



WECOE

WOMEN'S ENTERPRISE
CENTRE OF EXPERTISE

Policy Briefing

**Women's Business Start ups in
the West Midlands**



The regional leader for
developing economic prosperity

WECOE

POLICY BRIEFING

Women's Business Start-ups in the West Midlands

Research conducted by Delta Economics

Foreword by Marla Nelson, Director, WECOE

"We can't afford to waste any business talent. Broadening participation in enterprise is vital to tackling the economic and social challenges the UK faces today. For Britain to emerge from the downturn in the strongest position, we need all of our talented people to maximise their business potential. We are committed to ensuring that those under-represented in business are given every opportunity to turn their ideas and aspirations into successful enterprises."

Business Secretary Lord Mandelson

Entrepreneurship is an important driver for economic growth, competitiveness and job creation. Stimulating entrepreneurship is an important challenge for the UK as a whole.

The importance of women as a largely untapped pool of entrepreneurial talent has been widely recognised within the West Midlands region, with Advantage West Midlands, the Regional Development Agency funding the creation of four *Enterprise Centres of Expertise*, to address the fact many under-represented groups are not featured within Enterprise – namely; Women (WECOE); those from Black and Minority Ethnic groups and communities (CRÈME); Young people

(YPECOE); and Social enterprise (Social Enterprise West Midlands). Over the past two years, (Dec 07-09) WECOE have provided a range of strategic, policy driven support for the wider development of the Women's Enterprise Agenda across the region.

Our role was to build the economic case for women's enterprise, to be a "voice" for individuals and organisations helping women start and sustain their own businesses, and to influence the development of enterprise policy and practice – ensuring the development of a more effective and appropriate 'women-friendly' business support infrastructure and culture across the region.

Creating the conditions that allow women to start and grow their business, exploit their ideas and ensure they have access to high quality support is vital, if the West Midlands region is going to bridge a widening gender gap, when it comes to entrepreneurial activity.

An escalator of support and a more holistic approach to women in business must be considered as a viable element of the “solutions mix”, if the intention is to decrease the regional output gap.

More women-led enterprises are needed to increase the stock of businesses and to contribute to economic growth and innovation. SMEs represent 99.9% of Britain’s business community with women-led SMEs representing 15%, contributing £45 billion to GVA per year. However, if women started businesses at the same rate as men there would be an extra 150,000 business created (BIS Enterprise Directorate Analytical Unit estimates).

Women’s Enterprise related policy actions must focus on the development of a “support escalator” to allow women’s business to grow and achieve their full potential. In an output declining environment – raising productivity through innovation & entrepreneurship is KEY to pulling the West Midlands region out of recession. The fact that fewer women become growth orientated entrepreneurs = waste of resources. In terms of focusing specialist targeted support to existing female owned businesses, conservative estimates carried out by WECOE based on the work we have done during the past two years show that through targeted business support alone the region could generate an additional £2.32bn in value added profit over the next 6 year from women’s enterprise alone.

WECOE commissioned Dr Rebecca Harding of Delta Economics to produce a series of regionally focused Women’s Enterprise Papers, focusing on four key areas:

1. Enterprise Culture
2. Start-Up
3. Existing Businesses
4. Access to Finance

Dr Harding was also commissioned by WECOE to produce an additional report looking at growth orientated women entrepreneurs (sectors, types of business, growth and performance, motivations and challenges) entitled “Challenges and Opportunities for Growth and Sustainability Study” (COGS).

The findings of Dr Harding’s reports lend considerable weight to the fact that we must explore further the way in which business support is delivered, and steps taken towards delivery of a more holistic approach in developing our female entrepreneurs and established business owners.

Confidence, in particular, is a critical issue in changing the mindset of potential women to establish and grow their business. WECOE’s policy recommendations focus on further developing support in the critical areas of business support, access to finance, procurement opportunities, advocacy and data.

