

# Prowess Profile



**NUMBER 1**  
Spring/Summer 2003

## **WOMEN'S ENTERPRISE STRATEGIC FRAMEWORK**

CHANGING THE  
FACE OF BUSINESS  
SUPPORT IN THE UK



## **PHOENIX RISING**

A DRIVING FORCE  
FOR WOMEN'S  
ENTERPRISE IN THE UK



HOMES a  
Y FRIENDLY PRODUCTS ONLY REC

# States of Change

Why the US leads the way  
supporting its enterprising women





# Welcome

Welcome to the first edition of 'Prowess Profile'. You may already be familiar with our monthly email newsletter which provides updates on women's enterprise activity, research and policy development. We keep the e-zine as short and punchy as possible to avoid electronic overload, but 'Prowess Profile', which will be published bi-annually, gives us the chance to explore issues in more detail and provide a more leisurely read.

In this 2003 Spring/Summer edition, we are highlighting initiatives from different parts of the UK, hearing about women's enterprise development in the United States – and finding out about the Phoenix Development Fund and its future plans.

Encouraging more women into enterprise has become a political and economic priority in recent years. And the importance of addressing women's under-representation in business has been highlighted in a number of recent Government reports. These are highlighted in a review of policy developments on page 5. And if you're not up-to-date with recent research on the issue, you'll find a summary on page 11.

We hope you enjoy 'Prowess Profile' and would welcome your views and ideas for future editions.

**Erika Watson**  
Executive Director

# Prowess's maiden voyage

"The Prowess launch was very polished and professional, but also managed to be warm and inclusive. I felt very energised and excited after the day. Prowess looks like it will be a great success and we can't wait to get involved!"

Comments like those about the Prowess launch on 30th October 2002, confirmed that rather than struggling against the tide – Prowess is being pulled along by an expectant and committed

sector of professionals already working to develop women-friendly business support and financial services.

Keynote speaker Patricia Hewitt, Secretary of State for Trade and Industry, emphasised strong commitment from the government as well: "Women entrepreneurs can and do make a vital contribution to our economy," she said. "The fact remains that too few women make the leap and set up in business. And when they do, they start with unique



Patricia Hewitt, Secretary of State for Trade and Industry, at the Prowess launch

challenges: access to finance; balancing caring responsibilities with the demands of business; access to appropriate business support and training; the use of information and communications technologies; and to be taken seriously as business owners, employers, and contributors to economic growth."

Ms Hewitt was addressing the 250-strong audience of delegates from business support organisations throughout the UK, gathered in Central Hall, Westminster. She went on to say: "It is clear that an opportunity exists for us in the UK to provide more structured support for the start-up and development of women-owned businesses. And that, of course, is where Prowess comes in. I'm delighted that the Small Business Service will be working together with Prowess to develop a strategy for meeting the targets we have discussed today – to greatly increase the number of women-owned business start-ups."

The event included speeches from Peter Ibbetson, Head of Business Banking at NatWest (which, with the Royal Bank of Scotland, supported the event), Erika Watson, Executive Director of Prowess, and Professor Sara Carter, who presented the key findings of the Prowess commissioned research report 'Restricted Access: Women-owned businesses in profile'. Following a networking lunch, the afternoon session of business support showcase presentations included organisations from Northern Ireland, Wales, England and Scotland and a question and answer session.



L-R Tricia Dinan, Prowess Chair; Patricia Hewitt, Secretary of State for Trade and Industry; Erika Watson, Prowess Executive Director; Nigel Griffiths, Minister for Small Business



Questions to the Secretary of State at the Prowess launch

# New projects

It's becoming a buoyant sector; in the last six months the following initiatives have emerged:

