WOMEN’S BUSINESS OWNERSHIP:
A REVIEW OF THE ACADEMIC, POPULAR AND INTERNET
LITERATURE

Report to the Small Business Service

Sara Carter
Susan Anderson
Eleanor Shaw

Department of Marketing
University of Strathclyde
173 Cathedral Street,
Glasgow, G4 0BR

Tel: 0141 548 3734
Fax: 0141 552 2802
Email: s.carter@strath.ac.uk

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EXECUTIVE SUMMARY

Introduction

- The objective of this review is to present a detailed analysis of the research and popular literature on women entrepreneurs. The review includes an appraisal of the academic research, the popular literature and Internet based information sources.

Numbers and Trends

- Women comprise 26% of the 3.2 million self-employed in the UK, approximately 824,659. It is estimated that there are 3.7 million firms operating in the UK. Using the 74% : 26% ratio, the number of women owned firms in the UK is in the region of 952,750.

- The female share of self-employment has remained relatively constant over the past ten years. In 1990, women comprised 24% of the self-employed, by 1999 women comprised 25.8% of the self-employed.

- The rate of female self-employment has increased over the past twenty years. In 1979, only 3.12% of total economically active females were self-employed. By 1997, this had increased to 6.76%. During the same period, the rate of male self-employment increased from 9.27% of total economically active males in 1979 to 15.43% in 1997.

International Comparisons

- In comparison with other countries, women’s participation in self-employment and business ownership in the UK is on a par with that of most Northern European countries, but lower than in the USA.

- Women’s share of business ownership in the USA is estimated to be 38%, and has increased at a faster rate than that of men. Interestingly, the broad profile of women business owners in the USA is very similar to that of the UK. Particularly striking are: the relative youth of the businesses and their owners; their concentration in labour-intensive retail and services industries; and their modest size with regard to receipts and revenue.

Overview of the Research Literature

- The research literature on female entrepreneurship dates from the mid-1970s in the USA and the mid-1980s in the UK. Although female entrepreneurship is a relatively minor constituent of the small business and enterprise research literature, this review revealed over 400 academic articles that directly consider the issue of women and business ownership.
Early studies concentrated on descriptive accounts of the **characteristics and motivations** of women in business and their **experiences** of business ownership, particularly at start-up. These two themes still dominate the literature. However, greater methodological sophistication has developed, as have a number of more specialist themes. These specialist themes include: gender differences regarding **management** of the business, particularly with regard to **finance, business networks**, and **performance**.

- Despite clear improvements in both quantity and quality of the academic research, few studies have been designed to build systematically on previous work. This has resulted in a lack of cumulative knowledge. In addition, there has been a broad failure to adequately conceptualise studies and build explanatory theories.

**The Characteristics and Motivations of Women Entrepreneurs**

- Academic studies have highlighted the broad similarities between women and men in their characteristics and motivations to start a business. Differences can be seen in: the **relative youth of women business owners**; **women’s propensity to start businesses in retailing and services industries**; **women’s lack of prior work experience, training and business experience**; and **women’s desire to start businesses as a means of circumventing the ‘glass ceiling’**.

- Increasingly, research into the characteristics and motivations of women entrepreneurs is becoming more specialised. In particular, three sub-themes can be identified. These are:
  - Differences in psychological characteristics of women and men
  - Social background and business differences of women and men
  - Links between entrepreneurial motivations and the labour market

**Psychological Differences**

- Research investigating differences in psychological characteristics either between female and male entrepreneurs or between female entrepreneurs and non-entrepreneurs has revealed **few differences**. Despite this, the search for differences in psychological characteristics remains a popular, albeit many believe a fruitless, theme.

**Social Background and Business Differences**

- Research has, however, revealed many social background and business differences between women and men. While conflicting evidence emerges with regard to differences in educational levels, family background and position, ethnicity etc, most studies report the **youthfulness of women business owners** compared with men, and the **newness of their businesses**. These findings have been consistent across many studies, irrespective of country of origin.

**Entrepreneurial Motivations and the Labour Market**

- European researchers, in particular, have sought to establish links between women’s’ motivation to start up businesses and their overall position within the
labour market. Many studies have speculated that female entrepreneurship occurs as a consequence of individual women seeking to gain control over their careers following a lack of progression associated with the ‘glass ceiling’. While it is likely that this occurs, and there is plenty of anecdotal evidence of this, as yet there is insufficient research evidence quantifying the importance of this factor and clarifying the exact processes involved.

Start-Up: Patterns, Resources and Constraints

- Within the research literature focusing on start-up, a key theme is whether the barriers encountered by women have a long term and negative effect on business performance, or whether constraints dissipate after start-up has been successfully negotiated. Within the research literature considering start-up, four sub-themes have emerged. These are:
  - Motivations, processes and structures used at start-up
  - The acquisition and mobilisation of resources
  - The effect of start-up barriers on long-term business performance
  - Programmes and policies to foster women entrepreneurs

Motivations, Processes, Structures

- The analysis of motivations, processes and structures has generally been undertaken through comparative studies: contrasting women and men at start-up, contrasting women in a variety of cross-cultural settings; or contrasting different groups of women. The diversity of studies undertaken has led to some ambiguity in the research findings. Nevertheless, most studies conclude that the motivations for start-up are similar between women and men, the processes used by women tend to be slower and the incubation period for new businesses longer, and that the structures of businesses used by women are generally similar to that of men.

Acquisition of Resources

- The analysis of the acquisition and mobilisation of resources at start-up has shown the greatest differences between women and men. Overall, the majority of studies show that women find it more difficult to access resources (finance, human capital and social capital) than do men.

Effect of Start-Up Barriers

- Difficulties in accessing start-up resources leads many women to start businesses that are under-resourced. The effect of under-resourcing on long-term business performance is an important research theme. Although the research evidence is ambiguous, a growing number of studies suggest that start-up constraints have a long-term effect on business performance. The smaller size of women’s businesses and the lack of high growth performance are often seen as a direct result of constraints experienced at start-up.

Programmes and Policies

- The description and evaluation of policies and programmes to encourage women into business has been a comparatively minor theme. The main lesson that can be learnt from these studies is the length of time needed between intervention and
effect. Consequently, there is a need to focus on long term policies rather than short-term initiatives.

The Management of Female Owned Firms

- Early studies examining the management of female owned firms focused on generic small business management issues, such as employment relations and broad descriptions of management processes. Recent studies have become more specialised and been concentrated around a number of distinctive themes. These include:
  - Women’s management style and approach to leadership
  - The business-family nexus and copreneurship
  - The effect of gender on the experience of self-employment and business performance

Management Style and Leadership

- Whether women manage their businesses differently to men has been a recurrent question in the research literature. The view that women emphasise ‘relational dimensions’ while men excel at ‘task orientation’ has been refuted by some research studies. Nevertheless, the stereotypical view persists. Some research has pointed out the advantages of women’s management style with regard to firm performance. Overall, however, this area has been under-researched.

Business Family Nexus

- Increased interest in the ‘entrepreneurial family’, particularly from sociological perspectives, has focused attention on the largely hidden contribution of women in running family owned firms. This research theme has also emphasised the importance of ‘copreneurial’ marital partners who own and run businesses together.

The Effect of Gender

- The effect of gender on both the experience of self-employment and the performance of the business has been the subject of more considered investigation. Large-scale and quantitative analysis has suggested that gender is an important, but not the sole explanatory factor, in differences observed between women and men owned firms. Two issues explored specifically within this theme of the research include gender differences in finance and business networks.

Finance and Related Issues

- A large number of studies have suggested that it is both more difficult for women to raise start-up and growth finance and that women encounter credibility problems when dealing with bankers. Other studies have refuted these results. The debate has continued largely because of the difficulties for researchers in providing clear and unequivocal evidence.
• Four areas of finance have been consistently identified as posing problems for women. These are:

- Access to start-up finance
- Guarantees required beyond the scope of women’s assets
- Access to growth and recurrent finance
- Relationships with lenders

**Access to Start-Up Finance**

• Irrespective of sector and location, women start in business with only one-third the amount of capital used by men. Some studies have shown links between low start-up capital and subsequent poor performance.

**Guarantees**

• While some studies suggest that the request for guarantees may have a gender dimension, the research evidence has not upheld this.

**Access to Growth Finance**

• Building a business track record improves women’s chances of successfully gaining external finance for business survival and growth. Nevertheless, men are more likely to use external financing for the on-going business, than are women.

**Relationship with Lenders**

• Some innovative studies have attempted to identify whether banks have either differential lending policies or unwittingly discriminate against women. While this may be a fruitful line of further enquiry, studies to date have been unable to reach firm conclusions.

**Gender and Business Networks**

• Gender differences in the way networks are created and used have been cited as having an influence on certain aspects of the management process, for example, enabling improved access to finance and the development of strong relationships with financial backers.

• Some studies suggest that distinct gender differences occur in both the establishment and management of networks (i.e. the process of networking) and in the contents of social networks (i.e. what networks are used for).

• This research area has been seriously under-researched and no firm conclusions can yet be drawn. Only one issue has drawn consensus, however. Women are more likely to have networks composed entirely of other women, and men are more likely to have networks composed entirely of other men.

**Performance and Growth**

• The effect of gender on business performance has become an important theme within the research literature. The two main questions have been:
- Whether women and men use the same criteria to measure business performance
- Whether there are differentials in business performance between women-owned and men-owned firms

**Performance Criteria**

- The most methodologically robust studies have concluded that *women and men use the same criteria for measuring business performance*. These measures include a combination of firm-based criteria (sales turnover, profitability etc) and personal criteria (fulfilment, ambition etc).

**Performance Differences**

- The analysis of actual performance has produced more ambiguous results. Increasingly, however, a consensus is emerging that women owned firms perform less well than those owned by men. The reasons for this under-performance, although disputed, are usually associated with initial under-resourcing.
RESEARCH AND INFORMATION GAPS

- National level statistics on women’s business ownership are inadequate. None of the main information sources, such as the IDBR or the VAT registration datasets disaggregate on the basis of gender. The main source of statistical information remains the Labour Force Survey. The relatively small size of the LFS sample makes it difficult to disaggregate this dataset at a sub-national level.

- There is no real shortage of research studies investigating women and business ownership, however, most studies have been descriptive, and there has been a lack of cumulative knowledge and a failure to adequately theorise research findings. Recently, increased specialisation has started to address these failings.

- With regard to specific research and information gaps, the following issues have yet to be systematically addressed:

**Issues Concerning Business Start-Up**

- The comparative conversion rate of men and women who have an interest and desire to start in business, and those that actually succeed in doing so.

- Regional variations in female start-ups.

- Links between entrepreneurial motivations and an individual’s prior experience of the labour market.

- The reasons for the longer incubation period for female start-ups.

- Mechanisms and approaches whereby start-up resources can be accessed more easily by women.

- The effect of initial size and resources on long-term business performance.

- The effect of an individuals previous labour market position on relative business performance. Do women moving into self-employment, for example, simply swap low pay for low profits?

- Role of supply side and demand side factors as constraints in start-up finance.

- Whether banks (unwittingly) discriminate against women starting in business.

**Issues Concerning Ongoing Enterprise Management**

- Links between prior work experience and relative business performance.

- The differences in management style and approach between women and men, and the effect of these differences on business performance.
- The factors and processes that underpin the variation in business performance between firms owned by women and men.

- Effect of gender on small business management.

- Effect of gender on business performance.

- The precise contribution of women in co-preneurial or family owned ventures.

- Factors explaining variations in use of on-going and growth capital.

- The different types of networks created by women and men.

- Variations in network usage.

- Variations in types of markets served.

- The performance differences of women-owned and men-owned businesses.

- Regional and sectoral variations in performance.
IMPLICATIONS FOR SBS POLICY

**National Strategy on Women’s Enterprise**

There is no national strategy for women’s enterprise. Clearly, there is a need to develop one. The strategy should be designed to overcome the piecemeal basis in which support for women’s enterprise is currently offered and provide a framework for the development of a co-ordinated approach to the support of women’s enterprise across the UK. The strategy should recognise the needs of women as a heterogeneous group and encourage initiatives particular to specific locations and situations within a co-ordinated framework. For example, support for women’s businesses in socially and economically marginalised areas should be developed with consideration for the particular challenges faced by women in these areas.

**National Centre for Women’s Enterprise**

Within the USA, the National Association of Women Business Owners acts to support the needs of women business owners and lobbies on their behalf. No such organisation exists within the UK, although there are clear benefits to be gained by establishing a UK National Centre for Women’s Enterprise. The Centre should work closely with the UK government and the devolved executives in Scotland and Wales, to provide a voice for the many organisations seeking to encourage and support women’s enterprise. ‘Prowess’ is the newly established UK network for the promotion of women’s enterprise support structures and there is a strong case for the two organisations to operate in tandem. Rather than working with women directly, the Centre should be charged with a monitoring role, which makes it responsible for measuring and evaluating the effectiveness of the support of women’s enterprise throughout the UK.

The Centre should also have responsibility for advocacy and raising awareness of the economic and social value of women-owned businesses and research about women’s enterprise and seek to disseminate examples of best practice in the support of women-owned businesses.

The Centre’s key role should be to ensure that all parties undertake a cohesive and strategic approach to women’s enterprise development in the UK. To achieve this, the Centre should also provide a mechanism for brokering relationships between local and regional support organisations and provide a focal point for development of these. To secure its independence the Centre should initially be established with government funding and be self-sustaining after three years.

**Women’s Business Charter**

The Women into Business Charter should define minimum quality standards for all professional organisations and agencies working with women entrepreneurs. The Charter should require its signatories to monitor progress and outcomes with respect to their female clients. The Charter should be promoted to a wide range of bodies
including the enterprise networks, accountancy and law firms, banks and other financial advisors. Working closely with both the National Centre and the Office for Women's Business Ownership, the Charter would play an important role in demonstrating the tangible outcomes of the policies and strategies implemented as a result of collaborative effort.

**Office for Women’s Business Ownership**

Within the United States Small Business Administration, the Office for Women’s Business Ownership oversees all work in relation to women business owners. An equivalent office located within the DTI should provide an equivalent service for British women business owners. Acting as a policy development unit, in conjunction with the National Centre, the Office for Women’s Business Ownership would have overall responsibility for ensuring the delivery of a cohesive approach to women’s enterprise development in the UK.

**Access to Finance**

Difficulties in accessing finance have been mitigated by the development of local micro-credit projects. These are currently provided on a piecemeal basis and only in certain (usually deprived) areas. Given the UK-wide constraints facing women in accessing finance, micro-credit programmes should be offered throughout the UK. This could be complemented by the introduction of a Business Women’s Credit Union, supported by the banking sector, and available to women across the UK by an on-line, electronic service.

**Development of on-line support**

Building on the success of scottishbusinesswomen.com, it is recommended that on-line, women-specific enterprise advice and information is made available throughout the UK.

**Monitoring of equal opportunities**

To address concerns that women are *de facto* discriminated against in the business ownership process, equal opportunities monitoring by small business support agencies and banks would clarify the current situation, ensure equitable practice, and prevent such organisations being subject to inaccurate accusations.

**Childcare Support**

To ensure that the provision of enterprise support does not discriminate against women or single parents, childcare facilities or allowances could be introduced across all existing enterprise networks.
Improve Data & Statistics on Women’s Enterprise

The scarcity of statistical information about women’s enterprise could be addressed by the introduction of standardised recording by the business support network, the banking community and other professional advisers. The design and development of information records could be undertaken by the SBS.

