

Written evidence submitted by Amanda Ordish (Senior lecturer at Liverpool John Moores University); Dr Fiona Armstrong-Gibbs (Programme Leader in Executive Education at Liverpool John Moores University); Dr Sara Fisher (Senior Teaching fellow at Liverpool John Moores University); Dr Hiba Hussein (Senior Lecturer at Liverpool John Moores University); Dr Steve Nolan (Senior Lecturer at Liverpool John Moores University); Dr Moustafa Haj Youssef (Senior Lecturer at Liverpool John Moores University) [FEN0033]

Female Entrepreneurship: Call for Evidence

This response to call for parliamentary evidence in relation to female entrepreneurship has been put together by the following members of staff at Liverpool John Moore's Business School.

- Dr Fiona Armstrong-Gibbs, Reader in Enterprise and Inclusive Growth
- Dr Sara Fisher
- Dr Hiba Hussein
- Dr Steve Nolan
- Amanda Ordish
- Dr Moustafa Haj Youssef

Our research group is dedicated to examining the environments in which female entrepreneurs operate, with a particular emphasis on the Liverpool City Region (LCR) and an international perspective. As both researchers and practitioners in the field of gender and entrepreneurship, we combine extensive knowledge and expertise to advance the position of women, both in academic research and in everyday life. By bringing together distinguished scholars and industry professionals, we aim to support the growth and success of female entrepreneurs. Our objective is to drive impactful, world-leading research, contribute to policy development, and collaborate with individual female entrepreneurs to support them achieve their aspirations.

Submission Summary

1.What are the barriers facing women, including specific group of women such as those from an ethnic minority background, seeking to start and grow successful business in the UK?

Female entrepreneurs in the UK face significant challenges in starting and growing businesses, with financial barriers and limited access to capital being particularly pronounced. Female-led businesses, especially those run by ethnic minority women, struggle to secure funding due to gendered risk perceptions and discriminatory lending practices. These challenges are compounded by cultural expectations, societal norms, and the "double burden" of balancing business ownership with family responsibilities, which often restrict women's full participation in entrepreneurship. The barriers extend beyond financial constraints, encompassing limited access to professional networks, male-oriented business support services, and institutional obstacles. Women entrepreneurs, particularly those from ethnic minority backgrounds, encounter complex regulatory requirements, lack of tailored mentorship, and insufficient institutional support. The impact of economic uncertainties, such as Brexit, further exacerbates these challenges, disproportionately affecting women-led businesses.

2. Sectors Where Women Face the Greatest Barriers to Entrepreneurship in Liverpool City Region

Women in Liverpool City Region face significant barriers to entrepreneurship, particularly in tech and innovation, care and social care, food and wellbeing, and creative and cultural sectors. Challenges stem from bias in innovation funding, unconscious gender perceptions, structural barriers, and caring responsibilities, which limit women's access to business opportunities and investment. To overcome these barriers, funding models must shift from "high growth" to "creative solutions," ensuring inclusive investment quotas, seed funds for community-driven ideas, and innovation incubators for women, particularly Black and older entrepreneurs. Additionally, affordable childcare, transport support, and majority female representation in funding decision-making are crucial to driving real systemic

change. By addressing these challenges, Liverpool City Region can foster a more inclusive and equitable entrepreneurial ecosystem for women.

3. How can women best be supported to overcome the challenges they face in securing funding to start and grow their businesses?

Based on primary research conducted with over 50 women in 2023 by the one-day group-
<https://www.onedaylcr.com/today>. Female entrepreneurs face significant challenges in securing funding due to systemic biases, restrictive funding criteria, and structural barriers. To address these issues, funding models must be redefined to focus on impact-driven innovation rather than “high growth,” recognising small, purpose-driven businesses. Establishing Seed Funds for community-driven ideas and implementing quotas for women-led businesses can create more inclusive financial opportunities. Structural support is also crucial: affordable childcare, accessible transport, and non-competitive funding network scan remove practical barriers that limit women’s participation in entrepreneurship. Additionally, increasing women’s representation on funding panels and embedding mentorship programmes will challenge biases and ensure decision-making reflects diverse entrepreneurial needs. Rather than expecting women to adapt to biased systems, policies should focus on fixing these barriers to create a truly equitable business landscape.

4. What examples are there of best practice in supporting female-led entrepreneurship, both in the UK and internationally?