If we can successfully put in measures that help to bridge the regional gender gap, we will be responsible for creating tens of thousands of jobs - adding millions of pounds to the regional economy. In simple terms, this is precisely what the region must aim for.

There is an undoubted economic argument for the women's enterprise agenda. Women are STILL half as likely as less likely to set up businesses as men; are less likely to think they have the skills to set up a business, and less likely to know other people who have set up businesses.

Despite many initiatives to increase the number of women in self employment/business ownership: the gender gap remains stubbornly wide. Men are almost **TWICE** as likely to start businesses as women. If women started businesses at the same rate as men, there would be **150,000 EXTRA** start-ups each year in the UK.

The development of women's enterprise remains a key Ministerial priority for the Government. Women are the largest under represented group in terms of participation in enterprise, and offer a wealth of untapped talent and economic opportunity.

Closing the gap between male and female entrepreneurship rates across the West Midlands region will significantly boost GDP - women are vastly untapped as an economic force. Increasing female entrepreneurial activity rates across this region, will make a direct and significant impact on regional economic development.

As we emerge from the recession and prior economic crisis, we must jointly elevate our actions towards gender equality in enterprise, as an economic imperative.

“To set up their businesses, most women have to do so much more – not only do they have to think about their idea and their business plan, they also have to fit it in with their families and their lives. Work-life balance is key.”
West Midlands Business Adviser

The case for Women’s Enterprise

The policy debate about women’s start-up businesses is confused. On the one hand, it has become a public policy mantra: more women’s businesses mean more economic activity, higher productivity and greater wealth for the economy. If we had levels of business start-up activity amongst women as there is in the US, it is argued, we would have 750,000 more businesses a year creating jobs and giving women opportunities to fulfil their dreams.¹ On the other hand, women are treated as an “under-represented group”: in the interests of creating

opportunities for all, policy needs to provide special support to women as a group that are excluded from enterprise because of their gender.² The first statement speaks to the importance of increasing the number of growth-oriented women’s businesses, the second to working with women to build their human and social capital through skills acquisition, networking, education, training and coaching or mentoring.

Summary

This briefing paper argues that the two messages appear contradictory but in essence represent the top and the bottom of the enterprise escalator. The confusion comes from the fact that, as the “job for life” phenomenon disappears, more people have to focus on “employment for life” – in other words having a set of skills and capabilities that are transferrable between jobs or contracts, which require an entrepreneurial mind-set and an awareness of self-employment and enterprise as a career

choice. Some but by no means all of these businesses will become growth-oriented.

For women this represents an exciting, if challenging, career choice. Technology makes remote and flexible working a reality, so by setting up a business or becoming self employed, it is possible to square the circle of domestic and professional responsibilities and goals.

In the West Midlands, the evidence is that women are substantially less likely to set up businesses or become self employed than their male counterparts. Similarly, there is qualitative evidence that the scalability, even sustainability, of these businesses is lower than in the UK as a whole, perhaps hindered by lack of awareness amongst the

region's entrepreneurial women about the opportunities that growing a business will create. The policy dilemma is how to create a broad enough base amongst the population of women entrepreneurs in the region to ensure that there is a substantial pipeline of growth businesses coming through.

Context

Two things are driving a change away from an orthodox definition of the "heroic" entrepreneur who sets up a high growth business:

1. The expansion of interest in entrepreneurship as a route to solving some of the world's intractable social and environmental problems.³
2. The individualisation of the labour market evidenced by the demise of the "job for life" and the breakdown of the employment contract giving employment security.⁴ The risks of the labour market are passed from the large public or private sector employer to the individual who has to develop skills for employment security through "portfolio careers" rather than job security rendering entrepreneurial skills such as flexibility a premium.