Measurement & Evaluation

The criteria used to measure all aspects of women’s enterprise support programmes clearly need to be re-evaluated to reflect the characteristics of women-business owners and the firms they establish, as well as to ensure that the provision of such programmes are of value and benefit to women. Social auditing techniques, used for evaluation purposes within the third sector, may offer an appropriate methodology for the measurement of women’s enterprise activities and to ensure that economic and social benefits are evaluated and recorded.
1.0 Introduction

This review of the literature on women’s business ownership has been prepared for the DTI Small Business Service. The review is based on the academic research literature published to date on the subject, supplemented by an overview of some recent popular or ‘grey’ literature and web-based information sources for women entrepreneurs. Although a number of studies have been undertaken examining women owned businesses both in the UK and in other developed economies, this work has rarely been collected to form a comprehensive overview of the current position of women in business. Thus, there was a clear need to review the existing literature to inform:

- The business advice, training and support services offered to women starting in business and women already in business who wish to grow their firms.
- Training for the business support sector involved in counselling women entrepreneurs.
- The direction of future research studies

The aim of this project was to provide a critical review of the literature on women in business. This review includes research projects undertaken in the UK and in other parts of the world, and reported in both the traditional academic form (peer-reviewed articles, books etc) and in popular format (the popular or ‘grey’ literature and Internet based work).

The approach was a desk-based study concerned with identifying, summarising and critically reviewing the extant research on women in business. A wide variety of sources were used to provide a comprehensive overview which can inform policy, advice and support as well as identifying the research gaps. In addition to this report, which is the main output of the study, the content of this review will be disseminated through a number of mechanisms in order to assist both women starting in business and advisers involved in supporting women’s enterprise.

This report is organised in discrete sections, each profiling the various forms of published information. Following this introduction, there is an overview of the
numbers and trends of women in business (Section Two). This section has been compiled using the main statistical sources. Thereafter, the academic research literature is reviewed. This section (Section Three) has been organised into the main thematic research areas, such as Characteristics and Motivations; Start-up Resources; Finance and Related Issues; Marketing and Networks etc. Academic references are given at the end of the report.

In the next section of the report (Section Four), the popular or ‘grey’ literature is reviewed. The popular literature is differentiated from academic literature in two ways. Firstly, where academic research is characterised by the need to satisfy a critical process of peer-review prior to publication, the popular literature is not subject to this demand. Secondly, where academic research is concerned with developing an accumulated body of knowledge, popular articles tend to stand-alone. As a consequence, the popular or ‘grey’ literature generally reflects issues of topicality and current debate. As an area of popular interest, much has been written about women business owners. In order to ensure topical and up-to-date coverage, only recent articles have been included and these have been selected to represent the range of typical articles.

In the final section of the report (Section Five), web-based information sites are reviewed. Because of the large number of web-sites that either specialise in providing information for women entrepreneurs or relate in some way to women in business, the review only covers the main UK and international sites. Of the 124 web-sites reviewed for this project, 23 have been selected as cases for more in-depth review.

As a supplement to this report, an information leaflet has been drawn up to assist SBS staff in advising women entrepreneurs and women intending to start in business. This leaflet is based on information drawn from the review of the research and popular literature and developed by academic specialists in female entrepreneurship and marketing communications. The content of the leaflet was substantiated by discussions with practitioners and advisers at a recent international conference on women in business (Businesswomen On The Move, London, May 15th).
2.0 Numbers and Trends of Women in Business

It is estimated that there are currently 3.7 million small businesses in the UK (DTI, 1999), a substantial increase on the 1,321,100 businesses in the UK in 1980 (Ganguly, 1985). After sustained increases in the number of new UK businesses over the past twenty years, the growth in the number of new firms appears to have slowed considerably. Growth in net new firm formation also appears to have become more regionally concentrated. In 1998, London and south-east England experienced a net growth of 20,900 enterprises, compared with only 8,500 across the rest of Great Britain (Keeble, 2000).

While there are a number of statistical sources capable of profiling the SME sector in the UK, few provide specific information on gender of business ownership. The two main SME statistical sources, the IDBR and the VAT register, for example both provide robust profiles of the SME sector and trends over time, but are not disaggregated on the basis of gender. Neither are they likely to do so in the near future. The difficulties inherent in separating ownership from managerial contributions and control coupled with the prevalence of jointly owned family firms ensure that the complexities of business ownership are not easily reduced to reveal the gender of a single or multiple owners. The Labour Force Survey (LFS) is one of the few data-sets capable of providing indicative information on the numbers and trends of women business owners. The LFS, an ongoing sample survey, provides information on self-employment that can be analysed by gender, by region and over-time, but the relatively small sample size (160,000) and the inability to identify any form of SME ownership beyond self-employment, means that its utility is limited.

Notwithstanding the difficulties inherent in using the LFS for small firms research, this survey still provides the most robust source of statistical information on women and self-employment within the UK. Using LFS data, it is apparent that between 1990 and 1999, there was a net decrease in the total number of self-employed men and women across the UK (Table 1). The total self-employed population of the UK decreased from 3,571,887 in 1990 to 3,202,371 in 1999, a decrease of 10.34% over the decade. Decline was greatest for male self-employment, which decreased by 12.41% between 1990 and 1999. By comparison, rates of female self-employment across the UK declined by a relatively modest 3.80% during the same period.
Table 1: Self-employment in the UK 1990 – 1999 by Gender

<table>
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<tr>
<th>Year</th>
<th>TOTAL Self-Employed</th>
<th>(^1)Change over previous year</th>
<th>MALE Self-Employed</th>
<th>(^1)Change over previous year</th>
<th>FEMALE Self-Employed</th>
<th>(^1)Change over previous year</th>
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</table>

Notes: Base year = 1990. 1. Changes calculated as + / - previous year.

While there have been fluctuations in the number of self-employed women over the past decade, the female share of self-employment has remained relatively constant. In 1990, women made up 24% of the self-employed population. In 1999 this had increased to 25.8% (Table 2). A larger increase has been seen in the rate of female self-employment which has grown from approximately 3.12% of total females economically active in 1979 to 6.76% in 1997. During the same period, the rate of male self-employment increased from 9.27% of total males economically active in 1979 to 15.43% in 1997 (Carter, 2000). Brooksbank’s (2000) analysis of the Labour Force Survey suggests that gender based interpretation of LFS self-employment data should be treated cautiously. In particular, Brooksbank suggests that the absolute rise in female self-employment between 1979 and 1997 appears to have been largely caused by the overall increase in the number of women in the labour market as a whole, rather than a dramatic spurt in female entrepreneurship.

While the Labour Force Survey estimates provide an important mechanism for calculating how many self-employed women there are in the UK, they are not an exact proxy for measuring the number of female small business owners. One approach to calculating the number of women owned firms is to use the DTI SME statistics (which are not disaggregated by gender) and apply the same gender ratio (74.25 men: 25.75 women) found in the LFS self-employment data. The DTI SME statistics
estimate that there are currently 3.7 million SMEs in the UK. Using this data it can be estimated that the number of women owned businesses in the UK is in the region of 952,750 (Carter and Anderson, 2001). These figures reveal the important contribution that women-owned businesses make to the UK economy, however, it is likely that this number under-estimates the majority of women’s entrepreneurial efforts which are dedicated to family businesses and masked by co-ownership.

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<td>Outer London</td>
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<td>24.7</td>
<td>21.9</td>
<td>24.5</td>
<td>23.1</td>
<td>26.5</td>
<td>23.3</td>
</tr>
<tr>
<td>Rest of South</td>
<td>24.3</td>
<td>24.9</td>
<td>23.8</td>
<td>25.4</td>
<td>26.7</td>
<td>27.5</td>
<td>28.1</td>
</tr>
<tr>
<td>South West</td>
<td>25.8</td>
<td>25.2</td>
<td>26.7</td>
<td>28.3</td>
<td>28.4</td>
<td>29.4</td>
<td>26.9</td>
</tr>
<tr>
<td>West Midlands</td>
<td>22.8</td>
<td>18.1</td>
<td>19.2</td>
<td>19.4</td>
<td>23.6</td>
<td>19.8</td>
<td>23.8</td>
</tr>
<tr>
<td>Rest of West</td>
<td>28.1</td>
<td>25.9</td>
<td>24.8</td>
<td>26.9</td>
<td>25.5</td>
<td>24.6</td>
<td>25.4</td>
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<tr>
<td>Gt. Manchester</td>
<td>23.0</td>
<td>26.1</td>
<td>19.5</td>
<td>21.6</td>
<td>22.7</td>
<td>21.5</td>
<td>21.1</td>
</tr>
<tr>
<td>Merseyside</td>
<td>24.4</td>
<td>19.0</td>
<td>18.6</td>
<td>19.1</td>
<td>20.3</td>
<td>14.8</td>
<td>18.3</td>
</tr>
<tr>
<td>Rest of North</td>
<td>26.3</td>
<td>24.7</td>
<td>26.6</td>
<td>26.7</td>
<td>25.9</td>
<td>23.6</td>
<td>24.5</td>
</tr>
<tr>
<td>Wales</td>
<td>23.2</td>
<td>23.2</td>
<td>23.9</td>
<td>26.4</td>
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<td>27.1</td>
<td>23.7</td>
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<tr>
<td>Strathclyde</td>
<td>23.1</td>
<td>17.8</td>
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<td>29.4</td>
<td>26.1</td>
<td>18.3</td>
<td>22.7</td>
</tr>
<tr>
<td>Rest Scotland</td>
<td>23.1</td>
<td>22.5</td>
<td>26.4</td>
<td>27.7</td>
<td>27.8</td>
<td>30.3</td>
<td>27.6</td>
</tr>
<tr>
<td>N. Ireland</td>
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<td>15.5</td>
<td>14.7</td>
<td>18.5</td>
<td>14.6</td>
<td>18.4</td>
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</tbody>
</table>


2.1 International Comparisons

Increases in the number of women starting in business have not only occurred in the UK, but have also been seen in many other countries. Since 1970, when women accounted for only 5% of American small businesses, the number of women business owners in the USA has increased to 8.5 million, or 38% of all small businesses (Brush and Hisrich, 1999). Women-owned businesses account for $2.3 trillion in sales and employ 23.8 million employees. The fast growth of female owned businesses in the USA has been apparent for some time. Between 1980 and 1993 the number of women
owned businesses increased at a faster rate (130.81%) than for total businesses (82.06%). While a slightly earlier period demonstrated even faster growth: ‘Their [women’s] share of all businesses in the USA grew over 550% between 1972 and 1987 … and between 1987 and 1992 their number increased by another 125%’ (Carter and Allen, 1997).

Table 3: Growth in Women’s Entrepreneurship in the USA 1970 – 1997

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of women owned businesses (millions)</th>
<th>Female share of business ownership (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>1.5</td>
<td>5</td>
</tr>
<tr>
<td>1980</td>
<td>2.3</td>
<td>26</td>
</tr>
<tr>
<td>1990</td>
<td>5.3</td>
<td>32</td>
</tr>
<tr>
<td>1997</td>
<td>8.0</td>
<td>38</td>
</tr>
</tbody>
</table>


Predictions for the next five years suggest that by 2005, there will be 4.7 million self-employed women in the USA, an increase of 77% since 1983, compared with a 6% increase in the number of self-employed men (SBA, 1998; Brush and Hisrich, 1999). Despite these great increases, women business owners receive only 2% of the Federal procurement dollar and 2% of the venture capital dollar and some effort is currently being made to classify women as a disadvantaged population (Fredman, 2000).

Across Northern Europe, although there have been some increases in the number of women owned businesses, the female share of self-employment remains lower than in the USA. In Sweden, for example, women represent 23% of all business start ups and account for around 25% of all private firms in the country (Nilsson, 1997), a proportion common to many northern European states. Importantly, while some modest growth has been seen across northern Europe, women’s businesses still tend to be concentrated in sectors such as services and retailing. This also contrasts with the USA where, although there is a concentration in services and retailing, women have broken into non-traditional sectors such as construction, wholesaling and transportation. Between 1987 and 1992, the number of women owned businesses operating in these sectors in the USA grew by 94%, 87% and 77% respectively (Brush and Hisrich, 1999).
The importance of women entrepreneurs in the development of national economies has been recognised by a number of international organisations including the European Union (EU), the Organisation for Economic Co-operation and Development (OECD), the International Labour Organisation (ILO) and the World Trade Organisation (WTO). At a national level, many countries have instigated a variety of support mechanisms specifically designed to assist women in business. The most sophisticated and advanced mechanisms to assist women in business can be seen in the United States of America’s Office of Women’s Business Ownership. Established in 1979, the Office of Women’s Business Ownership was made a permanent office within the US Small Business Administration in 1988 with a remit ‘to aid and stimulate women’s business enterprise’ (SBA, 1998). The Office for Women’s Business Ownership has taken the lead in establishing at least one Women’s Enterprise Centre in each State, through which programmes of support and advice are delivered at the local level. Locally delivered initiatives are specifically designed to assist women business owners and to take into account the specific issues faced by women starting and growing businesses. Its success can be seen not only in the numbers of women entrepreneurs running businesses in the USA, but by the very different rates of women-owned businesses in other developed economies without the benefit of such an organisation.

2.2 Research and Information Gap

National level statistics on women’s business ownership are inadequate. None of the main information sources, such as the IDBR or the VAT registration datasets, disaggregate on the basis of gender. The main source of statistical information remains the Labour Force Survey. The relatively small size of the LFS sample makes it difficult to disaggregate this dataset at a sub-national level.
3.0 Overview of the Research Literature

Although some important studies were undertaken before this time, the modern small firms research literature essentially dates from the publication of the Report of the Committee of Inquiry on Small Firms (the Bolton Report) in 1971. This report presaged an upsurge in both popular and academic interest in the small firms sector. The early 1970s saw a number of other events, which heralded both policy commitments designed to stimulate and strengthen the small firms sector and the start of in-depth academic enquiry into the nature of entrepreneurship. The publication of Schumacher’s (1974) influential best seller ‘Small is Beautiful’, advocating the virtues of small-scale self-sufficiency, coincided with the international oil crises and the resulting loss in confidence in large-scale industry. The overall shift in the industrial infrastructure away from traditional smokestack industries and towards new information and service based industries, now increasingly conceptualised as a knowledge based economy, ensured a reversal of the decline in small firms.

As the number of small firms increased steadily from the mid-1970s, academic and policy interest in the sector also grew. In the intervening years, a burgeoning academic literature has developed investigating the small firms sector from a range of different disciplinary perspectives. Within this diverse and increasingly specialised literature, a common theme has been the assumption that entrepreneurship is a male activity (Brush, 1992; Berg, 1997). In relation to the volume of literature written about small firms, very little considers the position of the female entrepreneur. Baker et al’s (1997) assessment of the gender and enterprise literature goes so far as to say that the issue has been ‘neglected’ by both the mass media and the academic community. In fact, while it is clear that female entrepreneurship is seen only as sub-issue for most small business academics, the area is far from neglected. This review of the literature revealed over 400 academic references that directly consider the topic, in addition to numerous recent articles in the popular press and a growing number of Internet sites.