Promoting female entrepreneurship is key to economic growth and gender inclusivity. Various initiatives have been implemented globally, focusing on financial support, mentorship, networking, and policy interventions. While these strategies have been effective, challenges persist, particularly in securing financial capital and accessing formal business networks.

In the UK, organisations like WICED provide tailored business support. Sweden has successfully integrated gender-sensitive policies, offering financial grants, childcare support, and tax incentives to boost female entrepreneurship. Networking and mentorship programmes such as MentorHer have improved business success rates, but many women,

especially from ethnic minority backgrounds, struggle to access professional networks. Globally, microfinance initiatives like Grameen Bank in Bangladesh have enhanced financial inclusion for women, though structural gender biases remain a barrier to scaling businesses. Technology is also an enabler, with digital platforms and social media providing alternative markets and business opportunities. However, traditional gender biases still shape perceptions of entrepreneurship. Family and community support play a crucial role in sustaining women-led businesses, particularly in cultures where domestic responsibilities hinder professional advancement.

5. What steps should the Government take to help support the development of female-led high growth enterprises?

To foster female entrepreneurship, innovation must be redefined beyond traditional "high growth" models to include impact-driven growth, emphasising social value, community benefit, and incremental improvements. Language shifts towards terms like "creative solutions" and "purpose-driven innovation" can make funding more accessible to women. Targeted investment strategies should include quotas for female-led enterprises and tiered funding models, such as Seed Funds for early-stage ideas and Growth Funds that prioritise long-term impact over immediate financial returns. Non-competitive finance models can encourage collaborative, rather than competitive, funding approaches. Structural barriers must also be removed by investing in government-funded childcare, subsidised transport, and housing support, ensuring women can balance business growth with personal responsibilities. Systemic representation should be strengthened, ensuring funding panel members are women and that unconscious bias training is mandatory for funding bodies. Building innovation ecosystems through lived experience incubators and cooperative networks will provide mentorship, partnership opportunities, and industry connections. Policy alignment is essential, embedding female-led businesses into national innovation strategies and ensuring transparency in funding allocations. Additionally, education and training must be reformed to ensure accessible, practical, and strategic business development for women entrepreneurs. By fixing systemic biases, rather than expecting women to adapt, governments can create a truly inclusive and equitable entrepreneurial landscape.

6. What data exists or is required to track success and monitor progress in female entrepreneurship?

While numerous studies examine female entrepreneurship, much of the existing research is cross-sectional, qualitative, and based on small, non-representative samples, focusing on entrepreneurial intentions, motivations, and barriers rather than long-term business trajectories. While such studies offer valuable insights into gendered entrepreneurial experiences, they often lack longitudinal depth and national representativeness, limiting their ability to track real business success over time. Large-scale, longitudinal studies, akin to the British Household Panel Survey (BHPS) and the UK Household Longitudinal Study (UKHLS), provide robust datasets for understanding broader economic and social trends but are not specifically tailored to track entrepreneurial journeys. Further, despite a boost in sampling amongst ethnic minority respondents, it remains a challenge to identify the differences in entrepreneurial behaviour across these groups with enough statistical confidence.

A dedicated, entrepreneur-specific longitudinal study would enable researchers to assess the evolution of women's businesses, their financial growth, access to capital, policy effectiveness, and long-term survival rates, offering a much-needed evidence base for policymakers and support organizations. Without such comprehensive data, the ability to craft impactful, data-driven interventions to support female entrepreneurs remains significantly constrained.

Full Response to Parliamentary questions

1. What are the barriers facing women, including specific group of women such as those from an ethnic minority background, seeking to start and grow successful business in the UK?

• Financial Barriers and Limited Access to Capital

One of the most pervasive obstacles faced by women entrepreneurs is the difficulty in accessing finance, a challenge that is even more pronounced for those from ethnic minority backgrounds. Empirical evidence suggests that women-led businesses are less likely to secure external funding compared to male-led enterprises, with disparities observed in bank loans, venture capital, and angel investments (Dutta & Mallick, 2022; Dabić et al., 2012). This financial exclusion stems partly from gendered perceptions of risk, as women entrepreneurs are often seen as less growth-oriented and more risk-averse, leading to lower levels of investment in their ventures (Huang, 2020). For ethnic minority women, this challenge is compounded by structural biases within financial institutions. Research highlights that minority entrepreneurs in the UK experience higher rejection rates when applying for loans and often receive less favourable lending terms compared to their white counterparts (Cheng, 2014; Bewaji et al., 2015). These systemic financial barriers limit not only their ability to launch new businesses but also restrict the scalability of existing enterprises, thereby reinforcing economic disparities (Bewaji et al., 2015). Findings from Haj Youssef et al. (2024) further support this, demonstrating how women entrepreneurs, faced with financial constraints, often turn to social networks and informal support systems to mitigate economic uncertainty. However, while these networks provide emotional and strategic support, they are often insufficient for securing the financial capital necessary for business expansion.