This should offer women the potential to manage work-life balance in a way that enables them to meet career goals and domestic responsibilities simultaneously. Yet we know the following about women's start-up businesses in the UK as a whole:

- Women are half as likely as men to be entrepreneurially active.⁵
- This difference disappears for businesses that are set up for social, community or environmental purposes (social enterprises).⁶
- The flows into self employment are greater in sectors traditionally dominated by female employment such as care, health, education and community services.⁷
- There appear to be systemic problems in the capacity of female-owned businesses to grow and access

growth finance on the basis of literature and case study work.⁸

- Women are less confident than men about their capacity to set up businesses and grow them and, even when successful, have typically started with lower expectations of growth and turnover than their male counterparts.⁹

This is a stylised summary but nevertheless underpins the policies that take under-representation as their starting point rather than growth. The market failure, it is argued, is on the demand side: there are insufficient women starting businesses, so policy should focus on encouraging more into self-employment because this achieves the goal of getting closer to the “Holy Grail” where women are as likely as men to set up businesses. However there is a broad consensus amongst the entrepreneurs interviewed for this research that setting up a business is risky to the individual woman: it makes her vulnerable to the vagaries of the economic climate and poses the possibility of long hours, financial problems and often substantial shifts in personal relationships

with no guarantee of success at the end. In the words of one entrepreneur, “Why would anyone want to do that?” Hard personal choices were often cited; “It has been less about work life balance, more about finding an equilibrium”; “You do need success fairly often, or you can get bogged down.”

This is a policy paradox: we want more female businesses to enable more women to participate in the labour market and increase the probability that we have a higher number of growth businesses at a national and regional level, but a policy to support women based on the assumption that women are under-represented because of the risks involved to her militates against strategies that create sustainability and growth. “‘We are helping you because it’s hard, risky and painful,’ is not a message that plays well, either with women with growth businesses or with women who might be uncertain of enterprise as a career choice,” argued a business adviser.

A note on method

The policy briefings are based on 30 in-depth telephone interviews with entrepreneurs and business advisers across the region between September and the middle of November 2009. Alongside this ten case studies were also put together with female entrepreneurs in the region. The interviews and cases were supplemented by a regional focus group and stakeholder meetings. All qualitative interviews and a literature and documentary search were triangulated with secondary data mining (Labour Force Survey, GEM and Barclays data) and primary data analysis (COGS).

Is there a market failure in the West Midlands?

As elsewhere in the UK, women are slightly but not significantly less likely to set up businesses and become self-employed in the West Midlands compared to men. For example, self-employment amongst women is 27.1% of all self-employment in the region but is 28.8% of all self-employment in the UK as a whole.¹⁰ But lower self-employment might be as much a function of the industrial structure of the region, with heavy reliance on paid employment and larger employers, as of the failure of policy to generate more self-employment.

Figure 1 compares the West Midlands and the UK Total Early-stage entrepreneurial Activity (TEA) rates according to the Global Entrepreneurship Monitor (GEM) study, 2002-2008. GEM is a survey of households across the UK and TEA is the percentage of individuals in the adult population who are engaged in some form of start-up activity or have been involved with setting up a business for less than 42 months. It is therefore looking at the very earliest stages of entrepreneurship – the broad base in the labour market in other words.

