sure to give any lady a boost of confidence. “I want our next generation of women to be confident and be able to make their own choices,” she says. “For instance, I have been wearing a hijab almost all my life but I have left the choice of hijab to them. They pray, fast and do all their Islamic duties but the choice of hijab is theirs. I let them decide that themselves. I have also taught them the importance of education and being independent. My eldest daughter has joined university this year. She is living away from home. My mother was shocked but I told her I want my daughters to be independent and enjoy the freedom.”
Future plans

In addition to her workshops, SS is setting up a beauty service business in partnership with her sister and a friend. Their dream is to open a special Sudanese salon/spa where every woman will feel as special as a bride. SS combining her studies in strategy with her passion for creativity in making her dream come true.
4. Journey of WE02 – SH supported by BK

WE02 was a Sports Co-ordinator before she set up her own business with the help of BK, one of the participating business organisations. She had to overcome many hurdles, including a period of unemployment, before deciding to combine her love of problem solving and creativity to setup her unique business. When she had approached her local Jobcentre for help, she was discouraged and was told that she would fail and should look for employment. “When people go to Jobcentres, they should inspire people to be self-employed. When somebody puts self-employed on their forms, straightaway they are told that they can’t do it because of pressure but I believe they can do it. More training should be given for people to be self-employed as it is as easy as going and working in jobs and that’s what people need to be aware of. If they have a good business model, people should be encouraged to do it”. She firmly believed in her business idea and she started researching online for support.

Journey

WE02 was referred to her local business support organisation and her business adviser who helped her to put together a business plan, referred her to relevant support and also gave her the confidence needed to make it happen. She had never done a Business Plan and she was more confused when she tried to look online. Her adviser helped her at every step of the way. She believes her success was mainly because of the support she received, “It has made me grow in confidence and I am lot confident than I started because I was nervous in the fact that if it is going to work or it’s not going to work and having a business coach look at my business plan and fill out basically fill in the blanks that I didn’t know or what I had to do - that kind of helped me a lot.” Whilst she was setting up, she had taken care of all aspects of her business single-handedly and spent about seventy-seven hours a week at work.

Future Plans

The business has had rave reviews since being setup in June, 2013 and is now ‘Number One’ on TripAdvisor of Attractions in her city. She hosts live real life escape games for corporate teams as well as families, friends and tourists. She has now branched out in three other cities. She found a gap in the market and through the support of business support services she has managed to gain the confidence to make it happen.