• Cultural Expectations and Societal Norms

Cultural norms and gendered expectations significantly influence women's entrepreneurial participation. Many women face the "double burden" of balancing family responsibilities with business ownership, limiting the time and resources they can dedicate to

entrepreneurial activities (Lassalle & Shaw, 2021; García & Villares-Varela, 2023). This challenge is even more pronounced for women from ethnic minority backgrounds, who may experience additional pressures stemming from traditional gender roles within their communities (Delecourt & Fitzpatrick, 2021; Nancheva, 2024). For instance, research on migrant women entrepreneurs in the UK suggests that societal expectations often prioritise domestic roles over business pursuits, leading to conflicting obligations that hinder entrepreneurial ambitions (Lassalle & Shaw, 2021). These cultural barriers not only reduce women's participation in entrepreneurship but also limit their ability to seek external business opportunities, reinforcing dependency on informal networks rather than professional or institutional support structures.

- **Caring responsibilities and motherhood**

Women are identified as a group in society who experience social exclusion due to caring responsibilities; women continue to shoulder the greatest share of caring responsibilities (Martinez and Jayawarna, 2020). The caring responsibilities faced by women, in particular those who are in paid employment or self-employment are cited as the reason for poorer economic returns for women, due to their requirement for flexible working arrangements (Martinez and Jayawarna, 2020). Research has considered the difficulties of women in paid employment due to their caring responsibilities, mothers in particular are described as inhabiting,

[we live in]“*a world of competing and contradictory work and maternal ideals, where the ‘ideal worker’ is unencumbered by caregiving responsibilities and devoted entirely to organiza-tional ends*” (Ashman et al, 2022, p.1127)

To address the concerns that women in paid employment are required to operate as both the ideal worker and ideal mother, self-employment is often seen as a panacea, helping to overcome the conflicting ideals. Women in their predominant care provider role, a role that takes place within the home, are encouraged to consider self-employment, often located within the home also. The suggestion of ‘working from home flexibly’ is considered a solution that allows women to manage their caring responsibilities whilst also juggling their

business (Love et al, 2024). In support of this notion, the Gender and entrepreneurship literature suggests that women enter self-employment for non-economic reasons, such as better work-life balance and flexibility within their schedule to allow them to better care for their family (Love et al, 2024). However, further literature has started to question the proposed solution that women can maintain their position as both self-employed and care provider. Identifying that women who are managing competing roles are often exposed to more stress and conflicting commitments, for example relentless work demands, managing dependants and a sense of guilt for neglecting children and family (Duberley and Carriagn, 2012; McGowan et al, 2012; Love et al, 2024). It is identified that a key consideration of women, in both the workplace and self-employment is their caring responsibilities and the potential exclusion this creates. Research conducted by Ordish (unpublished PhD) suggests that motherhood is a key factor considered by women within entrepreneurship, the research suggests that women are managing multiple competing identities, namely that of ideal mother and ideal business owner. This in turn restricts their entrepreneurial activities, due to adhering to the expected societal norms associated with ideal motherhood, given that they are in contrast to the societal norms associated with entrepreneurship (the association of feminine identity to motherhood and masculine identity to business ownership)

- **Limited Access to Professional Networks and Social Capital**

Networking is an essential component of entrepreneurial success, offering access to information, mentorship, collaboration opportunities, and financial resources. However, women—particularly those from ethnic minority backgrounds—often struggle to establish strong professional and formal business networks (Treanor & Henry, 2010; Conley & Bilimoria, 2021). Instead, they rely on informal social networks, including family, close friends, and community-based organisations, which, while beneficial for emotional and psychological support, do not always translate into tangible business growth (Revell-Love & Revell-Love, 2016; Sonfield, 2014). Findings from Haj Youssef et al. (2024) reinforce this argument, illustrating how women entrepreneurs are more inclined to engage with social organisations during economic crises, seeking support networks to navigate uncertainty. However, while these networks play a critical role in fostering resilience, they often lack the

institutional legitimacy and financial backing that male entrepreneurs gain from their broader business affiliations. Women's exclusion from high-value business networks and industry circles limits access to strategic partnerships, investment opportunities, and market intelligence, ultimately curtailing business growth.