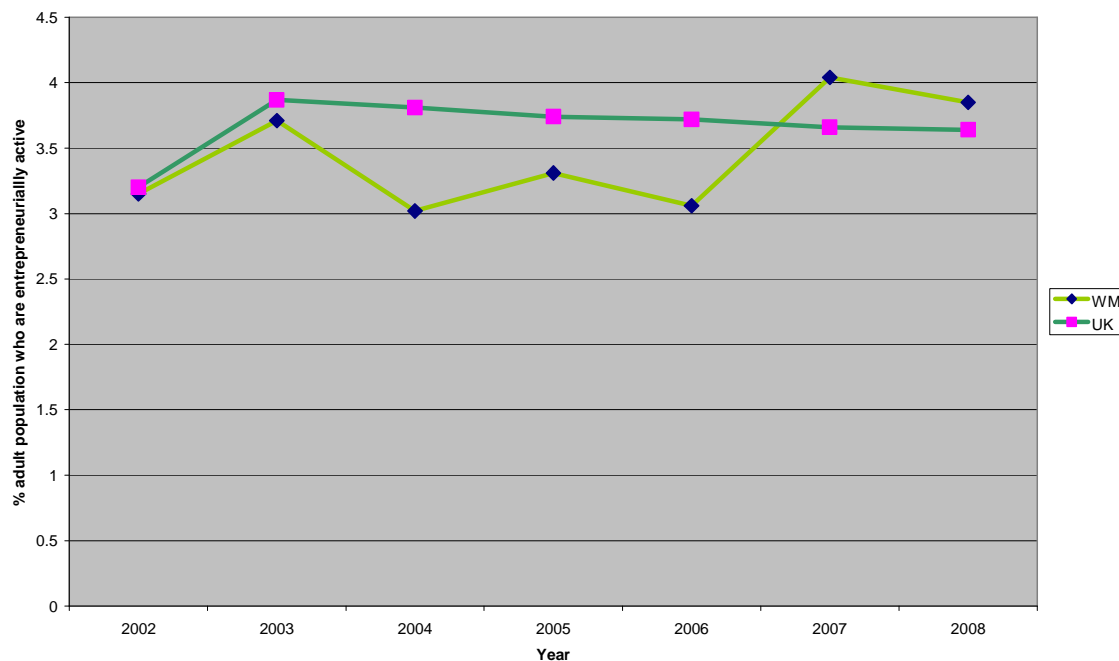


Figure 1

TEA rates for women in the West Midlands and the UK

Source: GEM UK Adult Population Surveys, 2002-2008; data supplied by WECOE

Figure 1 presents no evidence of a specific market failure in terms of women's TEA activity in the West Midlands. Over the time period, the figure suggests a slight increase in TEA in the UK and the West Midlands and, while the figure has fluctuated more in the West Midlands, the last two years (2007 and 2008) have suggested a marginally (but not significantly) higher

rate of female TEA compared to the UK as whole.

The Barclays start-up data suggests that women's start ups in the West Midlands and the UK have followed a similar pattern as illustrated in Figure 2 which shows female start-ups as a percentage of all start-ups in the UK and the West Midlands.