- **BOLTON BUSINESS VENTURES** launched its **Women in Business Initiative** providing four women business advisors and a £700,000 loan fund to support women entrepreneurs in Bolton, Bury, Oldham, Rochdale and Wigan. [info@bbvonline.net](mailto:info@bbvonline.net) 01204 391400
- **KIDS CLUB NETWORK** set up its Kids Club Mean Business programme to help people set up childcare businesses in some of the most deprived communities. [Simon.goldsborough@kidsclub.org.uk](mailto:Simon.goldsborough@kidsclub.org.uk) 0207 512 2112
- **BUSINESS WOMEN'S LINK** was launched in Leicestershire to provide a network to encourage entrepreneurship and support women in business. 0845 070 0086
- **ENTERPRISING BELFAST** set up its Enterprise Awareness Programme for women aimed at increasing the level of enquiries about starting a business and generating a more enterprising culture. [Marian@eastbelfast.org](mailto:Marian@eastbelfast.org) 02890 455450
- **TRAIN 2000** launched its £500,000 Power Business Loan Fund directly targeting women in Merseyside setting up or developing a business who have traditionally been excluded from other sources of loan finance. [www.train-2000.co.uk](http://www.train-2000.co.uk) 0151 236 6601
- **THE WEAVE PROJECT** was set up in north Belfast to provide disenfranchised women with a range of skills that will enable them to initiate, develop and manage microenterprises and to create self-employment opportunities. [Noraquigley@hotmail.com](mailto:Noraquigley@hotmail.com) 02890 352165
- **BUSINESS LINK CHESHIRE AND WARRINGTON** launched its ESF Women Entrepreneurs project **Web Works for Women** to provide free IT training to women entrepreneurs and managers. [Yvonne.sampson@blinkcw.co.uk](mailto:Yvonne.sampson@blinkcw.co.uk) 01925 715200
- **ENTERPRISING COMMUNITIES** was launched in Hertfordshire to advise women, young people and ethnic minorities on self-employment. [Sue.lawton@stevenage.gov.uk](mailto:Sue.lawton@stevenage.gov.uk) 01438 313107
- **THE WEBS PROJECT** was set up by the Women's Electronic Village Hall in Manchester to help local women business owners to expand their business by providing training and support about using new technologies effectively. [Sally.jones@wevh.org.uk](mailto:Sally.jones@wevh.org.uk) 0161 953 4049

## POLICY AND PRACTICE



# Julie Bishop A clean start

**JULIE BISHOP RUNS** an inspirational domestic and office cleaning service targeting green consumers in the Norfolk area. 'Living Clean' uses only environmentally friendly products. The drive to start her business stemmed from the ill health of her family. Her father attributed his cancer to environmental factors and Julie's young son was hospitalised with severe asthma triggered by air pollution. Anxieties about leaving her son during the day, as well as a lack of business confidence, hindered development of the business until Julie heard about WEETU. "They helped me realise I could be a good mum and a good business woman – before I thought you couldn't be both" she said. Through WEETU Julie took out a loan for her first van (she's got a fleet of 3 now and 6 employees). To access the loan fund she had to join a 'lending circle' which is a mutual support group of up to 5 other women starting businesses. Julie had moved to Norfolk 2 years earlier and her Circle has become both an invaluable business support group (with a great deal of referrals and inter-trading) and the source of her first real friends in the area.

During the WEETU training, Julie drafted a business plan, identified product suppliers over the internet and prepared marketing flyers targeting an affluent Norwich suburb. The phone hasn't stopped ringing since. Her customers approve the green approach and value realistic estimates and reliable work.

The customer base continues to grow as do her plans - franchising of both the cleaning and the product sales arms of the business are ultimate goals. An essential part of Julie's kit is the non polluting agent employed to clean seagull droppings from offshore oil rigs - robust stuff given that many consumers still consider green detergents to be ineffectual. Keen to extend the market of green cleaning products available in the UK (she had to order her initial stock from the USA) Julie is currently working with an industrial chemist to develop her own range based on olive, jojoba and citrus oils.

**Contacts:** Julie Bishop, Living Clean: 01603 492820  
WEETU: Caroline Forbes 01603 665555 c.forbes@weetu.org www.weetu.org

## Rashida Bhayat Sweet success

**AS AN UNEMPLOYED** fifty-something Asian woman Rashida Bhayat didn't know where to start when her children left home. She knew she was good at making ice cream and from her first contact with the Coventry based Women's Business Development Agency she has been encouraged and supported to 'go for it' every step of the way.

Rashida imports nine unusual flavours to create her specialist 'kulfi' Indian ice cream, which she produces from scratch in a specially designed unit. Her product is bought and eaten by a wide range of customers, including local restaurants and can also be bought in tubs for weddings and parties as well as single tubs to keep in the freezer at home.

The Women's Business Development Agency were able to provide intensive support to help Rashida overcome difficulties with English and writing skills to develop a winning business plan and get the business off the ground: "It helped me with the business plan and then with funding, I was able to buy the vital machine I needed to begin making the ice cream." WBDA were also able to ensure that Rashida received help from a network of appropriate agencies, including Business Link, the Chamber of Commerce, the DTI and the Local Authority. The BVMA mentoring programme helped with ongoing confidence building and support.

Other business women are seen by Rashida as one of the most important elements of the support package: "I have been able to meet other women who have started up on their own and it is really useful to be part of a network" she says.