- **Inadequate Tailored Business Support and Mentorship**

Despite numerous government initiatives aimed at promoting entrepreneurship, business support services in the UK often fail to address the specific needs of women and ethnic minority entrepreneurs (Pettersson, 2012; Revell-Love & Revell-Love, 2016). Many entrepreneurship programmes remain gender-neutral or male-oriented, disregarding the distinct challenges that female entrepreneurs face, such as access to childcare, flexible financing, and culturally tailored business guidance (Henry et al., 2022). Moreover, the lack of visible female role models and mentors, particularly from ethnic minority backgrounds, further exacerbates this challenge. Studies suggest that mentorship significantly improves business performance and confidence among female entrepreneurs, yet women—especially those from underrepresented groups—receive fewer mentorship and sponsorship opportunities compared to men (Treanor & Henry, 2010; Sequeira et al., 2016). This gap in mentorship and tailored support can lead to feelings of isolation, reducing the likelihood of women sustaining and growing their businesses.

- **Institutional and Policy Barriers**

Institutional challenges also play a critical role in limiting women's entrepreneurial success. Regulatory frameworks and bureaucratic hurdles in the UK can disproportionately impact female entrepreneurs, creating an environment that is less conducive to business growth (Darnihamedani & Terjesen, 2020; McPhail et al., 2024). Research indicates that women face greater challenges in navigating legal and administrative complexities, such as taxation policies, business licensing, and compliance requirements, which are often designed with male-dominated business sectors in mind (McPhail et al., 2024). For ethnic minority women, these challenges are compounded by additional structural barriers, including immigration restrictions, lack of access to government funding schemes, and language barriers, all of

which make it more difficult to establish and expand businesses (Kloosterman et al., 1999). Findings from Haj Youssef et al. (2024) suggest that policy interventions during economic crises tend to be more accessible to male entrepreneurs, leaving female business owners without sufficient institutional support during periods of financial instability.

- **The Economic and Post-Brexit Landscape**

The evolving economic landscape, particularly in the wake of Brexit, has introduced additional uncertainties for women entrepreneurs in the UK. The loss of access to European markets, increased trade barriers, and regulatory changes have created further obstacles for small business owners, particularly those who lack established financial and social capital (Cumming & Zahra, 2016; Haq, 2015). Ethnic minority women, many of whom operate businesses in sectors reliant on international supply chains, have been disproportionately affected by these disruptions. Findings from Haj Youssef et al. (2024) indicate that economic crises can push entrepreneurs toward greater social engagement, suggesting that in uncertain times, women may increasingly rely on social networks as alternative support mechanisms. However, unless these networks are formalised and integrated into policy frameworks, they may offer limited long-term economic security.

2. In which sectors of the economy do women face the greatest barriers to entrepreneurship, why is this, and what could be done to tackle them?

- **Focus on Liverpool City Region:**

Tech and Innovation Sectors: Women are underrepresented in high-growth innovation opportunities and traditional innovation funding, struggle to attract female-led business applications despite targeted marketing efforts. Clearer intervention and positive action is required and we see this is working in funds such as Baltic Ventures, Kindred LCR etc.

Care and Social Care: Women often leave highly skilled jobs due to caring responsibilities, which limits their ability to engage in entrepreneurship. The system does not support innovative solutions for childcare or social care, sectors where women are more likely to innovate and tackle social objectives and reframe them as business opportunities.

Food and Wellbeing: Access to high quality and nourishing food is essential and a key economic driver in the Liverpool City Region, yet women face barriers to securing investment for community-focused, purpose-driven innovations — such as food security initiatives — which are often overlooked by traditional funding models.

Creative and Cultural Sectors: Despite the perception that these industries are "female-friendly," leadership remains male-dominated. Black culture, music, and creativity also face systemic barriers, compounded by gender and racial biases.