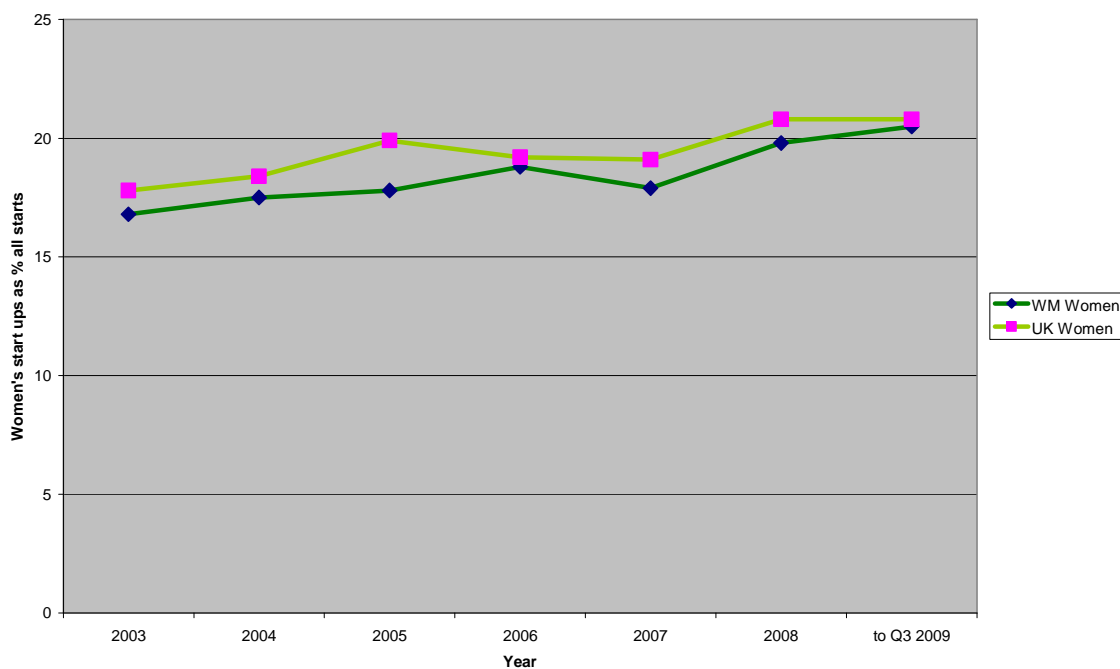


Figure 2

Female start-ups as a percentage of all start ups in the UK and the West Midlands

Source: Barclays Bank Small Business Research 2009

The data in Figure 2 go as far as the third quarter of 2009, suggesting a slight gap between the UK and the West Midlands which widened during 2006 and 2007 where it narrowed in the GEM

data and had closed by the third quarter of 2009.

The reason why the Barclays dataset is suggesting something different is because it is assessing the numbers of

women who have started and registered a business rather than those who are in some way engaged in a start-up activity.

This points to the fact that the market failure in the region may be in the stages between the earliest stages of activity before incorporation and the point at which women actually start to run a commercial entity. The numbers in the datasets are small and the datasets themselves are not directly comparable, however this statement was corroborated by interviews in the region. One business adviser argued, “around 40% of all individuals come to us are women but those who actually stay and see a business adviser is a fraction of this.” Another commented, “The women who come to us are those with confidence already but even so, if we have to tell them that they need to do some more work before we can help them, even if we offer them support with their planning we never see them again.”

Some of this may be because of the following summary of interviews and the focus group in the region:

1. Women are not formally registering as business owners. One business support delivery agent argued that women’s start up activity is actually

hidden. Very often, she argued, if a man is made redundant, he will look to start up a business in order to replace his income. It will be his partner who runs the operational side of setting up the business but will not appear in the start up statistics as her role, although paid, is informal.

2. Expectations of women on what they can achieve in the short term need to be managed before they seek advice. This was a real problem, argued one business adviser: “They are offered self employment as an alternative to unemployment and then expect the funding and the growth to follow. More could be done to make people realise this is a journey and one where the focus is on developing their skills and not on accessing various grants.”

3. Women who are setting up businesses do not always want to grow them. They provide an income but are not employing others and may be vulnerable because they rely on short-term contracts rather than longer term planning. An entrepreneur said “the business is just not one where we can employ loads of people unless we really change everything we set it up for.”

So the market failure is actually on the supply side as there does appear to be demand for enterprise and self employment in the region. This, from

the interview feedback, appears to manifest itself as a lack of entrepreneurial skills, a disconnect between the availability and the suitability of advice and lack of coaching and mentoring to take women up the enterprise escalator. As one interviewee said “I’m sure the advice is there, but I haven’t got the time to find out.” More recent policy at a UK government level has focused on the role of entrepreneurs in generating new growth sectors and therefore new jobs through innovation.¹¹ Although the “New Industry, New Jobs” strategy document does not specifically identify women’s enterprise as a focus for policy, it is well

known that women are less likely to be less entrepreneurially active in the science and technology sectors that the strategy prioritises. As one incubator manager pointed out, just 3 out of 30 of the businesses across the incubators she managed were women owned and they tended to be in training and support so “innovative” rather than “technology” focused.

This suggests that it is just as important to look at the sectoral basis of women’s start up activity to identify any potential gaps, as illustrated in Figure 3 which is derived from the West Midlands GEM dataset, 2002-2008.