Rashida has plans to get a bigger place to make the ice cream to deal with the increasing demand. She has purchased land opposite her home and will be building a unit to house more freezers as her home is full up! She has employed a driver to support her with the growing orders.

**Contacts:** Rashida Bhayat, Taj Quality Products 0247 622 5902  
Sally Arkley, WBDA: 0247 6581958  
www.wbda.co.uk

# Backing business

With the launch of the national Women's Enterprise Strategic Framework in April 2003 it is clear that getting more women to start and grow businesses is now a government priority. **JACKIE BRIERTON** reviews the policy developments that got us there.

**F**rom the PAT3 report on 'Enterprise and Social Exclusion' back in 1999 to the recent SBS policy framework 'Small Business and Government: The Way Forward', the importance of encouraging more women into business is firmly embedded into government policy and recognised as central to the drive for economic growth and social justice.

Developed by the SBS Ethnic Minority & Women's Enterprise Unit, in conjunction with a cross-government policy group and Prowess, the Framework aims to enable a cohesive and coordinated approach to women's enterprise across the UK. Endorsed by the Secretary of State for Trade and Industry, Patricia Hewitt, it is particularly aimed at business support providers and contains both the policy/research context and practical implementation guidelines.

Some credit should go to the international economic study, the Global Entrepreneurship Monitor (GEM). In 1999, the first GEM report was one of the first studies to look at the correlation between economic growth and women's business ownership. The GEM UK

reports in 2001 and 2002 have expanded on this issue and, along with SBS research such as the Household Survey, have provided useful data for the development of the national strategy.

Also around 1999, Baroness Jay, the then Minister for Women, encouraged the Women's Unit in the Cabinet Office (now the Women and Equality Unit in the DTI) to promote women's enterprise. Following a number of high-profile events and seminars, the need for an independent representative body for women's enterprise support became apparent (resulting last year in Prowess).

## Entrepreneurship

With the formation of the DTI's Small Business Service (SBS) in 2000, which had entrepreneurship for under-represented groups as one of its original objectives, responsibility for women's enterprise passed from the Women's Unit to the SBS in 2001.

Further milestones have included the DTI's Phoenix Development Fund (see page 8) and the publication of the 'Cross Cutting Review of Government Services for Small Business' in 2002. This comprehensive report provided the clearest analysis to date of the issues around "extending enterprise" to under-represented groups.

Together with a number of research reports, increased gender analysis of small business surveys and interest from private sector players such as the banks, these combined developments have led to unprecedented interest in women's enterprise issues.

Devolution in Scotland, Wales and N Ireland has meant that separate strategies have evolved in these countries but the national Strategic Framework will provide an opportunity to ensure that best practice - and relevant policies - are shared and disseminated across borders.

Following the recent flurry of policy reports, the priority now, as ever, has to be effective implementation. Perhaps the key difference in 2003 is that women's enterprise development is now firmly under-pinned by policy commitments, a strategic plan and a growing network of appropriate agencies, networks and initiatives which are ready to deliver.

What are the key challenges for the future? Assuming the effective implementation of the strategic priorities outlined in the Framework, two particular issues stand out: gender-disaggregated data collection and effective monitoring/evaluation. There will be others - but unless we make progress on these, policy-making in the future will prove difficult.

Copies of the *Women's Enterprise Strategic Framework* are available from Julia Parris, Ethnic Minority & Women's Enterprise Unit: 020 7215 8543 [julia.parris@sbs.gsi.gov.uk](mailto:julia.parris@sbs.gsi.gov.uk) or from Prowess: [admin@prowess.org.uk](mailto:admin@prowess.org.uk).

If you would like advice or support in implementing the Framework in your area please contact Erika Watson at Prowess 01603 762355 [e.watson@prowess.org.uk](mailto:e.watson@prowess.org.uk)



## USA IN FOCUS

# States of Change

With over 40 per cent of its business start-ups owned by women, the US has been put forward as the model for the UK to emulate. **JULIE R. WEEKS**, Executive Director of the National Women's Business Council in the US, outlines the American experience.

**S**upport for women business owners and their enterprises in the United States, while frequently considered a role model for other nations, is a relatively recent phenomenon. Only over the past decade have several disparate elements of activity coalesced into what some may call a movement, but what is, in reality, a loose confederation of public and private sector efforts that have resulted in: 1) much greater public awareness of the contributions and challenges of women business owners and their enterprises; 2) significantly greater public and private sector support for women's enterprise development; 3) a proliferation of non-governmental organisations supporting women's enterprises, and 4) growth in the number, diversity and impact of women's business associations.