Although female entrepreneurship is a relatively minor constituent of the academic literature that focuses on the small firm, research investigating the influence of gender on small business ownership has developed considerably over the past fifteen years. While early research into female entrepreneurship focused on describing women’s
characteristics, motivations and experiences, the field has progressed beyond these exploratory and rudimentary studies. More recent research has not only developed a degree of methodological sophistication, it has also focused on increasingly specialised issues, such as the role of gender effects on management and the performance of small firms.

While the growth in the small firms literature started a decade earlier, research investigating women’s ownership of small businesses essentially dates from the mid-1980s. Prior to the research studies undertaken then, the contribution women made to the small firms sector either as business owners in their own right, or more commonly as providers of labour to family owned firms, was largely unrecognised. While some seminal American studies, notably those by Schrieir (1973) and Schwartz (1976) had attempted exploratory profiles of female entrepreneurs, the growth in interest in the small business sector, coupled with a sharp rise in the number of women moving into self-employment in the 1980s, triggered a number of important research studies investigating the issue of gender and enterprise. Importantly, the growth in the numbers of women entrepreneurs and the subsequent research interest into issues of gender and enterprise were not confined to the UK, but were seen in many developed and developing economies.

As the research effort became more established, increasing emphasis was placed on broad issues of management in the female owned businesses, in particular the relative access to finance for female entrepreneurs and the role of networks in enabling business survival and growth. More recent research has focused on developing and improving the methodological basis of the studies, in particular the sampling strategies that are used in gender research. Increasingly, more recent large-scale studies have moved beyond the broad issues connected with business management and have attempted to assess a range of increasingly specialised issues. Despite the increased research interest, the area of female entrepreneurship remains seriously under-researched. While some academics have portrayed this as neglect, the area is more accurately defined as being under-developed. There is no real shortage of academic research in the area. There is, however, a clear lack of cumulative knowledge and a failure to date to adequately conceptualise and build explanatory theories.
Figure 1: Overview of the Academic Research Literature on Female Entrepreneurship

<table>
<thead>
<tr>
<th>MAIN THEMES</th>
<th>SUB THEMES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Characteristics and Motivations of Women Entrepreneurs</td>
<td>Differences in psychological characteristics between women and men</td>
</tr>
<tr>
<td></td>
<td>Social background and business differences between women and men</td>
</tr>
<tr>
<td></td>
<td>The effect of the labour market / glass ceiling on women’s decision to start in business</td>
</tr>
<tr>
<td>Start-Up: Patterns, Resources and Constraints</td>
<td>Motivations, processes and structures used at start-up</td>
</tr>
<tr>
<td></td>
<td>Resource acquisition and mobilisation: including finance, social and human capital.</td>
</tr>
<tr>
<td></td>
<td>Resource lack: including credibility and track record</td>
</tr>
<tr>
<td></td>
<td>The effect of start-up barriers on incubation, start-up and long-term business performance</td>
</tr>
<tr>
<td></td>
<td>Programmes and policies to foster women entrepreneurs</td>
</tr>
<tr>
<td>Management of Female Owned Firms</td>
<td>Women’s management style and approach to leadership</td>
</tr>
<tr>
<td></td>
<td>The business-family nexus</td>
</tr>
<tr>
<td></td>
<td>Copreneurship</td>
</tr>
<tr>
<td></td>
<td>The effect on gender on business performance</td>
</tr>
<tr>
<td>Finance and Related Issues</td>
<td>Access to start-up finance</td>
</tr>
<tr>
<td></td>
<td>Guarantees on loans and external finance</td>
</tr>
<tr>
<td></td>
<td>Access to growth and on-going finance</td>
</tr>
<tr>
<td></td>
<td>Relationship with external lenders and women’s credibility</td>
</tr>
<tr>
<td>Business Networks</td>
<td>Gender differences in the types of networks created</td>
</tr>
<tr>
<td></td>
<td>Gender differences in network content, i.e. the uses made of networks</td>
</tr>
<tr>
<td>Business Performance and Growth</td>
<td>Gender differences in criteria used to assess business performance</td>
</tr>
<tr>
<td></td>
<td>Gender differences in actual business performance</td>
</tr>
</tbody>
</table>
3.1 The Characteristics and Motivations of Female Entrepreneurs

One of the main themes within the gender and enterprise literature concentrates on the characteristics and motivations of female entrepreneurs. This theme is particularly apparent within the early exploratory studies, which were strongly influenced by the existing small business literature. Many of the early studies from North America concentrated on describing the characteristics of the female entrepreneur and their motivations for self-employment. Overall, these studies presented a *prima facie* picture of businesswomen with more similarities than differences to their male counterparts. Like men, the most frequently cited reason for starting in business was the search for independence and control over one’s destiny. The greatest barriers to business formation and success were access to capital and mobilising start up resources. Few of the early studies developed sophisticated taxonomies, preferring to identify female proprietors as an homogenous group, and there was an implicit acceptance by researchers that, beyond the start-up phase, few significant differences existed between male and female owned and managed companies.

Schrieir’s (1975) pilot study of female business owners showed that the female entrepreneur had much in common with her male counterpart. One difference, however, which did emerge was in the business sectors in which female entrepreneurs tended to operate. Sectors in which women tended to own businesses reflected those with traditionally high levels of female employment, mainly services and retailing. A study by Schwartz (1976) also described a predominance of service based businesses and also concluded that female motivations for starting businesses were similar to those of men. This study was, however, perhaps most notable for being the first to draw research attention to some specifically female barriers to business ownership. Schwartz (1976) found that the greatest barriers to female business success were financial discrimination, a lack of training and business knowledge, and generally underestimating the financial and emotional cost of sustaining a business.

Hisrich and Brush (1986) continued these broad, exploratory themes by attempting to draw a demographic profile of female entrepreneurs, examining their motivations for starting in business and their barriers to business success. Using a sample of 468 women entrepreneurs, the ‘typical’ female entrepreneur was described as being the “first born child of middle-class parents … After obtaining a liberal arts degree, she
marries, has children, and works as a teacher, administrator or secretary. Her first business venture in a service area begins after she is thirty-five” (Hisrich and Brush, 1986:14). Motivations for start up were described as being the search for job satisfaction, independence and achievement, while the major problems facing women were believed to be the initial under-capitalisation of new businesses, and a lack of knowledge and training in business skills.

Early British studies also focused on describing the motivations and characteristics of women starting in business. Using a sample that compared the experiences of 58 female and 43 male business owners, Watkins and Watkins (1986) found that the backgrounds and experiences of women differed substantially from those of men. Men entering self-employment were more likely to have prior work experience that was related to their present venture. For men, self-employment provided an essentially similar occupation with the added attraction of independence and autonomy. Conversely, women were found to often have no relevant experience to enable them to enter self-employment, particularly in non-traditional business sectors. Watkins and Watkins (1986) concluded that their lack of prior work experience affected women’s choice of establishing viable businesses, forcing them into traditionally female sectors. Within traditional sectors, however, other successful female entrepreneurs acted as role models, helping other women to confront and overcome problems. Watkins and Watkins (1986) found that most women were unprepared for business start up and, as a consequence and often unwittingly, took greater risks. Choice of business sector for women’s self-employment was largely determined by consideration of which areas posed the least obstacles to their success. These were perceived to be those where technical and financial barriers to business entry were low and where managerial experience was not essential to success. As Watkins and Watkins (1986:230) emphasised: ‘choice of business can be seen in terms of high motivation to immediate independence tempered by economic rationality, rather than by a conscious desire to operate “female-type” businesses’.

In a study undertaken in the same period, Goffee and Scase (1985) analysed the experiences of 54 female proprietors in the UK. Central to this study was the development of a typology of female entrepreneurs based on two factors, firstly, their relative attachment to conventional entrepreneurial ideals in the form of individualism
and self-reliance and secondly, their willingness to accept conventional gender roles, often subordinate to men. Four types of female entrepreneur emerged in this taxonomy: ‘conventional’ entrepreneurs who were highly committed to both entrepreneurial ideals and conventional gender roles; ‘innovative’ entrepreneurs who held a strong belief in entrepreneurial ideals but had a relatively low attachment to conventional gender roles; ‘domestic’ entrepreneurs who organise their business life around the family situation and believed very strongly in conventional female roles and held low attachment to entrepreneurial ideals; and ‘radicals’ who held low attachment to both, often organising their businesses on a political, collectivist basis.

While these early studies provided valuable descriptions of a group of entrepreneurs who had, hitherto, been overlooked by the mainstream small business research effort, critics of the research drew attention to the exploratory nature of these early studies of female entrepreneurship. Criticism was levelled, in particular, at the small size of the samples used and their lack of representativeness and reliability (Curran, 1986; Carter, 1993), the general lack of rigour of the studies (Allen and Truman, 1988; Solomon and Fernald, 1988; Rosa and Hamilton, 1994) and the limited extent of the cumulative knowledge (Stevenson, 1983; Curran, 1986; Hamilton et al, 1987). Indeed, by the late 1980s it was becoming clear that some of the research debates surrounding the issue of gender and business ownership were continuing largely because of the difficulties for researchers in providing clear and unequivocal evidence, either through empirical investigation or through more theoretical approaches. While several studies had suggested that it was considerably harder for women to both start and run their own enterprises, others had cited the gender literature to argue that start up problems tended to be equally great for men, and that many women “far from being discriminated against, thought that being a woman gave them a positive advantage over men” (Birley, 1989).

More recent research has continued the pre-occupation with the characteristics and motivations of female entrepreneurs, however a greater specialisation is developing. Within the broad theme of characteristics and motivations, growing specialisation has led to a number of obvious sub-themes. The first of these sub-themes relates to the psychological characteristics of female entrepreneurs, usually considered in direct comparison to men or in relation to norms established using male samples. Research
has been undertaken comparing the psychological profile of female entrepreneurs according to their risk-taking propensity and achievement motivation (Masters and Meier, 1988; Sexton and Bowman-Upton, 1990; Langan-Fox and Roth, 1995), personal value systems (Olson and Currie, 1992; Fagenson, 1993) and in terms of sex-role stereotyping and career selection (Brenner et al, 1989; Scherer 1990; Fagenson and Marcus, 1991). While research profiling the psychological dimensions of entrepreneurs continues, recent articles have implicitly challenged its relevance, arguing that the process of ‘creating and growing wealth’ is universal and that entrepreneurs and non-entrepreneurs cannot be dichotomised (Birley and Wright, 2001:129).

A further sub-theme within this literature compares the broader social background and business differences between male and female business owners, in an effort to identify and portray the typical characteristics of women entrepreneurs. This has been undertaken in very general terms, considering a range of comparative issues (Cromie, 1987; Carland and Carland, 1991; Catley and Hamilton, 1998), and in relation to specific criteria such as education (Dolinsky et al, 1993), youthfulness (Kourlisky and Walstad, 1998), ethnicity (Dolinsky et al, 1994; Shim and Eastlick, 1998), family background (Matthews and Moser, 1996; Caputo and Dolinsky, 1998), and type of industry (Anna et al, 2000).

This sub-theme of the literature has been supplemented by country-specific research that has profiled the characteristics and motivations of female entrepreneurs in a range of different national and regional settings. Research has examined the characteristics of female entrepreneurs in different western economies such as Canada, Norway, Sweden and Australia (Holmquist and Sundin, 1988; Belcourt, 1990; Collerette and Aubry, 1990; Lee-Gosselin and Grise, 1990; Loscocco and Robinson, 1991; Barratt, 1999; Bennett and Dann, 2000; Spilling and Berg, 2000). Studies have also focused on the characteristics of women entrepreneurs in transitional economies such as Russia (Izyumov and Razumnova, 2000), Poland (Mroczykowski, 1997) and Slovenia (Glas and Petrin, 1998) and in developing economies such as Brazil (Jones, 2000) the Phillipines (Gonzales Gordon, 1997), and Turkey (Hisrich and Ozturk, 1999). There has also been a range of studies profiling the characteristics of female entrepreneurs in various Asian countries, from the less-developed economies of India, Pakistan and
Nepal (Padaki, 1994; Premchander, 1994) to the more developed states of Singapore and Hong Kong (Lee, 1996; Lee, 1997; Weeks, 1998; Maysami and Goby, 1999). A common trend has been the reliance, in even very recent studies, on descriptive profiles of demographic and personal characteristics, which are then often compared with results derived from similar studies in different country settings. Maysami and Goby’s (1999) article, for example, describes Singaporean women entrepreneurs as having “an average age of 41, are mostly married, and have an average of two children (p.97) … Australian females are not so different (p.99) … Studies of female owner/managers in Singapore and elsewhere show remarkably similar results” (p.102).

A further sub-theme that is particularly apparent within, but not exclusive to, the European research literature has been the attempt to establish linkages between motivations for female self-employment and the overall position of women in the labour market (Goffee and Scase, 1985; van der Wees and Romijn, 1987; Cromie and Hayes, 1988; Carter and Cannon, 1988). In particular, researchers have analysed patterns of female business ownership and questioned whether female entrepreneurship presents a rejection of traditional corporate careers or simply reproduces existing labour market patterns under a guise of independence (Goffee and Scase, 1987; Lee-Gosselin and Grise, 1990; Green and Cohen, 1995; Buttner and Moore, 1997).

A surprising absence in this literature is the use of very large scale datasets to inform descriptions of entrepreneurial characteristics and demographics. Curran and Burrows’ (1988) analysis of the UK General Household Survey represents one of the few studies that can be seen to provide an accurate, though now dated, demographic profile of female participation in self-employment. While the use of national datasets, such as the Labour Force Survey, would appear to be an appropriate way forward in investigating issues of gender and enterprise, their utility is restricted by the limited depth of the data which is collected. National datasets can provide no assistance in investigating some of the most interesting and the most controversial of the research themes, such as the existence and extent of female disadvantage in starting and running a business. Neither can they assist in developing an understanding of the
processes and practices of gender relations, a pre-requisite to the development of theories of gender and enterprise.

3.2 Start-Up: Patterns, Resources and Constraints

Linked strongly to the research literature that considers the characteristics and motivations of women entrepreneurs, is the analysis of business start-up patterns and goals. Indeed, a preoccupation with start-up permeates the female entrepreneurship literature, but is particularly noticeable within the more descriptive analyses. Within this literature there is a widespread and generally unquestioned acceptance that start-up is more difficult for women. A key debate, however, is whether the barriers encountered by women at start-up have a long-term effect on business performance or whether these constraints dissipate after start up has been successfully negotiated.

Among those studies that focus predominantly on the start up situation, four broad sub-themes emerge. Firstly, there has been a number of studies that have examined the various factors, such as motivations, goals, processes and structures, that are an integral part of the start up experience (Shane et al, 1991; Shabbir and Di Gregorio, 1996; Alsos and Ljunggren, 1998). The experiences of women starting in business have generally been drawn from comparative analyses: either contrasting female start-ups with those of men (Shane et al, 1991; Ljunggren and Lovereid, 1996; Alsos and Ljunggren, 1998); analysing the different experiences of female start-ups in a variety of different cultural settings (Shane et al, 1991; Kolvereid et al, 1993; Carter and Kolvereid, 1997); or contrasting the start up experience of different groups of women, as in Dolinsky et al’s (1994) analysis of gender and ethnicity.