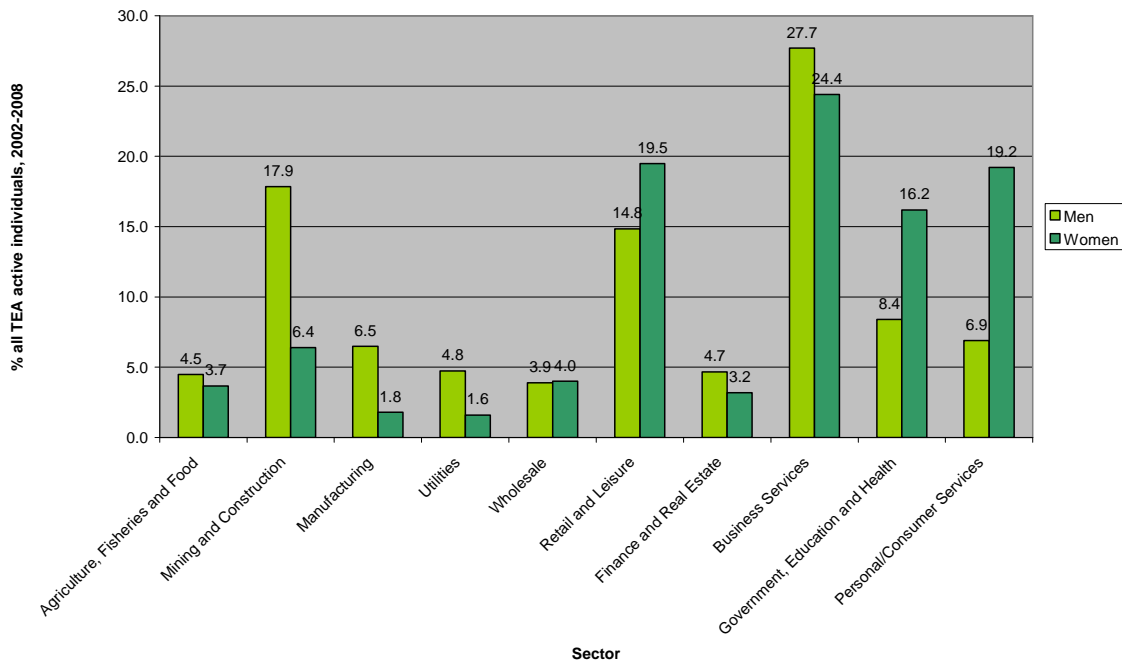


Figure 3

Women’s start up activity by sector in the West Midlands, 2002-2008

Source: GEM UK adult population survey, pooled dataset, 2002-2008; data supplied by WECEO

As noted above, GEM looks at the very earliest stages of start up activity which, in the West Midlands are focused on retail and leisure, government services, health and education and personal or consumer services. This sectoral distribution is echoed by other studies and suggests that where activity is greatest, i.e. at the earliest stages of development, women are setting up businesses in sectors which lend themselves to contract work and self employment where growth potential may be limited.¹²

This does not mean that all women's business start-ups in the West Midlands are like this, however, and Figure 4 uses the Challenges and Opportunities for Growth and Sustainability (COGS) data to illustrate that the region's growth-oriented entrepreneurs had similar levels of turnover after their first year of trading and had created as many jobs as their female counterparts in the UK as a whole.¹³

	West Midlands		UK	
	Men	Women	Men	Women
Turnover after first year of trading (£000s)				
Median	350	182	250	150
Jobs created after first year of trading				
Median	2	2	2	2

Figure 4
Median jobs and turnover created one year after start-up
 Source: Delta Economics/COGS 2009

Figure 4 suggests that where women's (and also men's) businesses are set out on a growth path from the outset, their turnover after one year of trading is slightly higher than the median for the UK as a whole and the number of jobs they create is identical. In other words,

the region's growth sector has as much potential to create new jobs and to grow as elsewhere in the UK. The challenge is how to reach that point, given that so many women's businesses in the region do not set out with, indeed are wary of, more ambitious growth plans.