### Planting the seeds

Women have started, owned and inherited businesses in the United States since the founding of the country, yet official recognition and support for women's enterprise development has been in existence only for the past 25 years. The groundswell may have been sparked by a number of concurrent events: the women's movement for equal rights in the late 1960s and early 1970s; the Equal Credit Opportunity Act of 1974, which forbade credit discrimination on the basis of gender; the formation of the National Association of Women Business Owners in 1975; and the expansion of government business census programs to include an analysis of gender, which occurred first in the 1977 census.

The first Federal government program to assist women's business enterprises came as the direct result of lobbying from women business owners. An interagency government task force was created, and a research study was conducted to review the status of women-owned firms in the U.S. The resulting report, "The Bottom Line: Unequal Enterprise in America," documented some of the barriers that women





ILLUSTRATION BY MARTIN COOK

faced in starting and growing their businesses. In response, President Jimmy Carter issued an executive order in 1979 establishing an Office of Women's Business Ownership within the U.S. Small Business Administration.

Shortly thereafter, a pilot loan program was established, the office began working with Federal procurement officials to get more women-owned businesses involved in selling goods and services to the government, and began reaching out to the women's business community through speeches, conferences, and news releases.

## Moving Forward

Although the establishment of a Federal office for women's business enterprise was an important first step, women business owners felt that more action was needed. As a result of their continued efforts, the U.S. Congress passed the Women's Business Ownership Act of 1988, which gave the Office of Women's Business Ownership programmatic responsibilities – most notably the "Women's Demonstration Project," which has burgeoned into support for over 80 women's business centres around the country as of 2002.

This landmark legislation also established the National Women's Business Council, a public policy advisory body comprised of women business owners and women's business association representatives. Its mission is to promote initiatives, policies and programs designed to support women's business enterprises at all stages of development, and to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration.

At this same time, a private sector organisation was formed which has also played a critical role in women's enterprise development in the U.S. The National Foundation for Women Business Owners – now known as the Center for Women's Business Research – has amassed an unparalleled body of research-based knowledge about women business owners and their enterprises. Through its efforts, the Center has raised public awareness of important trends in women's business ownership, highlighted the challenges being faced, and provided facts and figures for use in public education and advocacy.

The current state of women's business ownership in the United States is very strong. The number of women-owned businesses continues to grow at twice the rate of all U.S. firms, and these firms are increasing in economic clout. Between 1997 and 2002, the number of women-owned firms grew by 14%, the number of firms with employees grew by 37%, the number of those employed in women-owned firms increased by 30%, and firm revenues rose by 40%. There are now 6.2 million majority-owned, privately held women-owned firms in the U.S., accounting for 28% of all businesses,

employing 9.2 million workers and generating nearly \$1.2 trillion in revenues. The number and growth of firms owned by women of colour is even stronger – twice the rate of all women-owned firms and four times the rate of all US firms – and women are expanding into non-traditional industries, such as construction, manufacturing, agribusiness, and transportation.

Despite this impressive growth, we still know that women in business continue to face challenges. Primary among them are: access to capital, access to markets, access to training and technical assistance, access to networks, and the need for legitimacy – to be taken seriously as business owners, employers, and contributors to economic growth. Research has shown these to be key challenges for women business owners around the world.

To address these challenges, the United States is blessed with a wide range of public and private sector groups that are working to increase economic opportunities for women. There are a growing number of women's business associations organised by geography, industry, and level of achievement. Corporations have substantially increased their efforts to market to and purchase from women-owned businesses. Foundations focused on entrepreneurship support are becoming more visible and active. And there are many state and local government initiatives in the area of women's business development in addition to the Federal efforts summarised here.

Ms. Weeks may be reached at [julie.weeks@sba.gov](mailto:julie.weeks@sba.gov)

## Office of Women's Business Ownership

The Office of Women's Business Ownership (OWBO) is part of the US Small Business Administration. It was a pilot until just three years ago; it now allocates \$14 million per annum to 100 women's business centres. OWBO promotes the growth of women-owned businesses through programs that address business training and technical assistance, and provide access to credit and capital, federal contracts, and international trade opportunities. With a women's business ownership representative in every SBA district office, a nationwide network of mentoring roundtables, women-owned venture capital companies and the online Women's Business Center, OWBO is helping unprecedented numbers of women start and build successful businesses.