- **Why do these barriers exist?**

Bias in Innovation Funding: Innovation is often narrowly defined, favouring male-dominated fields like tech. Women's purpose-driven innovations (like those solving social or community problems) are undervalued.

Unconscious Bias: Men are often seen as more "innovative," despite research showing women's innovations have greater impact.

Structural Barriers: Traditional funding calls, like those requiring "high growth," alienate women entrepreneurs who may not identify with these terms.

Caring Responsibilities: Childcare and social care fall disproportionately on women, limiting their time and flexibility to pursue entrepreneurial ventures.

- **What could be done to tackle these barriers?**

- Redefine Innovation: Shift from "high growth" language to "creative solutions"- focusing on small, incremental improvements that women are more likely to propose.
- Inclusive Funding Models: Implement quotas ensuring a percentage of innovation funding is allocated to women-led businesses.
- Create a Seed Fund to support smaller ideas- acknowledging that women often apply for less funding due to systemic biases.
- Supportive Ecosystems: Develop innovation incubators for ideas rooted in lived experiences — especially for Black and older women.
- Foster non-competitive, collaborative funding opportunities.
- Address Structural Barriers: Invest in affordable childcare and transport, removing practical barriers that disproportionately affect women entrepreneurs.
- Representation with Systemic Change: Move beyond tokenistic representation — ensuring 75% majority women in decision-making roles to drive real cultural change in funding bodies.

3. How can women best be supported to overcome the challenges they face in securing funding to start and grow their businesses?

Based on primary research conducted with over 50 women in 2023 by the One Day group:

<https://www.onedaylcr.com/today>

- **Redefine Innovation and Growth:**

Shift the language: Terms like "high growth" can alienate women entrepreneurs who may not see their purpose-driven businesses as fitting this definition.

Focus on impact: Reframe funding criteria to value small, incremental improvements and social innovation — areas where women often excel.

- **Create Inclusive Funding Models:**

Seed Funds: Establish a Seed Fund for smaller, community-driven ideas — recognising that women tend to apply for less funding due to systemic biases.

Equality-Based Quotas: Introduce quotas to ensure a percentage of funding is allocated to women-led businesses — aiming for 60–80% to reflect their potential for new growth.

Flexible Investment: Offer adaptable funding models that support purpose-driven businesses, not just those promising rapid financial returns.

- Build Strong Support Systems:

Innovation Incubators: Develop lived experience-led incubators — particularly for Black women, women of colour, and older women — to turn real-world challenges into business solutions.

Collaborative Networks: Encourage non-competitive, cooperative funding opportunities, allowing women to share ideas and resources.

- Remove Structural Barriers:

Affordable Childcare: Invest in childcare solutions so that women entrepreneurs are not forced to choose between caring responsibilities and growing their businesses.

Accessible Transport: Ensure free or low-cost transport options for women, supporting mobility and access to business opportunities.

- Challenge Bias and Build Confidence:

Education and Awareness: Raise awareness of the unconscious bias that favors male-led businesses and redefine what "innovation" looks like.

Mentorship and Support: Move beyond "fixing women" — instead of assuming women need more confidence or skills, focus on fixing the biased systems that shut them out.

- Embed Structural Change:

Majority Representation: Ensure funding panels have a 75% majority of women — recognizing that true change happens when women lead the decision-making processes.

Inclusive Criteria: Evaluate business ideas not just on potential profit but on their social value, impact, and sustainability.

4. What examples are there of best practice in supporting female-led entrepreneurship, both in the UK and internationally?

The promotion of female-led entrepreneurship is integral to achieving economic growth and gender inclusivity. Effective initiatives have been implemented both in the UK and globally, addressing gender-specific barriers through financial support, networking initiatives, mentorship programs, and policy interventions. However, research suggests that while these interventions have yielded positive results, challenges persist, particularly in terms of access to formal business networks, financial capital, and post-crisis recovery mechanisms (Haj Youssef, Nolan, & Hussein, 2024). This discussion integrates insights from existing best practices with empirical findings from recent research to explore how female entrepreneurs can be better supported.