The second sub-theme that emerges is that relating to the acquisition and mobilisation of start-up resources. As seen in the previous section, this issue initially gained prominence in the very early, exploratory studies of female entrepreneurs (cf. Schrieir, 1975 and Schwartz, 1976) and has been a persistent element of the discourse surrounding gender and enterprise. Early studies tended to focus solely on the acquisition of start-up finance and the social systems that endowed women with a lack of business credibility. As Hisrich and Brush (1986: 17) described: “For a woman entrepreneur who lacks experience in executive management, has had limited
financial responsibilities, and proposes a non-proprietary product, the task of persuading a loan officer to lend start-up capital is not an easy one. As a result, a woman must often have her husband cosign a note, seek a co-owner, or use personal assets or savings. Many women entrepreneurs feel strongly that they have been discriminated against in this financial area”. Highlighting an issue of female credibility that would recur in several later studies, Hisrich and Brush (1986) also reported that half of their respondents reported difficulties in overcoming some of the social beliefs that women are not as serious as men about business.

While research focusing on gender and finance has developed into a highly specialised area (covered separately later in this section), more recent studies of resource acquisition at start-up have increasingly focused on gender differences in access to human and social capital. Building on the work of Goffee and Scase (1985), a number of researchers have suggested that women’s entrepreneurship can be seen as both a reaction to and a means of escaping the persistent inequalities and the occupational confines of the labour market (Marlow, 1997). There is now a growing body of evidence that suggests that a woman’s pre-venture labour market experience has a profound effect on her ability to mobilise appropriate start-up resources. In comparison with men, when women enter self-employment they do so with fewer financial assets, less experience in management and under-resourced in terms of their human and social capital. Women generally lack both hard resources, such as finance and capital assets, and soft resources, such as management experience, networks and family support (see below). A key issue in the debate is the extent to which this initial resource shortage affects long term business performance (Brush, 1997).

The third sub-theme is concerned with the role and effect of start-up on business survival and performance. Most of this literature focuses on the limited choices facing most women, for example in determining an appropriate business sector (Carter, Williams and Reynolds, 1997), and the constraints they face in mobilising initial resources, for example financial backing. Because of the overlaps between this sub-theme and the literature that focuses more specifically on issues such as finance, networks and performance, these themes are pursued in the specific topic areas later in this section.
The final sub-theme focuses on programmes and policies to increase the number of female entrepreneurs. This literature tends to emanate either from evaluations of specific programmes and initiatives, for example the Women’s Enterprise Roadshow (Hartshorn, 1996) or broad appeals to refocus policy initiatives to support women owned start-ups (Carter, 2000).

3.3 The Management of Female Owned Firms

As the field of study developed, the research effort moved beyond broad descriptions of the personal and business characteristics of female entrepreneurs to focus on the nature of management differences in female owned firms. Early studies examining the management of female owned firms drew on contemporaneous debates within the mainstream small firms literature to focus on issues such as employment relations, generic small business management issues and broad descriptions of management processes (Hisrich and Brush, 1983; Goffee and Scase, 1985; Carter and Cannon, 1992; Allen and Truman, 1994). More recent studies have continued to examine issues of management within female owned enterprises, but the field has become more specialised and concentrated around a number of distinctive themes.

A recurrent issue within the research has been the assessment of women’s management style and approaches to leadership. Echoing the gender and leadership debates within the field of management science in the 1980s, researchers have attempted to investigate whether female entrepreneurs manage their firms in a qualitatively different way than do men (Chaganti, 1986; Holmquist and Sundin, 1988; Brush, 1992; Stanford et al, 1995; Brush, 1997; Gardiner and Tiggemann, 1999). The assumption that women are “better at relationship oriented skills while men excel at task-oriented skills” has been refuted by some researchers (Leahy and Eggers, 1998), although the stereotypical view persists. In a recent article, Buttner (2001) reported that the management styles of female entrepreneurs was best described using relational dimensions such as mutual empowering, collaboration, sharing of information, empathy and nurturing. Importantly, these dimensions, which have also been associated with women in different professional occupations, were deemed to be associated with firm performance, particularly with regard to employee retention and esprit-de-corps.
Perhaps a more interesting element of the management literature has been an examination of the connections between women, entrepreneurship and the family. Informed by sociological perspectives, researchers such as Baines and Wheelock (1998) and Ram and Holliday (1992) have explored these connections by “pushing the family to the forefront of the analysis” (Baines and Wheelock, 1998:32). While the business-home nexus had been explored in earlier analyses, specifically from the perspective of role-conflict (Stoner et al, 1990), contribution of spouses (Nelson, 1989) and career development (Cromie and O’Sullivan, 1999), this new strand of the research draws on qualitative and contextual case study data to tease out the exact dimensions and processes of the interaction. A rather different strand of the family-women’s business literature has focused on ‘copreneurial’ marital partners who own and manage a small business together (Marshak, 1994; Smith, 2000). While focusing on similar issues such as work-home boundaries and the persistence of traditional gender roles, this strand highlights the inherent difficulties in precisely defining women’s involvement in enterprise. The predominance of family ownership within the SME sector makes it impossible to precisely delineate the extent of women’s involvement in enterprise and differentiate gender-based management styles and processes.

Over the past ten years, research investigating gender and enterprise has developed to encompass more sophisticated methodologies and more robust sampling procedures. An increasing theoretical sophistication, particularly noticeable in the engagement with sociological and feminist approaches which have opened up the field to include insights into race, class and family issues, is starting to produce a more complete and nuanced picture of women’s participation in the small firms sector. At the same time, the research effort has improved as a result of growing research specialisation. Within the area of gender and enterprise management, the focus of investigation has evolved to concentrate on smaller, but more precisely defined aspects. An important development in the contemporary field is the focus on the effect of gender on both the experience of self-employment and the relative performance of small businesses (Rosa and Hamilton, 1994; Rosa et al, 1996; Berg, 1997; Carter and Allen, 1997; Marlow, 1997). Two recurrent themes have emerged from this work. Following work by Buttner and Rosen (1989) and Riding and Swift (1990) in North America and Fay
and Williams (1993) in New Zealand, a major research theme has been the effect of gender differences in business financing (Read, 1994; Carter and Rosa, 1998). Developments have also been seen in the analysis of female entrepreneurs’ use of business networks (Olm et al, 1988; Katz and Williams, 1997).

3.4 Finance and Related Issues

Some of the most important research work on gender and enterprise has focused on finance and related issues. This theme of the research grew out of the range of early, exploratory and descriptive studies, many of which reported that women find it particularly difficult to access capital. Of the many research studies that have focused on gender and enterprise, this theme contains the most sophisticated and mature work. Although, the issue of gender and finance has also shown the strongest developments in terms of the cumulative nature of the research, even this area remains marred by a lack of theoretical underpinning. While some studies draw on gender theories of inequality, others have no such underpinning, preferring to view gender differences in isolation from other structural factors.

While the research in this area is strong, there is still conflicting evidence about whether finance poses problems for women starting and running businesses. Several studies have suggested that it is both more difficult for women to raise start up and recurrent finance for business ownership and that women encounter credibility problems when dealing with bankers (Schwartz, 1976; Hisrich and Brush, 1984; Goffee and Scase, 1985; van der Wees and Romijn, 1987; Carr, 1990; Brush, 1992; Carter and Cannon, 1992; Orser and Foster, 1994; Carter and Rosa, 1998). Other studies have not confirmed this (Buttner and Rosen, 1988; Buttner and Rosen, 1989; Chrisman et al. 1990; Riding and Swift, 1990; Haines et al, 1999; Haynes and Haynes, 1999). The debate has continued largely because of the difficulties for researchers in providing clear and unequivocal evidence (Mahoot, 1997). Nevertheless, within the most recent research there are signs that a consensus is beginning to emerge, at least within some of the issues.

Four areas of the financing process have been consistently noted as posing particular problems for women. First, women may be disadvantaged in their ability to raise start up finance (Schwartz, 1976; Carter and Cannon, 1992; Johnson and Storey, 1993;
Koper, 1993; Van Auken et al, 1993; Carter and Rosa, 1998). Second, guarantees required for external financing may be beyond the scope of most women’s personal assets and credit track record (Hisrich and Brush, 1986; Riding and Swift, 1990). Third, finance for the ongoing business may be less available for female owned firms than it is for male enterprises, largely due to women’s inability to penetrate informal financial networks (Olm et al, 1988; Aldrich, 1989; Greene et al, 1999). Finally, female entrepreneurs’ relationships with bankers may suffer because of sexual stereotyping and discrimination (Hisrich and Brush, 1986; Buttner and Rosen, 1988, 1989).

More recent studies have extended the gender and finance debate further by considering the role of banks in providing finance to female business owners. In a development of an ‘asymmetric information’ approach (Fletcher, 1994), gender researchers have attempted to determine whether banks have (unstated) differential lending policies to male and female business owners and, if so, whether these policies are a result of unwitting socialisation or outright discrimination (Fay and Williams, 1993; Koper, 1993; Coleman, 1998; Coleman, 2000). In a study undertaken in New Zealand, Fay and Williams (1993: 365) found some evidence that women encounter credit discrimination in seeking start-up funding, although the study concluded that this was not necessarily the fault of the banks “Commercial banks are risk averse institutions. Confronted by applications for finance from individuals with limited education and experience in the area they wish to operate and low proposed personal equity, as is commonly the case for would be female proprietors, loan officers not surprisingly refuse requests for finance. Bank staff are not guilty of discrimination in such situations. Rather, applicant’s socialisation and work related experiences have disadvantaged them compared to male proprietors”

Nevertheless, Fay and Williams emphasise (1993:365) that “the existence of discriminatory behaviour as a consequence of prejudice and stereotyping can be demonstrated only when all relevant factors up to the point of loan application have been equalised”. Researchers of female entrepreneurship are still a long way from being able to control factors so precisely. As Brush (1992) points out, this area has been studied insufficiently to enable firm conclusions to be reached. Nevertheless, various studies have concluded that bank officer training would be a valuable
contribution at least in the reduction of women’s perceptions of discrimination (Buttner and Rosen, 1988; Fabowale et al, 1995; McKechnie et al, 1999).

3.5 **Gender and Business Networks**

Research investigating the management of female owned enterprises has often stressed the important role of networks in the survival and success of individual firms (Aldrich et al, 1989; Rosa and Hamilton, 1994; Aldrich et al, 1997). Gender differences in the way networks are created and used have been cited as having an influence on certain aspects of the management process, for example, enabling improved access to finance and the development of strong relationships with financial backers (Millman, 1997; Rosa and Carter, 1998). This view has been largely influenced by studies, investigating entrepreneurial networks, which have unequivocally demonstrated that the quantity and quality of external linkages between a firm and its environment are crucial to its success. Some have suggested that distinct gender differences might exist both in the establishment and management of social networks (i.e. the process of networking) and in the contents of social networks (i.e. what networks are used for) (Olm et al, 1988; Aldrich, 1989). This view has been contested by others, however. In a review of research into entrepreneurial networks, Starr and Yudkin (1996:40) concluded that: “the few studies that compare the networking activities of women and men business owners show differences in the sex composition of the networks of women, but not in how men and women use their networks”.

The influence of gender on the networking activities of business owners has been subject to very little dedicated investigation, and remains a highly contentious issue. Not only is there debate regarding the relative influence of networking activities on the performance of small firms generally and on female owned firms in particular, researchers have yet to even conceptualise an appropriate starting hypotheses for research. This debate has occurred largely because of conflicting guidance in the research literature that has separately considered gender effects on business ownership and the influence of gender on networking activities. Researchers such as Rosa and Hamilton (1994) have argued that networking is both more critical and should be greater among female entrepreneurs than male entrepreneurs. This approach is,
however, countered by earlier research conducted by Aldrich (1989) which suggested that women’s networking levels are lower than men’s.

In a study specifically designed to investigate the influence of gender on networking, Katz and Williams (1997) analysed data from 361 respondents separated into four categories: self-employed females; self-employed males; salaried females; and salaried males. The study found that of all four groups, self-employed females showed demonstrably lower levels of ‘weak-tie’ networking than salaried males. Overall, however, salaried managers regardless of gender showed higher levels of networking than either of the self-employed groups. Katz and Williams (1997) concluded that the greatest differences in social networking activities were caused by employment status, rather than gender. Moreover, they asserted that “Despite the centrality of social networking studies in entrepreneurship research, social networking …is not a particularly powerful way of explaining gender differences” (1997:195).

While it is clear that this remains a seriously under-researched area, the range of studies that have investigated gender differences in networking activities has enabled the emergence of a consensus on some elements of the networking debate. Studies undertaken in a diverse variety of contexts and countries, including the USA, Italy and Northern Ireland, have all concluded that there is a great deal of similarity in the networking behaviour of men and women, although the sex composition of networks does vary by gender. Women are more likely to have networks composed entirely of other women, and men are more likely to have networks composed entirely of other men (Aldrich et al, 1989; Smeltzer and Fann, 1989; Cromie and Birley, 1992; Aldrich et al, 1997).

### 3.6 Performance and Growth

The performance of small businesses, usually determined in terms of their economic contribution to job and wealth creation through business start-up and growth, has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issue of gender and business performance.
Although many studies have made some mention of it, most shy away from direct examination of quantitative performance measures, preferring instead to engage in discursive debate concerning gender differences in qualitative assessments of success. These studies suggest that women perform less well on quantitative measures such as job creation, sales turnover and profitability (Cliff, 1998; Fasci and Valdez, 1998). This, it is often argued, is usually because women do not enter business for financial gain but to pursue intrinsic goals (for example, independence, and the flexibility to run business and domestic lives). Implicitly, women are deemed to assess success in relation to their achievement in attaining personal goals (i.e. self-fulfilment, goal attainment etc.), while men are assumed to measure success using quantitative criteria (i.e. profits, growth etc) (Buttner and Moore, 1997; Lerner et al, 1997; Still and Timms, 2000). Elsewhere, it has been argued that the structural disadvantages facing women and their consequent lack of human, social and financial capital constrains their business performance from the outset (Marlow and Strange, 1994; Chell and Baines, 1998; Boden and Nucci, 2000).

The few studies that have used more sophisticated methodologies in pursuing issues of gender and performance have presented less clear-cut results (Chaganti and Parasuraman, 1996; Hisrich et al, 1997; Miner, 1997). In a longitudinal study of 298 UK businesses, of which 67 were female owned, Johnson and Storey (1993) found that women proprietors in their study had created more stable enterprises than had their male sample, although on average the sales turnover for women was lower than for males. Kalleberg and Leicht (1991) also found only slight and inconclusive differences in key performance measures in their sample of 400 businesses from three industrial sectors in Indiana. Similar results were reported in Du Rietz and Henrekson’s (2000) study in Sweden. Fischer et al’s (1993) study found that women’s businesses tended to perform less well on measures such as sales, employment and growth, but concluded that determinants of gender differences in business performance were far more complex than had been recognised in earlier studies. Merrett and Gruidl’s (2000) study of 4,200 businesses found that rural women faced more obstacles to success than either males or females in urban areas, suggesting that location might be a more influential factor in business performance than gender alone. Carter et al (1997)’s analysis based on the US retail sector found that women were more likely to exit business and related this to the low level of initial start-up
resources and the founding strategies of the owner. The importance of initial business strategy was reinforced in a recent study by Gundry and Welsch (2001), analysing the business performance of 800 women-owned businesses.