## PHOENIX FUND

# Phoenix Rising

Innovative approaches are vital if we are to succeed in significantly increasing the number of women starting and growing businesses in the UK. The challenge is being met by the DTI's Phoenix Development Fund.

**T**he Phoenix Development Fund is supporting 15 initiatives in England aimed at getting women into business. It grew out of the Social Exclusion Unit's PAT 3 report of 1999 which called for "a new period of innovation and experimentation, both in government policy and in the way that banks, business support agencies and others approach those markets".

Since its launch in 2001 the Development Fund has distributed £29 million between 96 Projects. It's all aimed at stimulating enterprise among under-represented groups and in deprived communities: an area fairly neglected by government funding until relatively recently. But the Development Fund is proving to be about more than money: innovation and creativity are also central to the way it manages projects. "The fund is managed in a simple and effective way, instead of bogging us down with needless bureaucracy the Development Fund reports actually help us reflect and think creatively about how we can improve the project. It's not rocket science, but it's almost unheard of in the world of government funding!" is a typical comment from a Prowess member supported by the Fund.

Synergy, through sharing best practice and joint working, is a key aim of the Phoenix Fund and there have been several opportunities for projects to get together. Eight of the projects targeting women have joined together in the Accelerating Women's Enterprise (AWE) partnership, using Phoenix Funding to lever additional European funds to expand their projects and enable cross European learning with partners in Germany, Sweden, Greece, Italy, Belgium and Holland. Lisa Mc Mullan of Train 2000 said "the networking really began during the consultation around the formation of the Phoenix Fund and since then we have benefited hugely from being able to work in partnership with our new sister organisations around the country and identified lots of opportunities for joint working".



Access to finance is being tackled by the Phoenix CDFI fund, which complements the Development Fund by supporting Community Development Finance institutions. The CDFI fund has supported 48 projects to a total value (including guarantees) of just under £20 million. Four of the CDFI projects primarily target women, while many others target women as part of broader disadvantaged communities.

**Both funds will be open for further bidding rounds in 2003, for the years 2004-2006.**

Their priorities include: • Building on the best of the current projects • Filling geographic and sectoral gaps (including refugees) • Mainstreaming

For more information:

Phoenix Development Fund – Maria Kenyon 0114 259 7453  
Phoenix CDFI Fund – Mark Hambly 0114 259 7422

## Women Focused Phoenix Projects



### 1. LONDON

**Women's Education in Building:** to develop a new managed workspace facility to form a key element of a multi-faceted, integrated centre offering multi-cultural business advice, guidance, mentoring and key skills/pre-vocational skills training alongside ICT and Built Environment skills training.

### 2. LONDON

**Tower Hamlets Co-operative Development Association:** to increase confidence, improve spoken and written English, provide marketable employment skills, and support the establishment of new worker co-operatives of Bangladeshi women who have never worked, and have no command of English.

### 3. DORSET

**Enterprise Connection:** to provide a support programme for women in rural Dorset who wish to develop entrepreneurial activity through business start-up and micro-SME operations, especially where ICT is an important factor.

### NATIONAL

**The Prince's Trust:** to increase the number of business start ups by disadvantaged young women

in England and recruit more women business mentors to support these enterprises. The Yes You Can project aims to support an additional 1000 young women in to business.

### 4. MANCHESTER

**Bolton Business Ventures:** Ventures to establish a women's enterprise centre of excellence – a new advisory service aimed at tackling the under-representation of women in business. Advisors will be women with extensive practical business experience who understand the nature of the prejudices and difficulties to overcome. The BBV loan fund completes the package and is supported by the Phoenix CDFI fund.

### 5. STAFFORDSHIRE

**Business Link Staffordshire:** to offer advice to women wishing to launch social enterprises in deprived areas and to make schoolchildren aware of and engaged in entrepreneurial activity in order to change negative attitudes towards self-employment.

### NATIONAL

**Kids Club Network:** to develop local models of how the childcare business can be successful in disadvantaged areas and to provide the business support materials and development tools to support individuals starting up in the childcare business.

### 6. LONDON

**East End Microcredit Consortium:** to give socially excluded women access to finance and skills they need to start a business. The project will fund outreach and group development workers to undertake targeted outreach to community groups as well as capacity building support through a development programme for micro-credit members. The microcredit programme is also being supported to deliver to Bangladeshi women by the Phoenix CDFI fund.

### 7. SHROPSHIRE

**East Shropshire Regeneration Partnership:** to carry out a feasibility study about the role of market towns in enabling business start up in rural areas, examining the barriers to business start up, particularly for women.