- **Women's Business Support Organisations in the UK**

One of the key strategies for fostering female entrepreneurship in the UK has been the establishment of women-specific business support organisations. The Women's International Centre for Economic Development (WICED) is a prime example, offering tailored financial advice, networking opportunities, and training programs specifically for female entrepreneurs (O'Carroll & Millne, 2010). Research indicates that such structured support mechanisms significantly improve women's entrepreneurial success by providing access to resources and business networks that are otherwise male-dominated (Bullough et al., 2014; Treanor & Henry, 2010). However, evidence suggests that while these organisations offer valuable resources, women continue to rely more heavily on informal social networks rather than formal business networks (Haj Youssef et al., 2024). This preference for informal engagement reflects deeper systemic barriers, including exclusion from professional investor circles and male-dominated networking platforms, which limits access to capital and market expansion opportunities.

- **Gender-Sensitive Policy Interventions: The Case of Sweden**

Countries like Sweden have pioneered policies that actively promote female entrepreneurship by integrating gender-sensitive policies into their business ecosystems. The Swedish government provides financial grants, tax incentives, and training programs that specifically cater to women-led businesses (Neergaard & Thrane, 2011). This approach

aligns with research demonstrating that countries with institutional frameworks that reduce financial and regulatory barriers for women experience higher rates of female business ownership (Bullough et al., 2014). Moreover, Sweden's Nordic welfare model plays a crucial role in enabling women's entrepreneurial participation. Policies that support work-life balance, such as subsidised childcare and parental leave, reduce the conflict between family responsibilities and business operations (Neergaard & Thrane, 2011). These interventions have been particularly effective in addressing one of the major obstacles highlighted in Christodoulou et al. (2024)—that women entrepreneurs often struggle with balancing domestic responsibilities with business expansion, particularly in developing economies like Vietnam, where gendered expectations still significantly shape economic participation.

- **Networking and Social Capital in Female Entrepreneurship**

Access to strong business networks is a key determinant of entrepreneurial success. However, women—especially those from underrepresented groups—frequently face barriers in accessing established, male-dominated professional networks (Bogren et al., 2013). Instead, they rely on informal networking and social engagement strategies to navigate entrepreneurial challenges (Treanor & Henry, 2010). Findings from Haj Youssef et al. (2024) illustrate how female entrepreneurs, particularly during economic crises, tend to turn to social organisations and informal networks for resilience and strategic support more often than their male counterparts. However, while these networks provide emotional and community-driven backing, they are often insufficient for business scalability and investment acquisition. This suggests a need for more structured, women-focused business incubators that integrate both social and financial capital mechanisms, ensuring women can transition from informal to more formal and high-value networks. An example of a successful networking initiative is the Women's Business Centre in North America, which has effectively connected female entrepreneurs with mentorship programs, financial advisors, and peer support networks, leading to improved business outcomes and long-term growth (Braidford et al., 2013).

- **Mentorship Programs for Women Entrepreneurs**

Mentorship is widely recognised as a critical success factor for female entrepreneurs, providing guidance, strategic insights, and access to industry contacts (Alison & McMullan, 2012; Norman et al., 2024). In the UK, the "MentorHer" initiative has successfully paired aspiring women entrepreneurs with experienced mentors, leading to enhanced business strategies and higher investment success rates (Alison & McMullan, 2012). Research by Haj Youssef & Sayour (2025) further underscores the importance of mentorship in strengthening entrepreneurial personality traits, particularly during economic downturns such as the COVID-19 crisis. Their study suggests that mentorship programs not only enhance business acumen but also contribute to building psychological resilience, particularly among female entrepreneurs facing uncertainty.

- **Microfinance and Financial Inclusion in Developing Economies**

In many developing economies, microfinance institutions have played a key role in bridging the financial accessibility gap for women entrepreneurs. By providing small-scale loans and financial literacy training, microfinance models have empowered women-led businesses in regions where traditional financial institutions remain inaccessible (Delecourt & Fitzpatrick, 2021). For instance, Grameen Bank in Bangladesh has demonstrated the effectiveness of microcredit initiatives, significantly improving financial independence and social mobility for women entrepreneurs (Delecourt & Fitzpatrick, 2021). However, as Christodoulou et al. (2024) point out in their study on Vietnam, while microfinance has been transformational, structural gender biases still limit women's ability to expand their businesses beyond micro-enterprises.