Rosa et al’s (1996) study was one of the few large-scale studies specifically designed to investigate the impact of gender on small business management. This study outlined four different measures of comparative performance of businesses by gender: primary performance measures (number of employees, growth in employees, sales turnover, value of capital assets); proxy performance measures (geographical range of markets, VAT registration); subjective measures (including the ability of the business to meet business and domestic needs); and finally, entrepreneurial performance measures (the desire for growth, the ownership of multiple businesses).

The analysis of primary performance measures suggested that women’s businesses employed fewer core staff, were less likely to have grown substantially in employment (more than twenty employees) after twelve months in business, had a lower sales turnover, and were valued at a lower level than male owned businesses. The analysis of proxy performance measures also indicated that women owned businesses were more likely to serve only local markets, although gender differences in export sales were non-significant. Male owned businesses were also more likely to be registered for VAT. The subjective measures of performance, however, were less clearly divided by gender. In considering how well their businesses had performed in the previous two years, men and women gave comparable responses. Women did, however, appear to be less optimistic than men in their expectation of future business success. Women were also less likely to believe that their business created sufficient income to meet domestic needs. This result appears to stem directly from the fact that women’s businesses tended to be substantially smaller than male owned businesses in the sample. Male respondents whose businesses had a similar sized turnover were equally dissatisfied with their ability to meet domestic financial needs. The final measure, entrepreneurial performance, also demonstrated marked sex differences. Men were significantly more likely to own other businesses (19.6% compared with 8.6%) and also to have strong growth ambitions in so far as they wanted to expand their businesses ‘as far as they could (43% versus 34%)’ (Rosa et al, 1996:469).
Although these results appear to demonstrate marked gender differences in business performance, they should be treated with caution. Not only are conclusions potentially premature given the scarcity of previous research, there are a number of complicating factors (such as industrial sector, prior experience, founding strategy, business age and presence of co-owners) which, depending on how they are treated methodologically, appear to produce widely differing results in business performance (Rosa et al, 1996). Confirming Marlow and Strange’s (1994) view, Rosa et al (1996) argue that, while the performance of women owned businesses appears at first sight to be substantially lower than for their male counterparts, women have only recently emerged as an entrepreneurial group and their businesses are much younger and therefore less established. On this basis, they concluded that “If female business owners have started from a much lower tradition of achievement in business, then this trend is encouraging and may provide support for Birley’s (1989) view that the gender gap in the U.K. is narrowing” (1996:475).

Collectively, the results of the various studies comparing male and female performance differences offer mixed results. Overall, these studies suggest that the determinants of performance (i.e. the measures that are used by owners to assess their business performance) are similar by gender. Contrary to many of the earlier studies of gender and entrepreneurship, neither is there any evidence to suggest that men are more profit orientated than women, or less likely to value intrinsic goals. Although the Rosa et al (1996) study found some marked sex differences in performance indicators, the complexity of the overall pattern of results suggests that a more complex interpretation is required than simply attributing differences to gender alone.

3.7 Summary and Conclusions

As this review has demonstrated, research investigating gender and enterprise has expanded and matured considerably over the past fifteen years. This has been demonstrated by the re-focusing of attention away from early studies of women’s business ownership which considered female experiences entirely in relation to male norms, and towards an increasing awareness of gender differences within entrepreneurship which are socially constructed and negotiated. On this basis, therefore, the field has matured to develop a cumulative knowledge. Although many
of the early studies which examined the demographic characteristics and motivations of female entrepreneurs were subsequently criticised for their small scale and their lack of rigour, their importance cannot be underestimated in identifying and clearly delineating a, hitherto, ‘invisible’ group (Baker et al, 1997:221). Although exploratory, these studies challenged for the first time the view that entrepreneurship is a gender-neutral activity. More recent research has moved towards large scale studies, often utilising quantitative methods. Developments have not only occurred in the growing trend towards empiricism, however. Engagement with sociological approaches, in particular, have enabled a more insightful, qualitative analysis of the entrepreneurial principles and processes used by both men and women.

It has, however, been noted that, in comparison with the volume of academic research that has been undertaken on the small firm sector, the female entrepreneur has been seriously ‘neglected’ by both the mass media and the academic community (Baker et al, 1997:221). For some researchers, the lack of attention given to women’s experience of entrepreneurship is evidence of a wider problem of gender effects being omitted from mainstream research studies into social phenomena. Carter (1993:151), for example, notes that “historically women have been left off the small business research agenda or made invisible by research practices or in other ways written out of the analysis of self-employment”. Others have argued that the neglect of female entrepreneurship is part of a much wider problem which has resulted in the social sciences being structured in a manner which favours the male experience. Concepts of entrepreneurship are traditionally assumed to be gender neutral, but as Berg (1997:261) points out: ‘rely in fact on notions of humanity and rationality that are masculinist’. Dualities such as the rational-irrational distinction, seen most clearly within studies examining gender and business performance, may appear to have no apparent gender bias, but in reality are ‘thoroughly imbued with gender connotations, one side being socially characterized as masculine, the other as feminine, and the former being socially valorized’ (Massey, 1996: 113).

In addition to the development of an established and cumulative body of knowledge, the success of the research field can also be judged by considering whether it has influenced the design and output of non-gender specific studies. It is less certain whether research investigating the effects of gender in entrepreneurship has been
successful in influencing the mainstream small business research field. Although there appears to have been an increase in the number of studies that have included gender as a specific variable for analysis, there remains a pervasive assumption within the mainstream literature that female experiences should be considered only in direct relation to male norms. Overall, however, the mainstream small business literature still assumes a gender neutral or ‘androcentric’ position. As Shakeshaft and Nowell (1984:187-88) point out, this results in the: “elevation of the masculine to the level of the universal and the ideal, it is the honoring of men and the male principle above women and the female. This perception creates a belief in male superiority and a value system in which female values, experiences and behaviours are viewed as inferior”.

This analysis of the growing literature on female entrepreneurship has highlighted some of the key debates within the field. These include a substantial literature examining the characteristics and motivations of female entrepreneurs, start up resources and goals, finance and capitalisation issues, and networking behaviour. It has also attempted to highlight more recent concerns that female experiences of entrepreneurship and the effects of gender in small business management are neglected areas of study. Studies which have started to investigate key issues, such as the management and performance of female owned firms have revealed the extent of female disadvantage in business financing and the related and relative under-performance of women owned firms. Although definitive results have yet to be attained, many recent studies unequivocally point to the same conclusion that as a relatively new group of entrepreneurs, operating significantly younger businesses, women owned firms may not yet have attained the same level of achievement as those owned by men, but as a group they are catching up fast.

3.8 Research and Information Gaps

There is no real shortage of research studies investigating women and business ownership, however, most studies have been descriptive, and there has been a lack of cumulative knowledge and a failure to adequately theorise research findings. Recently, increased specialisation has started to address these failings.
With regard to specific research and information gaps, the following issues have yet to be systematically addressed:

**Issues Concerning Business Start-Up**
- Conversion rates between wish to start and actual start-ups.
- Regional variations in female start-ups.
- Links between entrepreneurial motivations and prior work experience.
- The reasons for the longer incubation period for female start-ups.
- How start-up resources can be accessed more easily by women.
- The effect of initial size and resources on long-term business performance.
- Role of supply side and demand side factors as constraints in start-up finance.
- Whether banks (unwittingly) discriminate against women starting in business.

**Issues Concerning Ongoing Enterprise Management**
- Links between prior work experience and relative business performance.
- Factors underpinning variations in business performance.
- Effect of gender on small business management.
- Effect of gender on business performance.
- The precise contribution of women in co-preneurial or family owned ventures.
- Factors explaining variations in use of on-going and growth capital.
- The different types of networks created by women and men.
- Variations in network usage.
- Variations in types of markets served.
- The performance differences of women-owned and men-owned businesses.
- Regional and sectoral variations in performance.
4.0 Women and Enterprise: The Popular Literature

This section of the report profiles the popular or ‘grey’ literature on women and enterprise. The search and identification of popular articles was conducted using a combination of online search tools. The majority of the articles were identified via “ProQuest”, an online information database service available on subscription. ProQuest provides access to a collection of approximately 4,000 publications including a number of business magazines and the trade press. It currently delivers back issues from 1992 for some publications. A search was also conducted using a commercial site called “Find articles.com”. This site contains a large archive of published articles from over 300 magazines and journals, publications date back to 1998 and articles can be accessed free of charge. The search was based on key terms “women AND entrepreneur” or “women AND business AND owner”. Typical of the popular literature on women and enterprise, the majority of the articles identified are US-based publications.

Other research reports and items of business news included in this review were identified and retrieved from business support web-sites (see Section 5) and from private collections. Policy documents by local, national and European bodies were also identified. This type of document tended to outline respective policies, guidelines, initiatives and development programmes to support women’s enterprise.

Online searches retrieved articles from a variety of business publications. Key sources include: Nation’s Business; Business Week; Working Woman; Los Angeles Business Journal; Venture Capital Journal; Wall Street Journal; Entrepreneur; New Media Age; Industrial Distribution; Purchasing; International Small Business Journal (reviews and abstracts section) BBC News online; Bank Marketing; Marketing Week; Computer Reseller News; Financial Times; Success magazine; Black Enterprise; Australian CPA; and American Demographics.

The articles on which this review is based are typical of those published in the field, and include:

- articles based on press release of published research (a number of which cite findings or statistics from the National Foundation for Women Business Owners)
- articles based on case studies of successful women in business
- reviews of published books on women in business
- articles based on corporate press releases, e.g. banks introducing new schemes
- articles based on public policy initiatives or development programmes via press release / announcements etc
- invited articles by leading entrepreneurs
- announcements of seminars, workshops etc
- general news items.

4.1 Key Issues Covered in the Popular Literature

A large proportion of the popular literature provides background information regarding women’s business ownership. The information reflects, and is generally consistent with, the issues covered in the academic research publications. Indeed some news articles are based on published research, either in terms of the statistics that are used or the nature of women entrepreneurs and the types of business that they operate.

A number of articles dwell on the differences in the way men and women manage their firms. The general theme is that women collaborate more, value communication, seek advice and opinions before making decisions, rely more on intuition, are more price sensitive, place greater importance on service when making purchasing decisions, are better educated and less hierarchical. The popular articles also compare the reasons why men and women start businesses, their differing goals, management styles and the additional challenges faced by women in business. Women are reported to be better at starting new businesses, they are more willing to seek advice than men and are more often prepared to start on a very small scale.

The majority of articles, at some point, quote statistics to provide evidence of the trends in women entrepreneurship. Various measures are used, depending on the argument and source of the information. The type of statistics most often quoted include: the number of women-owned businesses, the number of employees, size of business, length of time they stay in operation, how many operate globally, size of firm, percentage of small firms, average turnover etc. The accuracy of this statistical data is variable, and articles often cite single sources of research information that has
been drawn from small scale and usually local studies. Few articles cite more reliable statistical data drawn from large-scale or government datasets.

A key theme within the popular literature is the number of articles that describe the remarkable success, economic position and importance of women-owned businesses. This theme is seen particularly within the international popular literature. Given the importance of women owned businesses in the USA, this theme is perhaps to be expected in the North American populist output. More unexpected was the number of articles that focus on the success of women emanating from countries such as Australia, all parts of Asia and in particular, China. Chinese experts attributed the success of women entrepreneurs to their diligence, tenacity and perseverance.

Public Policy

Within the American popular literature, there is an on-going debate regarding the fairness of affirmative action programmes. Articles tend to focus on either public (US Small Business Administration) or private (Metropolitan Transportation Authority, Boeing etc) policy initiatives on trading with ‘diverse’ (women-owned businesses) or ‘minority’ suppliers. Articles critical of these schemes suggest that smaller companies ‘cheat’ by giving women 50 or 51% ownership in order to qualify for the special privileges and argue that the approach is discriminatory and should be replaced by a program that supports firms that are proven to be ‘economically disadvantaged’. Some articles suggest a ‘turf war’ between women business owners and minority business owners, focusing on the conflict over whether or not both groups should have access to federal contracting ‘set-asides’.

Some popular articles suggest that the answer to the ‘cheating’ dilemma is to have a certification scheme that would officially establish if a business was owned and operated by a woman. Such a scheme would enable women business owners to market their products and services to corporations and government entities that have special programs to expand opportunities for women and minority businesses but require certification. The problem with this scheme is that different companies require different certificates (even within the same state). As a consequence, some articles argue for the introduction of a national certification scheme.
Articles emanating from the ‘pro-women’ perspective call for the US administration to develop a ‘Small Business Master Plan’ including policy recommendations for enhancing women business owners’ access to capital and credit. Other recommendations include innovative incentives such as tax credits to spur growth, improved recognition of service-based businesses, and initiatives to reduce the risk and expense of making smaller loans. Other American based articles describe the efficacy of State-led initiatives, specifically for a local audience. For example, the Wisconsin development program for women owned businesses which includes assistance, obtaining finance, developing management education programs and providing consulting services.

The American popular literature also focuses on publicising new and innovative schemes to help women start in business. One example of this is the recent article describing a pilot program launched by US Department of Defence (now taken over by the SBA Office of Women’s Business Ownership), based on the assumption that a military spouse changes jobs every time her husband is transferred. The scheme provides training to enable the spouse to start her own home-based Internet business. The article adds that owning her own business allows the military wife to solve another dilemma of military life – aligning a civilian work schedule with her husband’s irregular hours.

Very recent articles in the USA have dwelt on the impact of Presidential changes. Articles generated from the strong pro-women’s lobby have expressed hope that President Bush will push through some long sought-after changes, particularly in the areas of health care and taxes.

In the UK, the popular literature also tends to describe and publicise the various initiatives to encourage women to start in business. Examples of these include the ‘Get into Enterprise’ scheme aimed at the long-term unemployed, women, young people, ethnic minorities and special hardship groups, ‘Business Start Up for Women Seminars’, and most recently, the launch in Scotland of the Women into the Network scheme, an initiative aimed at encouraging and supporting female entrepreneurs in Scotland. Recent articles have also focused on the Phoenix Fund, managed by the Small Business Service, that has provided through the Development Fund £15m to
support 50 organisations promoting enterprise in disadvantaged areas and communities across England. In Northern Ireland, the ‘Women in Enterprise’ programme has been the focus of some popular press articles, largely because of its innovative structure. Participants took part on a LEDU organised visit to Pittsburgh, USA to generate new ideas, seek new products and gain new skills. A clear difference between the US and UK popular literature is the general absence in the UK of any kind of public debate regarding the mechanisms to support women-owned businesses.

**Finance**

Reflecting much of the academic output, a strong theme within the populist literature focuses on the importance of finance and the difficulties women can face in raising capital. In general, these articles focus on the attitude of lenders to women owned businesses and the level of availability of loan finance. Within the North American literature, a spate of articles have focused on evidence of women gaining increased access to financing and an apparently new view that women are an important market for business capital. One article suggests that ‘lenders have woken up and are beating down the doors of women entrepreneurs’. Specific banks that are mentioned as having specific programmes for women-owned businesses include Wells Fargo, Fleet Bank, First Union, Harris Bank Corp., and Fleet-Boston Financial Group.

Increasingly, North American articles have focused on comparisons between male and female business owners with regard to financial risk. There is a growing view that:

‘women are as good or better risks than men across a broad array of industries’.