### NATIONAL

**Prowess:** Prowess is a new UK-wide trade association and campaigning body working towards equal numbers of women and men starting and growing businesses. Prowess supports member organisations - who work directly with businesses - to develop and improve their services for women.

### 8. NORFOLK

**WEETU:** to deliver best practice in the delivery and development of a range of services through a Centre of Excellence, focusing on training, access to finance, networking, childcare provision for low income women starting and developing businesses in Norfolk and North Suffolk. Phoenix CDFI funding is supporting the development of the Full Circle Fund, which provides micro-loans through peer support groups of women.

### 9. COVENTRY

**Women's Business Development Agency:** to develop a pilot for bridging the gap between socially excluded women entrepreneurs and the SBS, including implementation of local outreach programmes, development of a training programme and dissemination of results.

### 10. NORTH WEST

**Women's Business Network (NW):** to maintain and create networks targeting women who are running their own business, share good practice between existing networks, develop new ones and help the networks to contribute to the development of regional, national and European policies affecting women entrepreneurs.

### 11. LIVERPOOL

**Train 2000:** to develop and deliver a range of customised integrated business, jobs, education and training support measures targeted at women from disadvantaged areas through the POWER programme. Special emphasis to be placed on developing innovative learning processes using new media technologies. Phoenix CDFI funding is supporting the development of the POWER loan fund.

### 12. BIRMINGHAM

**Birmingham Chamber Training - Professional Returners Enterprise Partnership**  
They recruit complementary sets of professionally qualified returners to work (typically post pregnancy or early years parenting), providing the optimum office, technology and management advice environment, and enable each group to develop and implement their own business plan. The team members are employees and part owners of the business. The approach demonstrates that hierarchical notions of management are not inevitable; that businesses where decisions are based on consultation, cooperation and respect can be more successful than the traditional model. It shows that, in a fast changing world, the ability of the people within a business to flex what they do to suit the changing market is more important than a single business idea.

# CHWARAE TEG

**A**t Prowess's launch in October, Tricia Wargent, Regional Manager for Chwarae Teg in Mid Wales made a presentation that made delegates from throughout the UK sit up and listen. She outlined a number of projects targeted at groups under-represented in enterprise, which are innovative in their approach to integrated delivery and best practice through mainstream business support agencies, and are part of a strategy aimed at bringing about a huge cultural shift towards entrepreneurship in Wales.

"The Welsh economy is largely made up of small firms, many of which employ less than 5 people. The relationship between the public sector and SME's, and the various enterprise and business support agencies is particularly important here. Rurality is a big issue and so too the transport challenges that it brings," explains Ruth

## Fair play in Wales

Chwarae Teg has just celebrated ten years of promoting the economic development of women in Wales.



Marks, Chief Executive of Chwarae Teg. "There are many areas where women and families are living below the poverty line. Historically, Wales has been home to heavy industry and very traditional family and working structures, and this has presented significant challenges for equality over the past 20 or 30 years."

Working in partnership with the Welsh Development Agency, Chwarae Teg is helping to deliver the Entrepreneurship Action Plan for Wales developed from the National Assembly for Wales's resolve that "a successful future for the Welsh economy depends on a strong culture of entrepreneurship."

Chwarae Teg manages Women's Enterprise Wales, a project that provides targeted pre-business start-up support services to women, and also the Lone Parent's Venture, which is part of Potentia, a similar project targeting six groups currently under-represented in self-employment in Wales, including ethnic minority groups, disabled people and Welsh language speakers. Both projects have the three core elements of research, mainstreaming and positive action.

### The key to success

"I want to emphasise that all three core elements are of equal importance to the overall projects and their success," says Tricia. "Although our main aim is to help more women and lone parents set up in business, we only play one part in this process. Our focus is firmly on pre-business start up support so working in partnership with the mainstream business support services is key to the success of both projects."

Through Women's Enterprise Wales Chwarae Teg has completed a comprehensive review of the available gender disaggregated statistics and carried out a pan Wales questionnaire investigating the issues, motivations and support needs for women going into self-employment. "The preliminary results indicate that the traditional mindset about business for direct financial gain with growth ambitions does not apply to women - and so the support approach, review of ideas and business advice may need to be gender specific," says Tricia Wargent.

Chwarae Teg also delivers an outreach service which works in local communities raising awareness of the opportunity of self-employment, sowing the seeds of entrepreneurship, providing follow-on training and support in groups or on a one to one basis.