- **Leveraging Technology to Enhance Female Entrepreneurship**

Technology has become an essential tool for reducing barriers to female entrepreneurship. Digital platforms provide access to online markets, training, and alternative financing, helping women entrepreneurs overcome traditional structural barriers. In Sub-Saharan Africa, for example, mobile money services have revolutionised financial inclusion, enabling women entrepreneurs to access loans and manage business transactions without needing traditional banking infrastructure (Islam & Muzi, 2021). Similarly, research by Hussein & Haj

Youssef (2023) highlights how digitalisation has facilitated alternative self-employment pathways, redefining entrepreneurial identities in contemporary economies. Their findings suggest that women-led businesses that integrate technology-driven solutions—such as e-commerce and fintech platforms—are more likely to achieve scalability and long-term sustainability.

- **Social Networking sites**

Social networking sites have been described as gateways for companies to profit and grow through the use of widespread networks (Shabbir et al, 2016) whilst also allowing small businesses to overcome limitations of time and financial resources through reaching customers through a cost-effective mechanism. Martin and Matlay (2001, p.329) suggested, “one key expectation is that internet-based business might offer new opportunities to those currently under-represented in entrepreneurship and business ownership”. Further to this, Cesaroni et al (2017) in their extensive literature review on women in business and social media, identified a discussion on how social media can open up new opportunities for women in business and encourage the creation of new businesses ran by women. Although Cesaroni et al (2017) note, from their review of literature, current research is based upon women in emerging economies; they were unable to find any published papers that consider women in business and social media from within developed economies. The internet and social media could be described as potentially providing a level playing field for businesses, where such factors, that have been described as limiting entrepreneurial activity, such as ethnicity, gender and flexibility required in relation to family responsibilities (Genc and Oksuz, 2015), for instance, may not be immediately obvious. In early research, digital technology and the use of technology in business, is highlighted as an opportunity to support those underrepresented in business (Martin and Matlay, 2001) and as seen above, virtual communities through social networking sites are highlighted as a tool that women could use to manage their work commitments alongside their private life (Cesaroni et al, 2017, Genc and Oksuz, 2015). However in using social networking sites to conceal elements of self and identity (such as ethnicity and gender), that do not fit with the masculine entrepreneurial narrative we are unable to challenge the existing discourse that considers entrepreneurship is a masculine endeavour and that women are ‘deficient’ and

‘underperforming’ in. Therefore, gender inequalities are re-enforced rather than eliminated (Genc and Oksuz, 2015).

- **The Role of Family and Community Support in Female Entrepreneurship**

Family and community backing play an essential role in shaping female entrepreneurial success. Research indicates that women entrepreneurs with strong familial support structures are more likely to sustain and expand their businesses (Ayatakshi-Endow & Steele, 2021; Xheneti et al., 2018). Findings from Christodoulou et al. (2024) further reinforce the importance of family involvement in entrepreneurial decision-making, particularly in cultures where traditional gender norms influence business participation. Programs that engage families as stakeholders in women’s entrepreneurship have shown promise in shifting social attitudes and increasing support for female-led enterprises.

5. What steps should the Government take to help support the development of female-led high growth enterprises?

- **Redefine Innovation and Growth:**

- Inclusive Definitions: Broaden the definition of "high growth" to include impact-driven growth — focusing on social value, community benefit, and incremental improvements, not just profit and scale.
- Language Reform: Replace exclusionary terms like "high growth" with "creative solutions," "stepped change," and "purpose-driven innovation" to attract more women applicants.

- **Targeted Funding and Investment Strategies:**

- Equality-Based Quotas: Implement funding quotas to ensure 60–80% of innovation funding is allocated to female-led enterprises, reflecting their role in driving new economic growth.
- Tiered Funding Models: Establish:
 - Seed Funds for early-stage ideas, especially those rooted in lived experience and community impact.
 - Growth Funds to scale businesses with flexible criteria that value purpose-driven progress, not just financial returns.