One article stated that nine out of ten women’s firms pay bills on time or early, roughly the same as men’s firms, and women-owned firms with 20+ employees put their male-owned counterparts ‘to shame’ in this area. The received view is that women tend to both project and experience a slower, steady, sustainable growth, allowing them to build assets and avoid the roller coaster trends of a company trying to proceed at breakneck speed. The articles generally conclude that while this type of projection and growth doesn’t always look exciting, it is:

‘exactly the kind of business lenders want to be in’.
Venture Capital is increasingly an option for women business owners. This is believed to be the toughest source of financing for women entrepreneurs because investors covet rapidly growing companies, in areas such as high technology, that can deliver ‘better-than-market’ returns. Although two-thirds of women-owned businesses remain in the low growth areas of retail and services, a few venture firms are targeting female entrepreneurs. In addition, women are setting up venture capital enterprises themselves. Various schemes were described in the literature, including: Women.com (venture financing at $21.6 million), Women’s Equity Fund (WEF), Inroads Capital, Investors’ circle, Capital Across America etc. The growing number of female managers in venture capital firms is believed to have helped to change attitudes to backing women owned businesses. In the USA, women are seen as an important new source of Angel investment.

In addition to improved access to capital, banks are starting to offer technical support for women to start, run and expand their businesses. Many articles described new funding schemes specifically for women owned businesses. These include Springboard 2000, set up by the Chairwoman of the National Women’s Business Council, an opportunity to sell ideas to potential investors. Other articles focused on the initiative of the Federal Reserve which recently circulated a videotape designed to make lenders more aware of the opportunities presented specifically by lending to women-owned firms.

**Corporate Marketing to Women Owned Businesses**

In North America, women-owned businesses are increasingly seen as an important new market, particularly for the corporate sector. As well as financial lending institutions, these articles suggest that other service and support industries are beginning to acknowledge the growing rise and importance of women-owned businesses.

For example, an accountancy magazine urged readers to:

‘recognise that the increasing number of women-owned small businesses will require corresponding number of small business accountants’.
Similarly, an insurance magazine stated that the growing women-owned small business market is a

‘significant segment that currently is not as well-served by the insurance/financial services industry as that of their male counterparts’.

They explain that the insurance industry often fails to serve this market as they

‘are taught to view the size of a firm as the best indicator of insurance and financial needs. Yet in these small firms the owner typically deals with insurance and employee benefit matters; therefore, the opportunity to cross-sell personal insurance with business insurance is ideal. Additionally, more of these small firms are family-owned and have complex financial needs and a strong need for professional financial advice’.

Another insurance underwriter stated that:

‘As agents and brokers concentrate on offering valued services instead of just rock-bottom prices, new research suggests that their best customers might be the most under-served women business owners. Women-owned businesses want insurance providers who can demonstrate quick problem solving, accurate and timely claims handling and easy access. Men are more concerned with costs’.

The technology industry is also starting to recognise the importance of this new market. As one article stated:

‘ … as large-scale enterprise implementation opportunities dry up, the small to midsize market is the place to be. But it may come as a surprise to learn women leaders of this market are more apt to invest in technology than their male counterparts. (Those of us) nimble enough to realise this may well find themselves a truly burgeoning client base.’
Specific companies acknowledging women in small business include IBM, AT&T and Principal Financial Group. One trade magazine explained the problems they had in gearing up for this new market, however:

‘More corporations are starting to understand the impact women entrepreneurs make on the marketplace but the difficulty is knowing how to retool processes that have worked for years. It’s very difficult to know what to change to speak to this market’.

Technology and Networks
A recent feature of the popular literature is the trend to describe women’s involvement in new technology and e-commerce. Stories range from women’s propensity to shop online for small business orders (software, bought and other retail items) more so than men, to women taking over dot.com sites and research reports which compare male and female use of the Internet for communication and/or a research tool. A number of these articles are based on cases of women described as ‘dotcom divas’.

Networks are popularly regarded as a key factor in business success. Articles acknowledge that limited networking and poor development of business relationships may be holding women back. Some state that women are less likely to be involved in committees and other traditional networking opportunities, partly because of family commitments. Others suggest that only half of women belong to business networks. Networking is seen as being particularly important for the 46% of women running home based small businesses. However, there is evidence of women helping other women, and the Internet is seen as a support group, balancing the scales for women:

‘women will go out of their way to do just about anything for another woman entrepreneur’.

Philanthropy and Fundraising
While the North American literature, in particular, discusses the important charitable and philanthropic role of women entrepreneurs, this theme is rarely seen in the British popular literature. Several articles emanating from North America attempt to measure the charitable giving of women entrepreneurs and stress the importance of schemes whereby women entrepreneurs give their money to help other women. One article
stated that 56% make philanthropic gifts to educational programs and 42% give to women-related causes. Over half donate $25,000 or more each year to charitable organisations, and 19% donate £100,000 or more. Of these charitable entrepreneurs, fully 74% created their personal wealth on their own. Women also take the lead in volunteer time: 46% frequently serve on a charitable board compared with 29% of men, and 34% have helped plan an event or fund-raiser compared with 25% of male business owners. Increasingly women support such organisations so that other women can reap the benefits.

This theme in the literature is notable, not only because it describes the extent of the financial success of many American women entrepreneurs, but also because it implicitly contradicts the popular view that women don’t network. A key focus in business networking, whether male or female, revolves around local charitable work – clearly, women have a strong and growing presence in these organisations.

**Business Advice**

An important role of the popular literature, irrespective of country of origin, is the ability to offer business advice, practical tips and support to women in business. Typical articles range from those giving advice on preparation prior to meetings with potential lenders, guides for women entrepreneurs – including lessons learned from successful women entrepreneurs, to resource and reference information. Numerous articles gave information about local contacts and organisations that can help women with different stages of the entrepreneurial process. Others offered advice on tactics to use as a woman in business.

One of the problems within the popular literature, also seen within the academic literature, is the often contradictory information that is reported. An example of that is seen in the few articles that have been published recently on franchising. While some articles describe the lack of women in franchising, a factor that is assumed to be associated with misconceptions about the ‘old boy network’ and lack of capital available to women franchisees, other articles published in the same month, quote an NFWBO report that states how suited women are to franchising and how their numbers are rising.
**Miscellaneous Issues**

In addition to the broad themes described above, the popular literature covers a range of other issues. These include issues related to women business owners and family life, essentially reporting how women juggle work and family commitments, and the effects on their children. A further theme relates to ethnic minority women business owners. These articles range from a report of an NFWBO study describing the growth in Hispanic women-minority entrepreneur business, to case studies describing the experiences and approach of minority women in business. A final theme relates to women’s lack of ability in effectively promoting themselves and their businesses. Articles urging women to improve their skills abound, usually promoting local marketing and training seminars.

4.2 **Summary of the Popular Literature**

The impression derived from a review of the popular literature is there is a growing recognition of the economic importance of women entrepreneurs. A number of factors have contributed to this changing view. Overall, however, the popular literature has clearly been influenced by a synergistic effect of an assortment of academic and popular research, development programmes, initiatives and women entrepreneurs themselves.

Organisations, such as the National Foundation for Women Business Owners in Washington DC, that actively promote and disseminate research on women-owned businesses, help significantly to make the general public and relevant organisation aware of the opportunities and economic impact of this segment of the market. In addition, government (and even military) programmes for education, funding and development are publicly seen to help to encourage start-up and growth in small businesses. The private sector is aware of the trend and is also starting to identify new opportunities. Banks are starting to offer technical support for women to start, run and expand their businesses. Women are also helping themselves: persevering; setting up networks; creating their own clearinghouses; setting up venture capital programs; and supporting other women-owned businesses.
5.0  Internet Sites for Women Entrepreneurs

This section presents a selection of 124 online support and information sites relevant to women in business. The selection is intended to represent the nature and assortment of services available, and is not an exhaustive list of business-related Internet sites. Initially, the list was compiled from a trawl of three main Internet search engines: Google, Excite and Yahoo. The search was limited to UK sites and the key terms “women AND entrepreneur” or “women AND business AND owner” were used. The remainder of the list was compiled following a ‘snowballing’ technique, using the ‘links’ page on each identified site to indicate other sites of interest.

The information is presented in two sections plus an Appendix. Section 5.1 presents a list of 124 Internet sites relevant to women in business, together with a short description and their corresponding web-site address. The web-sites have been categorised under 12 headings to reflect the main focus and purpose of the site. The information has been grouped into the following categories:

1.1  Internet Services for Women Entrepreneurs (UK)
1.2  Technology
1.3  Networking
1.4  Advisory Interest Groups
1.5  On-line Business Press / Popular Literature
1.6  Education
1.7  Women’s International Network
1.8  Careers
1.9  Equal Pay
1.10 General Business and Commerce Links
1.11 Government

In Section 5.2, a sample of web-sites has been selected and presented in the form of case studies, to illustrate the range and nature of online information available to women business owners. Each case study provides information on the aim of the site, a guide to the site menu, the geographic focus, the area of expertise (if any), membership details and the site sponsor. The majority of sites selected are the ones
whose main purpose is to support women in business. The remainder represent an assortment of the types of information source available on-line.

In addition to the case studies, Appendix 2 provides a framework that profiles the key attributes of the case study web-sites. An overview of the nature and scope of the sites is presented below.

5.1 Overview of Business Web-sites for Women Entrepreneurs

There are a significant number of web-sites available to support women entrepreneurs in the UK. Some sites are solely dedicated to women in business (British Association of Women Entrepreneurs, Women’s Business Development Agency), while others are relevant to all business owners (Scottish Enterprise, Real Deal, Entrepreneurial Exchange, Government Small Business Service). Some Internet sites offer a full array of business advice and support online (Scottish Business Women, Women Into the Network), while others are a portal for women’s issues in general, with a channel dedicated to business (Everywoman, We Women, Flametree, Women’s Unit).

Nature and Extent of Business Support On-line

The extent of advice and support available on-line varies significantly. A selection of web-sites provides access to written information on-line for users to read from the screen or print for future reference (Busygirl, Scottish Business Women, Real Deal). Some web-sites provide links to relevant sources of information (The Bag Lady, Business and Professional Women UK Ltd, Everywoman), while others are predominantly an on-line promotional tool for a network, business association or educational/training package (Phoenix Network, British Association of Women Entrepreneurs, Rural Women in Business).

The web-sites that do provide information and support on-line also vary in terms of focus and area of expertise. A minority could be described as ‘full-service’ on-line support, offering advice to women on an array of issues ranging from start-up and growth to sources of finance, legislation and marketing (Scottish Business Women, Women into the Network, Get Started with BT, Small Business Gateway). Several web-sites are mainly a forum for a network of women business owners and are used to keep members informed of news and events and provide contacts for other business
services operated by women (Enterprising Women, British Association of Women Entrepreneurs, City Women’s Network, Women Connect). Other sites specialise in particular issues (careers, equal pay), offer a particular service (on-line business press, education/training) or are targeted at quite specific industries, eg. technology (Busygirl, Digital Eve, High Tech Women, Ebiz4women).

Geographical Coverage
The selected web-sites indicate support for women in business at a local, national and international level. The majority of the web-sites are available to businesses throughout the UK (SEED fusion, The Bag Lady, Everywoman, Women’s Unit) or nationally e.g. Scotland (Scottish Business Women) or Wales (Chwarae Tag). Local initiatives include those in North East England (Women into the Network), South East England (Rural Women in Business), Hereford and Worcester (Women in Rural Enterprise) and Cardiff (Business Forum Cardiff). The review also identified a number of international networking groups for women entrepreneurs (Global Women, Webgrlls International, Advancing Women).

Site Sponsorship
Small business support web-sites appear to be sponsored by a combination of public and private organisations. The UK government host a selection of sites to support small business owners including the Small Business Service, the Women’s Unit and the Department of Trade and Industry web-sites. Local government also supports on-line initiatives to encourage small business and enterprise (Scottish Business Women, Welsh Development Agency, and regional Business Links). There is also evidence of European-funded support for small business initiatives, for example Women into the Network and Women in Rural Enterprise.

Certain sites appear to be privately funded through membership subscriptions. Examples include Entrepreneurial Exchange and the British Association for Women Entrepreneurs (BAWE). Other web-sites are sponsored by private enterprises. The review identified several sites that are set up and funded by industries that have an interest in supporting and nurturing small business. These include BT (Get Started with BT), IBM (Everywomen, IBM Small Business Portal) and Price Waterhouse Coopers (Busygirl). Some sites are funded through sponsorship from a collection of
commercial organisations and the site will include a reference or an advertisement for those businesses (*Flametree, Seed Fusion*).

5.2 Classification of the Main Internet Sites

Internet Services for Women Entrepreneurs (UK)

CASE 1 British Association of Women Entrepreneurs
http://www.bawe-uk.org

CASE 2 Scottish Businesswomen – for enterprising women in Scotland
http://scottishbusinesswomen.com

CASE 3 Women’s Business Development Agency
http://www.wbda.co.uk

CASE 4 SEED Fusion (Sustainable Enterprise and Empowerment Dynamics)
http://seedfusion.com

CASE 5 We Women – women’s portal including a channel on business
http://www.wewomen.co.uk

CASE 6 Everywoman – woman’s portal with a channel on Business
http://www.everywomen.co.uk

CASE 7 Flametree – women’s portal with section on starting your own business. Includes ‘Entrepreneurs Exchange’, discussion forum.
http://www.flametree.co.uk

CASE 8 Women in Rural Enterprise
http://www.womeninruralenterprise.co.uk

CASE 9 Rural women in Business
http://www.cant.ac.uk/CEBD/RWB/RWB.htm

CASE 10 Women into Business – government initiative as part of its Small Business Service
http://www.smallbusinessbureau.org.uk

CASE 11 Institute of Chartered Accountants England and Wales
http://www.icaew.co.uk/menus/links/links.htm

CASE 12 Get started with BT – Women in Business. Advice and information on business start-up, includes a section for women in business. Articles and resources.
http://www.bt.com/getstarted

CASE 13 Wellpark Enterprise Centre
http://www.wellpark.co.uk

CASE 14 Bag Lady – global directory for women in business, includes a database of free online training courses
http://www.the-bag-lady.co.uk

CASE 15 Business and Professional Women UK Ltd (BPW) – organisation for working women
http://www.bpwuk.org.uk
Technology

CASE 16 Busygirl – the UK’s first business technology portal for women aimed at women-founded tech-driven businesses and careers
http://www.busygirl.co.uk

CASE 17 IBM - Women in Small Business – section of small business site dedicated to women business owners

High Tech Women – network of women in the technology sector
http://www.hightech-women.com

Women’s Enterprises Electronic Network – (University of North London) provides training activities, resources and support in the business use of the Internet for women entrepreneurs
http://www.unl.ac.uk/head/ween

Digital Eve New resource for women who have passion for digital world
www.digitaleveuk.org

E-women – forum for women working in new media, IT and e-commerce.
www.e-womenforum.com

Networking

CASE 18 Women into the Network – network of women’s business and enterprise in the North East
http://www.networkingwomen.co.uk

CASE 19 Phoenix Network
http://www.phoenix-network.org

Business in Focus – an online networking resource for women in business in Wales
http://www.welshnetworks.co.uk

Ebiz4women Network – networking organisation for women Internet Entrepreneurs
http://www.ebiznetwork.co.uk

Enterprising Women – a leading businesswomen’s network
http://www.ew-network.com

Fair Business – new networking organisation for women in business
http://www.fairbusiness.co.uk

Women Connect – network of women’s organisations that are based throughout England
http://www.womenconnect.org.uk