Perhaps the most innovative and exciting aspect of these projects is the way in which this research, and Potentia's research into the issues facing its target groups, is being used to make a difference to the way mainstream business support is delivered. Anyone who now contracts with the Welsh Development Agency has to undergo a minimum of five days diversity training.

Contact: [www.chwaraeteg.com](http://www.chwaraeteg.com)

# RESEARCH ROUND UP

Prowess's monthly e-zines highlight current research which contribute to a growing 'virtual library' of relevant reports available on the Prowess website [www.prowess.org.uk](http://www.prowess.org.uk). This is a summary of some of the key publications in the last 6 months.

## **Restricted Access: Women-owned businesses in profile**

While this report provides welcome evidence that the numbers of women starting businesses in the UK are increasing relative to their male counterparts, this is undermined by indications that access to finance continues to be a major problem, and that women's business development is being hindered by poor engagement with new technology.

Access to finance is a critical issue and it appears that women are less happy than men about the availability and cost of overdraft or loan finance. They are less likely to use bank finance and rely proportionately more on personal savings and household income which, of course, impacts on the size and growth prospects of their businesses.

'Restricted Access' was published by Prowess, in conjunction with the Federation of Small Businesses (FSB), in October 2002. It was based on a survey of more than 18,000 FSB members carried out earlier in 2002, and included responses from 1,750 women who are the sole owners of their business. The report is available from the onsite library in the press/research and members' areas of Prowess's web-site: [www.prowess.org.uk](http://www.prowess.org.uk)

To order a printed copy (at no charge for Prowess members, non-members £5.50 inc p&p), call 01603 762355, or email [admin@prowess.org.uk](mailto:admin@prowess.org.uk).

## **Women and Credit**

*'Women and Credit: Researching the Past, Refiguring the Future'* includes a review of micro enterprise and credit for women in Canada by Mary Doyle and explores some of the reasons why, historically, women have not had the same access to credit as men. The development of the UK microcredit fund, 'Full Circle', is also charted by Ruth Pearson, who, along with Beverley Lemire and Gail Campbell, edited the book.

**Women and Credit** is available from Berg Publishing from £15.99. See [www.bergpublishers.com](http://www.bergpublishers.com) or call 01865 245104 for further information.

## **Self employment as a route off benefit**

This report from the Department for Work and Pensions (DWP) reviews the findings from recent self-employment research, and provides an analysis of the experiences of benefit-leavers entering self-employment through New Deal schemes. Key findings show that men are more likely to enter self-employment from benefits than women, and that entries into self-employment from the New Deals are highest in areas with low levels of unemployment and in rural areas.

The report is available free by calling 020 7712 2171 or visit [www.dwp.gov.uk/ads/index.htm](http://www.dwp.gov.uk/ads/index.htm)

## **GEM UK 2002 & GEM Scotland 2002**

The UK Global Entrepreneurship Monitor (GEM) was launched in London in December 2002. The report monitors entrepreneurial activity in the UK and, based on a survey of 20,000 adults, is one of the largest single studies of entrepreneurial activity in the world. Part of a global exercise involving 37 countries, the UK report provides comparative Total Entrepreneurial Activity (TEA) rates by gender and ethnicity. It shows that although the gap between the male and female rates of entrepreneurship has narrowed slightly, the UK gap is still wider than average between men and women in the global sample.

Copies of the GEM UK and GEM Global reports can be downloaded from: [www.gemconsortium.org](http://www.gemconsortium.org).

For further information on the Scottish report, go to: [www.entrepreneur.strath.ac.uk](http://www.entrepreneur.strath.ac.uk)

## **Countryside Agency Research Notes**

Two new sets of notes are now available: 'Self employment in rural England' reveals women as under represented among the self-employed and over represented among the low-paid. 'The role and contribution of women to rural economies' considers the impact made by women through paid work and in their role as business owners, noting that though significant, the contribution is frequently disguised and unrecognised. Recommendations include supporting rural women to establish childcare facilities as a self-employment opportunity and developing a strategic response to the employment and training needs of rural women.

Research notes and full reports are available now and can be viewed at: [www.countryside.gov.uk/publications](http://www.countryside.gov.uk/publications)

## **Drivers to Enterprise in Disadvantaged Areas**

100 business start-ups in disadvantaged areas of Leicester were interviewed for this research report, conducted by Leicester City Council for the Centre for Enterprise. Recommendations include: mentoring programmes; accessible small bank loans; peer lending for discrete groups such as women; targeted programmes for women (with childcare support); more research into the benefits system and its negative impactors on business start-up.