- Non-Competitive Finance: Introduce collaborative funding opportunities, supporting cooperative projects and partnerships over traditional, competitive grant models.
- **Remove Structural Barriers:**
 - Childcare Support: Provide government-funded childcare solutions to enable female entrepreneurs to balance caring responsibilities with business development.
 - Accessible Transport: Offer subsidized or free transport options — including car parking — to facilitate women's participation in business networks and events.
 - Housing Support: Introduce homeownership assistance tied to employment and rent history, reducing the barriers single women face in securing housing while building their businesses.
- **Systemic Change and Representation:**
 - Majority Representation: Ensure that 75% of funding panels and innovation decision-makers are women to drive meaningful change and reduce unconscious bias.
 - Bias Training: Implement mandatory unconscious bias training for funding bodies and selection panels to address systemic discrimination against female entrepreneurs.
- **Innovation Ecosystems and Networks:**
 - Lived Experience Incubators: Create innovation incubators specifically for women, particularly Black, Asian, and older women, to foster solutions rooted in their real-life challenges.
 - Collaborative Networks: Develop cooperative innovation networks where women entrepreneurs can share ideas, access mentorship, and build partnerships without the pressure of direct competition.
- **Policy Alignment and Accountability:**
 - Inclusive Economic Strategies: Align national and local innovation strategies with inclusive growth targets, ensuring female-led businesses are central to economic development.
 - Transparency and Monitoring: Set clear, public targets for female participation in innovation funding, with regular reporting and accountability mechanisms.

- **Communication and Outreach:**
 - Targeted Campaigns: Launch proactive outreach campaigns to inform women entrepreneurs about available funding and support.
 - Accessible Information: Ensure funding applications are simple, clear, and free from jargon that may alienate or discourage applicants.

- **Foster a Cosmopolitan entrepreneurial ecosystem**
 - Encourage an environment that values diversity & inclusivity, enabling entrepreneurs to engage with and learn from diverse cultural and gender perspectives. This approach can enhance strategic entrepreneurship, networking and sustainable organisational performance.

- **Education and Training Programmes**
 - The recognition of female entrepreneurs as significant contributors to economic growth highlights the need for systemic change in how females' entrepreneurial efforts are supported, (Gagliardi & Novelli, 2014). To support the development of high-growth female-led businesses, it is essential to design and implement appropriate education and training programmes as business education has been shown to; enhance business performance, (Berger & Kuckertz, 2016),
 - The strategic capabilities of female entrepreneurs are essential drivers of their success, specifically strategic planning leads to increase performance in female led businesses (Fisher, 2015) and educational programmes boost the strategic acumen of females in business, (Sajjad *et al.*, 2020). . Notably, the application of strategic planning tools has been shown to positively impact venture outcomes (Alzahrani *et al.*, 2023, Capon *et al.*, 1994; Anderson, 2004; O'Regan *et al.*, 2008; Elbanna & Naguib, 2009; Glaister *et al.*, 2009). Additionally, engaging in strategic planning activities enhances the array of strategic choices available to entrepreneurs, thereby increasing emphasis on strategic planning thus impacting positively on financial performances, (Elbanna, 2008; Rudd *et al.*, 2008). Alzahrani *et al.*, (2023) findings show a substantial correlation between strategic planning in SME's and their strategic flexibility, suggesting that the relationship

between strategic planning and flexibility is significant for performance improvement as well as navigating the changing market conditions effectively.

- Kraus *et al.*, (2009) identified that the terminology associated with strategic planning methods, is often too formal and ambiguous for small and medium-sized enterprises, rendering them more suitable for large corporations. This lack of clarity may deter entrepreneurs from utilising strategic planning tools, thereby impeding their potential benefits.

By embedding these policy recommendations, governments and devolved authorities can create a truly inclusive innovation ecosystem — not by "fixing" women, but by fixing the biased systems that have historically sidelined them.

6. What data exists or is required to track success and monitor progress in female entrepreneurship?

While numerous studies examine female entrepreneurship, much of the existing research is cross-sectional, qualitative, and based on small, non-representative samples, focusing on entrepreneurial intentions, motivations, and barriers rather than long-term business trajectories. While such studies offer valuable insights into gendered entrepreneurial experiences, they often lack longitudinal depth and national representativeness, limiting their ability to track real business success over time. Large-scale, longitudinal studies, akin to the British Household Panel Survey (BHPS) and the UK Household Longitudinal Study (UKHLS), provide robust datasets for understanding broader economic and social trends but are not specifically tailored to track entrepreneurial journeys. Further, despite a boost in sampling amongst ethnic minority respondents, it remains a challenge to identify the differences in entrepreneurial behaviour across these groups with enough statistical confidence. A dedicated, entrepreneur-specific longitudinal study would enable researchers to assess the evolution of women's businesses, their financial growth, access to capital, policy effectiveness, and long-term survival rates, offering a much-needed evidence base for policymakers and support organizations. Without such comprehensive data, the ability to craft impactful, data-driven interventions to support female entrepreneurs remains significantly constrained.

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