Women in Business – network of women in business, the professions, management and education
http://www.womeninbusiness.co.uk

Women in Touch – network of women in business in Wales
http://www.womenintouch.co.uk

The Business Forum, Bridgend – Women’s business networking group based in Bridgend, Wales
http://www.thebusinessforum.org.uk

Business Forum Cardiff – Women’s business networking group serving Cardiff and Vale.
http://welshnetworks.co.uk/cardiffbusiness
Enterprising Women, Tonypandy – Women’s business networking group for women in business in Rhondda Cynon Taff.  
http://welshnetworks.co.uk/enterprisingwomen

Gwent Business Forum – Women’s business networking group based in Gwent.  
http://www.welshnetworks.co.uk/gwentbusiness

Swansea Business Forum – Women’s business networking group based in Swansea, offering monthly meetings  
http://www.thebusinessforum.org.uk

City Women’s Network – UK’s premier network for senior executive women  
http://www.networking-cwn.co.uk

Advisory / Interest Groups

Chwarae Teg – Independent organisation set up in 1992 to promote and develop the role of women in the workforce in Wales  
http://www.chwaraeteg.co.uk

The Women’s National Commission – An independent, advisory body, giving the views of women to the UK Government.  
http://193.128.244.178/wnc/index.htm

Opportunity Now – Business Led campaign that works with employers to realise the economic potential and business benefits that women at all levels contribute to the workforce.  
http://www.opportunitynow.org.uk

No 10 Website - Policy forum on women.  
www.number10.gov.uk

Business Press / Popular Literature

Working Woman Magazine  
www.workingwoman.com

Women’s Magazine –“the serious business magazine, written by women for women”  
http://www.womensbusiness.co.uk

The Glass Ceiling Magazine – free business magazine for women (not just for women)  
http://www.theglassceiling.com

Minority Business Entrepreneur Magazine  
http://www.mblemag.com

Voices – online women’s magazine with career and money info  
http://www.womens-unit.gov.uk/voices/index.htm

World Woman – Online women’s newspaper  
http://www.worldwoman.net


**Education**

Women Entrepreneurs  
[http://www.herts.ac.uk/business/women](http://www.herts.ac.uk/business/women)

The Entrepreneurship Programme, run by James Watt College, East Kilbride. Education programme with mentor support and incubation facilities  
[http://www.entrepreneur.org.uk](http://www.entrepreneur.org.uk)

Cranfield Centre for Developing Women Business Leaders  
[http://www.cranfield.ac.uk/som/ccdwb](http://www.cranfield.ac.uk/som/ccdwb)

**Women’s International Networking Groups**

Business Women’s Network Interactive – US site offering support for women in business nationally and internationally with goal of building more business for more women across more borders.  
[http://www.bwni.com](http://www.bwni.com)

Connecting Women – Canadian networking site for women in business  
[http://www.connectingwomen.com](http://www.connectingwomen.com)

Global Women  
[http://www.globewomen.com](http://www.globewomen.com)

Webgrlls International – Forum for women in, or interested in, new media and technology to network, exchange job and business leads, form strategic alliances, mentor and teach etc.  
[http://www.webgrlls.com](http://www.webgrlls.com)

International Business Forum – provides information about business opportunities in international marketplace. Intended for companies wishing to export or expand into foreign markets and also those wishing to acquire foreign goods or services.  
[http://www.ibf.com](http://www.ibf.com)

World Woman – Online women’s newspaper  
[http://www.worldwoman.net](http://www.worldwoman.net)

Advancing Women – International Business and Career Community offering news, networking and strategy information for women.  
[http://www.advancingwomen.com](http://www.advancingwomen.com)

Business Women.Net – International home page for entrepreneurs, professional women, self-employed and females in management, networks, organisations and companies  
[http://www.business-women.net](http://www.business-women.net)

International Federation of Women’s Entrepreneurs  
[http://www.fcem.org](http://www.fcem.org)

**Careers**

CASE 20  
Women’s Employment, Enterprise and Training Unit  
[www.weetu.org](http://www.weetu.org)

Brilliant Careers – C4s cool new site on careers  

Business and Professional Women UK – an organisation for working women
Opportunity Now – works with organisations who see the business case for recruiting, retaining and developing women in the workplace
http://www.opportunitynow.org.uk

Women Unlimited – the first ever national opportunities fair for women
http://www.womens-unit.gov.uk/womenunlimited

Women Moving On
http://www.members.aol.com/womenmove

Women Back 2 Work – Includes section on starting a business.
http://www.womenback2work.co.uk

Equal Pay

Equal Opportunities Commission – government initiative to produce recommendations on women and equal pay
http://www.eoc.org.uk

Equal Pay Task Force
http://www.bt.com/equalpaytaskforce

Greater Manchester Low Pay Unit
http://www.gmlpu.org.uk

Rights At Work
http://www.rightsatwork.co.uk

SeeQuality – information service on managing equality and diversity in small businesses
http://www.seequality.org.uk

General Business and Commerce Links

CASE 21 Entrepreneurial Exchange – Site gives you opportunity to network with fellow entrepreneurs.
www.entex.co.uk

CASE 22 Real Deal
www.channel4.com/realdetail

British Chambers of Commerce
http://www.britishchambers.org.uk

British Venture Capital Association (BVCA)
http://www.bvca.co.uk

Business Clubs UK
www.bcuk.co.uk

Business Connect - Local business advice centres, offering practical advice and useful information for new and existing small firms in Wales.
www.businessconnect.org.uk
Business Connect – provides advisors who can assist through all the stages of preparing a successful business plan
http://www.cbc.org.uk

Business Enterprise Scotland - Provides information and advice on starting up or running a business in the highlands and islands of Scotland.
www.bes.org.uk

Business in Focus – supports new and existing small and medium-sized enterprises in Wales
http://www.businessinfocus.co.uk

Business Link Network
http://www.businessadviceonline.org/businesslink

Business Mentoring Scotland – Online applications for both mentors offering support and guidance and businesses seeking encouragement and advice.
www.businessmentoringscotland.org

Business Traveller Online
http://btonline.co.uk

Centre for Entrepreneurial Finance
http://equityfinance.org

Confederation of British Industry – Supplies advice, information and research services on key public policy issues affecting business.
http://www.cbi.org.uk

Connect
http://www.connect.ed.ac.uk

Department of Trade and Industry
Small Business Service - provides information, help and advice on starting up and running a small business
www.businessadviceonline.org

Ecommerce-scotland.org – A source of information and news on the WWW and Internet.
www.Ecommerce-scotland.org

Enterprise Insight - Helps create a more enterprising culture across the UK
www.enterpriseinsight.co.uk

Euroinfocentre – The organisation is the official source of European information in lowland Scotland and it’s website outlines the services available to businesses and organisations.
www.euro-info.org.uk

Euro Taskforce for Wales – local training events and practical examples of Euro experience to help businesses in Wales overcome challenges and benefit from the opportunities of the new currency.
http://www.waleseic.org.uk/task

Federation of Small Businesses
http://www.fsb.org.uk

Foundation for Small and Medium Enterprise Development (run by U of Durham)
www.fsmed.org

Free Skills – online courses, over 200 topics
http://www.beginners.co.uk

Future Skills Wales – key data on Welsh employment market.
http://www.futureskillswales.com

Imperial College of Science, Technology and Medicine. Entrepreneurship Centre.
www.ec.ms.ic.ac.uk

Institute of Directors
www.iod.co.uk

International Small Business Advisory Conference
www.isbauk.org

Local Heroes – Meet the entrepreneurs behind Scotland’s new growth companies.
www.localheroes.org

Local Investment Networking Company (LINC Scotland)
http://www.lincscot.co.uk

National Federation of Enterprise Agencies
http://nfea.com

Northern Ireland LEDU
http://www.ledu-ni.gov.uk

Personal Enterprise show – Access dates, venues and information or take a virtual tour around the
Personal Enterprise Shows.
www.personal-enterprise.org

Real Business Online – online magazine
http://www.realbusiness.co.uk

Scottish Enterprise – Network news, events and information
www.scottish-enterprise.com

Shell Livewire – helps 16-30 year olds start and develop their own business.
http://shell-livewire.org

Small Business Portal
www.smallbusinessportal.co.uk

Small Business Gateway - Provides information and advice on starting up or running a small business
in Scotland.
www.sbgateway.com

Start Ups
http://startups.co.uk

StartBusiness.co.uk
http://www.startbusiness.co.uk

Surf’s Up – New site from Scottish Enterprise designed to be your on-line handbook for e-business.
Packed with useful information, you’ll find everything you need to know to get your business online
successfully.
www.surfs-up.org.uk

TEC South East Wales – Training and Enterprise Council
http://www.tec-sewales.org.uk

The Glasshouse
www.theglasshouse.net
The Prince’s Trust – Business finance and advice for people under 30, looking to start their own company.
http://www.princes-trust.org.uk

Trade Fairs and Exhibitions UK
http://www.exhibitions.co.uk

Welsh Development Agency – help for existing business to expand
http://www.wda.co.uk

Government

CASE 23 Women’s Unit, Cabinet Office – unit co-ordinates work across departments supporting ministers across Whitehall in their efforts to promote women’s interests
http://www.womens-unit.gov.uk

UK Government Small Business Service
www.sbs.gov.uk
or SBS website offering advice and information to set up or expand your business.
www.businessadviceonline.org

Department of Trade and Industry – online resource to provide small businesses with impartial advice on using Information and Communications Technologies.
www.ukonlineforbusiness.gov.uk

National Assembly for Wales – policy and information, AM directory and press releases
http://www.assembly.wales.gov

Department of Trade and Industry – Information for consumers, small businesses, employees and anyone with an interest in the world of work.
http://www.dti.gov.uk

New Deal - Part of the Government’s Welfare to Work strategy.
www.newdeal.gov.uk

Companies House
http://www.companies-house.gov.uk

The Patent Office
http://www.patent.gov.uk

New Employers Helpline - Provides advice and information to new employers on all aspects of payroll management
www.inlandrevenue.gov.uk

Local Enterprise Development Unit - Northern Ireland’s small business agency provides a local contact point for local enterprise agencies and organisations offering small business loans
www.ledu-ni.gov.uk
### 5.3 Selected Internet Sites

#### CASE 1

<table>
<thead>
<tr>
<th>Name</th>
<th>British Association of Women Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.bawe-uk.org">www.bawe-uk.org</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>Non-profit professional organisation for UK based women business owners affiliated to the world association of women business owners.</td>
</tr>
<tr>
<td></td>
<td>Encourages the personal development of member entrepreneurs and provides opportunities for them to expand their business through –</td>
</tr>
<tr>
<td></td>
<td>• Informal and formal networking.</td>
</tr>
<tr>
<td></td>
<td>• BAWE website for marketing and advertising.</td>
</tr>
<tr>
<td></td>
<td>• National and international Trade Missions and conferences.</td>
</tr>
<tr>
<td></td>
<td>• Mentoring, Training and Accessing Capital.</td>
</tr>
<tr>
<td><strong>Site Menu</strong></td>
<td>President</td>
</tr>
<tr>
<td></td>
<td>Directors</td>
</tr>
<tr>
<td></td>
<td>Networking</td>
</tr>
<tr>
<td></td>
<td>Event Diary</td>
</tr>
<tr>
<td></td>
<td>News Flash</td>
</tr>
<tr>
<td></td>
<td>Newsletter</td>
</tr>
<tr>
<td></td>
<td>Membership</td>
</tr>
<tr>
<td></td>
<td>Webrings</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>UK / Worldwide</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Networking</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>£125 joining fee and year’s membership</td>
</tr>
<tr>
<td></td>
<td>£100 per annum thereafter</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>Not specified</td>
</tr>
</tbody>
</table>

#### CASE 2

<table>
<thead>
<tr>
<th>Name</th>
<th>Scottish Businesswoman</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.scottishbusinesswomen.com">www.scottishbusinesswomen.com</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>UK’s only holistic. Provide the information and advice women need to develop their business ideas, connect them to those organisations that can provide training and support and to provide the opportunity to network with like-minded people in other parts of the country.</td>
</tr>
<tr>
<td><strong>Site Menu</strong></td>
<td>Advice FAQs, First Steps, Business Plans, Marketing, Finance, Resources, Legislation, Jargon Buster Local courses, online training</td>
</tr>
<tr>
<td></td>
<td>Training Business help, women’s business network, women’s resources, Wellpark Enterprise, Events</td>
</tr>
<tr>
<td></td>
<td>Contacts Online Community</td>
</tr>
<tr>
<td></td>
<td>Research Research</td>
</tr>
<tr>
<td></td>
<td>E-business E-business</td>
</tr>
<tr>
<td></td>
<td>Search Search</td>
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<tr>
<td></td>
<td>News News</td>
</tr>
<tr>
<td></td>
<td>Discussion Forum Discussion Forum</td>
</tr>
<tr>
<td></td>
<td>Members Database Members Database</td>
</tr>
<tr>
<td></td>
<td>Calendar Calendar</td>
</tr>
<tr>
<td></td>
<td>E-Zine E-Zine</td>
</tr>
<tr>
<td></td>
<td>What’s New What’s New</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>Scotland</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Holistic</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>Free</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>Scottish Enterprise, Wellpark Enterprise</td>
</tr>
</tbody>
</table>
### CASE 3

<table>
<thead>
<tr>
<th>Name</th>
<th>Women’s Business Development Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.wbda.co.uk">www.wbda.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Provides appropriate support, advice and training to women in the Coventry and Warwickshire region – particularly those who are disadvantaged by the effects of unemployment, low pay and racial discrimination.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Services</td>
</tr>
<tr>
<td></td>
<td>Business Training Services</td>
</tr>
<tr>
<td></td>
<td>Business Counselling for start up</td>
</tr>
<tr>
<td></td>
<td>Business counselling for existing bus</td>
</tr>
<tr>
<td></td>
<td>Business Rehearsal Scheme for Test-trading business ideas</td>
</tr>
<tr>
<td></td>
<td>Orchard Business Solutions</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>Coventry and Warwickshire</td>
</tr>
<tr>
<td>Specialism</td>
<td>Disadvantaged and minority groups</td>
</tr>
<tr>
<td>Membership</td>
<td>Not specified</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Not specified</td>
</tr>
<tr>
<td>Notes</td>
<td>Website information limited. Invites reader to submit Information Request Form at each section.</td>
</tr>
</tbody>
</table>

### CASE 4

<table>
<thead>
<tr>
<th>Name</th>
<th>SEED Fusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.seedfusion.com">www.seedfusion.com</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Resource for women wanting to start a business, particularly that will make a positive difference to society. SEED Handbook: Identification and incubation through to practicalities of setting up and running a successful sustainable enterprise.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>About Us</td>
</tr>
<tr>
<td></td>
<td>Vision</td>
</tr>
<tr>
<td></td>
<td>Manifesto</td>
</tr>
<tr>
<td></td>
<td>Events</td>
</tr>
<tr>
<td></td>
<td>Contact Us</td>
</tr>
<tr>
<td></td>
<td>Seed TV</td>
</tr>
<tr>
<td></td>
<td>Guestbook</td>
</tr>
<tr>
<td></td>
<td>Chat Room</td>
</tr>
<tr>
<td></td>
<td>Newsletter</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK / Worldwide</td>
</tr>
<tr>
<td>Specialism</td>
<td>Start-Up / Ethical/Spiritual Values</td>
</tr>
<tr>
<td>Membership</td>
<td>Application by email</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Media organisations, corporate brands, UN bodies and non-profit organisations.</td>
</tr>
</tbody>
</table>
### CASE 5