Full report available from: [www.centreforenterprise.co.uk](http://www.centreforenterprise.co.uk)

## **US study of newly launched women-owned businesses**

The first round results of a multi-year study of women-owned business in America show the importance of access to finance and training. The research is being conducted by the Center for Women's Business Research and will explore the factors affecting business success longitudinally over a business's start-up phase.

The results of the first set of interviews show that overall the biggest challenge is financing, with 57% of participants stating their top source of financing is private, ie savings or family. Only about half of the participants felt they had the business financing skills needed to acquire capital.

The study is being conducted in collaboration with four women's business centres from the 80 throughout the US that provide women with a range of services to start and grow their businesses.

For the full report see [www.womensbusinessresearch.org/Research/5-21-2002/5-21-2002.htm](http://www.womensbusinessresearch.org/Research/5-21-2002/5-21-2002.htm)

# PROWESS MEMBERS

## Business Support Providers

**Action Acton**, London  
**Aurora Gender Capital Management**, London  
**Bolton Business Ventures**  
**Business Connect Heart of Wales**, Powys  
**Business in Prisons**, Derbyshire  
**Business Link Cheshire & Warrington**  
**Business Link Norfolk**  
**Business Link Northumberland**  
**Business Link Wessex**  
**Business Solutions Bedale Ltd**, North Yorkshire  
**Chwarae Teg**, Wales  
**Cornwall Self Employment Programme**  
**Co-active Ltd**, Devon  
**Darlington Business Venture**  
**Encouraging Rural Entrepreneurs**, Durham  
**Enterprise Direct**, Kent  
**Enterprise in Food**, Nottinghamshire  
**Enterprising Communities**, Hertfordshire  
**Merseyside ACME**  
**Mid Cornwall Enterprise Trust Ltd**, Cornwall  
**Perthshire Business Women's Network**  
**Quaker Social Action / Streetcred**, London  
**Rural Women's Network**, Cumbria  
**SCEDU**, Sheffield  
**The Prince's Trust**, England & Wales  
**Scottish Enterprise Network**  
**Time for Child Care**, Gloucester  
**Train2000 Ltd**, Merseyside  
**WEETU**, Norfolk

**Women in Business**, Merseyside  
**Women's Electronic Village Hall**, Manchester  
**Women in Rural Enterprise**, Shropshire  
**Women Into the Network**, N.E. England  
**Women Returners' Network**, Essex  
**Women's Business Development Agency**, Coventry  
**Women's Business Network**, N.W. England  
**Women's Education in Building Group**, London  
**Women's Enterprise Centre**, Milton Keynes

## Affiliate

**Business Enterprise Centre**, London  
**Business Link Cambridgeshire**  
**CERT**, Lincolnshire  
**Community Links**, London  
**Halliwell Landau**  
**Innovations Factory**, Liverpool  
**Community Development Finance Association**  
**Manor & Castle Development Trust**, Sheffield  
**New Economics Foundation**, London  
**Small Business Service**  
**North Derbyshire Chamber of Commerce and Industry**

## Corporate

**Barclays Bank Plc**  
**The Royal Bank of Scotland Group**



## Prowess Events

### Women's Enterprise Awareness Seminars

10am - 2pm Sheffield 18th March, London 21st March with additional dates to be planned throughout the year at various locations in the UK.

Find out more about the issues and best practice in women's enterprise support. Organisations dealing regularly with women-owned businesses, or the issues they face, will find these sessions invaluable for developing the knowledge and understanding of staff and strategic partners. Each event will also include a short presentation with Q&As from best practice organisations: Train 2000 of Merseyside at the Sheffield event; WEETU of Norwich at the London event. There will also be an opportunity to find out more about the National Women's Enterprise Strategic Framework and to network and share experiences with other delegates.

Prowess members are entitled to one free place. Additional places are available at £50 (including lunch).

For more information contact: Ann Nicholls on 01603 762355  
a.nicholls@prowess.org.uk

Provisional Date for your diary  
Prowess Annual Conference  
October 30th - 31st 2003  
Venue tba

## About Prowess

Prowess (Promoting Women's Enterprise Support) is a UK-wide trade association and campaigning body working towards equal numbers of women and men starting and growing businesses.

Prowess supports member organisations - who work directly with businesses - to develop and improve their services for women. We also keep them informed of Government priorities and opportunities, lobby on their behalf and provide opportunities to get together and share best practice and learn about new approaches.

If you would like to join Prowess, or find out more, please call us on 01603 762355 or look at our website [www.prowess.org.uk](http://www.prowess.org.uk)

Prowess is supported by:



Phoenix Development Fund