<table>
<thead>
<tr>
<th>Name</th>
<th>We Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.wewomen.co.uk">www.wewomen.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Catalogue of online links helpful to women, including a channel on business and employment.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>(Business Section)</td>
</tr>
<tr>
<td></td>
<td>Portal – Sources of business info</td>
</tr>
<tr>
<td></td>
<td>Women and Business</td>
</tr>
<tr>
<td></td>
<td>Start Ups and Sm Business</td>
</tr>
<tr>
<td></td>
<td>Advice</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK</td>
</tr>
<tr>
<td>Specialism</td>
<td>Useful links</td>
</tr>
<tr>
<td>Membership</td>
<td>Free, subscribe for newsletter, buy advertising space</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Not specified</td>
</tr>
</tbody>
</table>

### CASE 6

<table>
<thead>
<tr>
<th>Name</th>
<th>Everywoman</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.everywoman.co.uk">www.everywoman.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Online service for woman who work. Site helps women start or grow a business and support their home and family life.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Business</td>
</tr>
<tr>
<td></td>
<td>Finance, Law, Network, Planning, Resources, Technology</td>
</tr>
<tr>
<td></td>
<td>Workforce</td>
</tr>
<tr>
<td></td>
<td>Home</td>
</tr>
<tr>
<td></td>
<td>Ask the Experts</td>
</tr>
<tr>
<td></td>
<td>Your views</td>
</tr>
<tr>
<td></td>
<td>Company info</td>
</tr>
<tr>
<td></td>
<td>Finance info</td>
</tr>
<tr>
<td></td>
<td>Networking events</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK</td>
</tr>
<tr>
<td>Specialism</td>
<td>Sources of information</td>
</tr>
<tr>
<td>Membership</td>
<td>Free</td>
</tr>
<tr>
<td>Sponsor</td>
<td>IBM Solutions for Small Business</td>
</tr>
</tbody>
</table>

### CASE 7

<table>
<thead>
<tr>
<th>Name</th>
<th>Flametree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.flametree.co.uk">www.flametree.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>To support women in achieving a healthy work life balance.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Start your own business</td>
</tr>
<tr>
<td></td>
<td>• mastering the essentials</td>
</tr>
<tr>
<td></td>
<td>• entrepreneurs stories</td>
</tr>
<tr>
<td></td>
<td>• entrepreneurs exchange</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK</td>
</tr>
<tr>
<td>Specialism</td>
<td>Start Up</td>
</tr>
<tr>
<td>Membership</td>
<td>Business details requested before membership details provided.</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Various: Parents at Work, Ceridian Performance Partners, Best Bear, Ten UK, Myhome.co.uk, improve.line.com etc</td>
</tr>
</tbody>
</table>
### CASE 8

<table>
<thead>
<tr>
<th>Name</th>
<th>WiRE Women in Rural Enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Web Address</strong></td>
<td><a href="http://www.womeninruralenterprise.co.uk">www.womeninruralenterprise.co.uk</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>One-stop shop for rural women business owners that gives all the current information, advice and research available to enable women to successfully develop their enterprise.</td>
</tr>
<tr>
<td></td>
<td>Run by Countryside Development Unit, Harper Adams University College</td>
</tr>
<tr>
<td><strong>Site Menu</strong></td>
<td>Conferences</td>
</tr>
<tr>
<td></td>
<td>Contact Us</td>
</tr>
<tr>
<td></td>
<td>Useful Web-sites</td>
</tr>
<tr>
<td></td>
<td>Women in Rural Enterprises</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>UK, Hereford and Worcester</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Rural Enterprises</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>By application</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>Marches Farm Enterprise Programme, Harper Adams University College, EU, Herefordshire and Worcestershire Business Link, MAFF</td>
</tr>
<tr>
<td><strong>Notes</strong></td>
<td>Website</td>
</tr>
</tbody>
</table>

### CASE 9

<table>
<thead>
<tr>
<th>Name</th>
<th>Rural Women in Business</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Web Address</strong></td>
<td><a href="http://www.cant.ac.uk/CEBD/RWB/RWB.htm">www.cant.ac.uk/CEBD/RWB/RWB.htm</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>New programme to help women in rural areas, on both sides of channel, who have already started, or are thinking of starting, a small business. Programme offers support through networking, gaining advice and information and accessing training related to good business practice.</td>
</tr>
<tr>
<td><strong>Site Menu</strong></td>
<td>Participants</td>
</tr>
<tr>
<td></td>
<td>Information</td>
</tr>
<tr>
<td></td>
<td>Newsletter</td>
</tr>
<tr>
<td></td>
<td>Comments</td>
</tr>
<tr>
<td></td>
<td>Links</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>South East England / North East France</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Rural businesses</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>By application</td>
</tr>
<tr>
<td></td>
<td>£12 per annum to join discussion group</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>European Union’s Interreg Programme</td>
</tr>
<tr>
<td><strong>Notes</strong></td>
<td>Website at early stages of development</td>
</tr>
</tbody>
</table>
### CASE 10

**Name** | Women Into Business (Government initiative part of Small Business Service)
---|---
**Web Address** | [www.smallbusinessbureau.org.uk](http://www.smallbusinessbureau.org.uk)
**Aim / Profile** | Women Into Business aims:
1. To give successful businesswomen a higher national profile and greater visibility so as to publicise and acknowledge their achievements and contributions to the economy.
2. To set up a counselling service run by businesswomen for businesswomen whereby senior successful entrepreneurs who are aware and sympathetic to the unique problems facing businesswomen will counsel and assist smaller businesswomen as well as potential entrepreneurs.
3. To ensure that Government Policies encourage women to set up in business. Also that they recognise the significant contribution that they make to the Small Business sector.
**Site Menu** | New site – limited information. Notice of forthcoming conference.
**Location / Reach** | UK
**Specialism** | Membership
**Sponsor** | Government Initiative

### CASE 11

**Name** | Institute of Chartered Accountants England and Wales
---|---
**Web Address** | [www.icaew.co.uk/depts/adm/admlib/10adm15.htm](http://www.icaew.co.uk/depts/adm/admlib/10adm15.htm)
**Aim / Profile** | Website for the Institute. Contains very useful library and resource guide covering business issues.
**Site Menu** | Links
Library / search
Site for ‘Women’s Issues Division’ not linking at time of writing.
**Location / Reach** | England and Wales
**Specialism** | Reference and links
**Membership** | N/A
**Sponsor** | N/A

### CASE 12

**Name** | Get started with BT – Women in Business
---|---
**Web Address** | [www.bt.com/getstarted](http://www.bt.com/getstarted)
**Aim / Profile** | Helpful site for those thinking of starting a business or who need access to information and services to help their business grow. Includes section on Women in Business.
**Site Menu** | Starting Up
Marketing
Franchising
Women in Business
Case Histories
Your Industry
Finance
Tax and Accounting
Business Support
Directories
In the Real World
**Location / Reach** | UK
**Specialism** | Start-Up
**Membership** | N/A
**Sponsor** | British Telecom and The Sun
### CASE 13

<table>
<thead>
<tr>
<th>Name</th>
<th>Wellpark Enterprise Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.wellpark.co.uk">www.wellpark.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Wellpark Enterprise Centre is a national centre of excellence committed to the growth and development of women in business. Based in the East End of Glasgow, we provide the following services in attractive and modern premises.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Innovative support for women-owned businesses Pre-start advice, training, workshops and financial assistance Advice, training and aftercare for growing businesses Quality workspaces for small businesses Networking events for women in business Information and resource centre Microcredit group lending and training project Informal investment project Onsite nursery and crèche</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>Scotland</td>
</tr>
<tr>
<td>Specialism</td>
<td>Integrated women’s business centre</td>
</tr>
<tr>
<td>Membership</td>
<td>Not specified</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Scottish Enterprise</td>
</tr>
</tbody>
</table>

### CASE 14

<table>
<thead>
<tr>
<th>Name</th>
<th>The Bag Lady</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.the-bag-lady.co.uk">www.the-bag-lady.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>The Bag Lady aims are to help women free themselves from “poverty” by supporting Charity programmes which will help women &quot;Increase their economic independence by expanding their access to education, information, media, communications, technology, and the Internet to help them with setting up in business.</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK/World</td>
</tr>
<tr>
<td>Specialism</td>
<td>Directory</td>
</tr>
<tr>
<td>Membership</td>
<td>Free</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Not specified</td>
</tr>
</tbody>
</table>
### CASE 15

<table>
<thead>
<tr>
<th>Name</th>
<th>Business and Professional Women UK Ltd</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.bpwuk.org.uk">www.bpwuk.org.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>To help women to achieve their full potential in workplace and public life.</td>
</tr>
</tbody>
</table>

**Site Menu**
- Membership
- News
- Events
- Regional Links
- Networking
- Action
- Training
- Contact

**Location / Reach** | UK
**Specialism**       | Networking
**Membership**        | Free
**Sponsor**           | Unspecified

### CASE 16

<table>
<thead>
<tr>
<th>Name</th>
<th>Busygirl</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td>Busygirl.co.uk</td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Business technology network for women. Aim is the economic advancement of women through business and career development.</td>
</tr>
</tbody>
</table>

**Site Menu**
- Web design training
- Monthly Biz Forums
- Seeking Funding / VC
- Your perfect career
- Business Services
- Business Advice
- Women’s Biz Directory
- Women Tech News
- Women Start Up Info
- Techtips / Resources
- Busy Girl Community
- News
- Business services for busygirl users
- Advice from experts, connect people
- BG Newsletter
- Online discussion forum
- Resources for women

**Location / Reach** | UK
**Specialism** | Technology
**Membership** | Not specified
**Sponsor** | Price Waterhouse Coopers
### CASE 17

<table>
<thead>
<tr>
<th>Name</th>
<th>IBM Small Business Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td>www-1.ibm.com/businesscenter/us/smbusapub.nsf</td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Corporate site. Channel to support small businesses, including women entrepreneurs.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>(Women Entrepreneurs channel) Associations and Advocates Online Women’s Communities Of Special Interest Technology offerings and support Business Resources</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Specialism</td>
<td>Technology</td>
</tr>
<tr>
<td>Membership</td>
<td>Free</td>
</tr>
<tr>
<td>Sponsor</td>
<td>IBM</td>
</tr>
</tbody>
</table>

### CASE 18

<table>
<thead>
<tr>
<th>Name</th>
<th>Women into the Network.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.networkingwomen.co.uk">www.networkingwomen.co.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>WIN is an umbrella initiative which aims to get more women networking and supporting businesses in the North East by using support that already exists in the region.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Register Now Publications and Communications Training and Development Link to Us Research Events Calendar Press Releases News Features Discussion Forum WIN Projects</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>North East England</td>
</tr>
<tr>
<td>Specialism</td>
<td>Networking</td>
</tr>
<tr>
<td>Membership</td>
<td>Free for first 9 months U/E £5 p.a. Self employed £20 per annum Partnership £35 per annum Support Organisations / Networks £75 per annum</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Subsidised by European Regional Economic Development Fund. Run by University of Durham, Foundation for Small and Medium Enterprise Development.</td>
</tr>
</tbody>
</table>
### CASE 19

<table>
<thead>
<tr>
<th>Name</th>
<th>Phoenix Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.phoenix-network.org">www.phoenix-network.org</a></td>
</tr>
</tbody>
</table>
| Aim / Profile    | The Phoenix Network is a not-for-profit networking organisation for women with the following aims:  
- to facilitate networking among members.  
- to support women's professional learning in the new economy.  
- to promote mentoring as a key component of women's career development in all industry sectors.  
- to build a network which reflects the multi-cultural nature of UK business.  
Includes a development fund designed to encourage projects to support entrepreneurs from under-represented groups, including women.  
Phoenix Network holds monthly events with leading speakers in the industry to provide our members with the opportunity to both learn and network. The learning goals of the organisation are to:  
- understand how new technologies affect a particular industry and the professional roles within that industry.  
- encourage learning through informal support systems such as skills swapping and mentoring. |
| Site Menu        | Home  
Members  
Events |
| Location / Reach | UK |
| Specialism       | Networking |
| Membership       | Free |
| Sponsor          | Not specified |

### CASE 20

<table>
<thead>
<tr>
<th>Name</th>
<th>Women’s Employment, Enterprise and Training Unit (WEETU)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.weetu.org">www.weetu.org</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>Based in Norwich, WEETU delivers a range of practical services to enable women to improve their employment prospects.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>Website currently under re-development</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>East Anglia</td>
</tr>
<tr>
<td>Specialism</td>
<td></td>
</tr>
<tr>
<td>Membership</td>
<td></td>
</tr>
<tr>
<td>Sponsor</td>
<td></td>
</tr>
</tbody>
</table>
### CASE 21

<table>
<thead>
<tr>
<th>Name</th>
<th>Entrepreneurial Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.entex.co.uk">www.entex.co.uk</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>Self-help movement for Entrepreneurs and are ready to share the experience, knowledge and insight they have gained over the years. Exchange benefits from interaction with these experienced individuals and their peer groups; also develop new networks of like-minded people and discover new business opportunities.</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>UK</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Networking / Exchange</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>Full membership (annual turnover £300,000) = £350. Associate membership (annual turnover £80,000) = £100 for 6 months.</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>Not specified – assume Private funding</td>
</tr>
<tr>
<td><strong>Notes</strong></td>
<td>Two female entrepreneurs on the Board</td>
</tr>
</tbody>
</table>

### CASE 22

<table>
<thead>
<tr>
<th>Name</th>
<th>The Real Deal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Address</td>
<td><a href="http://www.channel4.com/realdeal">www.channel4.com/realdeal</a></td>
</tr>
<tr>
<td><strong>Aim / Profile</strong></td>
<td>Real Deal is the place where people with great ideas can find out how to stand on their own two business feet. Support and advice for individuals interested in starting a business.</td>
</tr>
<tr>
<td><strong>Location / Reach</strong></td>
<td>UK</td>
</tr>
<tr>
<td><strong>Specialism</strong></td>
<td>Start-Up</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Sponsor</strong></td>
<td>Channel 4 television</td>
</tr>
<tr>
<td>Name</td>
<td>Women’s Unit</td>
</tr>
<tr>
<td>--------------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Web Address</td>
<td><a href="http://www.womens-unit.gov.uk">www.womens-unit.gov.uk</a></td>
</tr>
<tr>
<td>Aim / Profile</td>
<td>The women’s unit develops policies across government to deliver practical improvements to women’s lives and ensure they have choices and opportunities to fulfil their potential.</td>
</tr>
<tr>
<td>Site Menu</td>
<td>What’s New, What we do, Research and Publications, Ministers for Women, Maternity Review, Domestic Violence, Contact Us, Index, Newsletter, Women Unlimited factsheets</td>
</tr>
<tr>
<td>Location / Reach</td>
<td>UK</td>
</tr>
<tr>
<td>Membership</td>
<td>Not specified</td>
</tr>
<tr>
<td>Sponsor</td>
<td>Government, Cabinet Office</td>
</tr>
<tr>
<td>Notes</td>
<td>References to women in general. Includes one factsheet on women entrepreneurs.</td>
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