Policy Summary and Recommendations

This policy briefing has suggested that there is no evidence of a market failure at the level of start up activity and, indeed, that the region's growth oriented start-ups generated as much as (if not slightly more than) in terms of turnover and jobs as their UK counterparts. The evidence therefore suggests that the market failure is on the supply side – in the provision of skills training, coaching and mentoring to raise women's aspirations to create sustainable, growth-oriented businesses. Also, the inefficient functioning of the support escalator, which de-risks the process of sustainable growth, is actually preventing women from growing their businesses rather than helping them. There is a high attrition between start-up activity and established businesses reported by successive GEM studies and by COGS and reinforced by the Barclays data that suggests the challenge for policy is to provide the escalator that allows women's businesses to grow.

Data from the US suggests that there is a strong and vibrant cohort of women's businesses that have survived to be older than three years, that have substantial turnovers of greater than \$100,000 and whose owners have

growth and development aspirations for their companies.¹⁴ This so-called "Missing Middle" constitutes 91% of female entrepreneurs in total or 16% of all female entrepreneurs if micro-enterprises are excluded (with less than 10 employees). Based on a survey of 92 members of the National Association of Women Business Owners who met the age and turnover definitions, suggests that by helping the micro businesses alone to grow would increase their employment by 31%. The "Missing Middle" in the West Midlands, then, is similarly represented by the women's businesses that set up but never reach their full growth potential, either because the founder limits her growth aspirations or because the long-term planning for the business has restricted growth.

Policy has to see the start-up process for women in particular as a support escalator. It cannot neglect the women who become self employed as an alternative to inactivity or unemployment because these represent the "base of the pyramid" where, with the right support for human capital and social capital development (skills, networking, goal setting and planning), a vibrant entrepreneurial base can be achieved.

But equally, policy makers in the region have to provide the routes to growth for women who may ultimately develop long term growth ambitions, even if they do not have them at the outset. These growth and sustainability-oriented entrepreneurs are those who, through innovation and long term planning do create the jobs of the future.

There is no “one size fits all” policy to support start-up and growth and the two groups of entrepreneurs, while perhaps requiring different types of support at the outset may ultimately reach similar positions where their businesses are at least sustainable and possibly growth oriented. The region's policy makers therefore need to focus on the following:

1. **Clear signposting to different types of support through an appointed “mentor” or coach who stays with the entrepreneur from her first approach for advice:** many entrepreneurs and support agents complained of a lack of consistency and continuity in business advice that created confusion about what was offered for different types of business. Women should be offered the option of a female mentor if this is required as some female entrepreneurs do prefer to be advised by women who understand the complexities of running a business

or being self-employed and integrating their domestic lives.

2. **Clear organisational structures that bring together the diversity agenda rather than separating it out and that clearly link research and feedback loops with support delivery:** the data presented

above suggest that the start-up support may be inhibiting business growth and sustainability but there is more work to be done to assess exactly where the market gaps in the region are and whether or not they are common to all groups of entrepreneurs, whether they are particularly important for women or whether they are particularly important for specific groups of women. There was a general sense amongst interviewees that entirely “women only” support may restrict access to help that may otherwise be suitable amongst other groups. Although some bespoke women's support is appreciated by women entrepreneurs, there is scope for broadening the diversity agenda as well.

3. **Integration of support and delivery services to enable those accessing start-up support to think about growth from the outset:** the interview material suggests that the fragmented nature of support is both costly and divisive. A single umbrella organisation would streamline and simplify processes.

4. **Evaluation:** evaluation of “base of the pyramid” support is difficult because a direct correlation between this support and long term growth cannot formally be established. However, re-working evaluation criteria of these programmes around metrics that assess acquisition of human and social capital and individual learning would ensure that the structures to support long term growth and Gross Value Added remain in place.

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- ¹³ The Delta Economics Challenges and Opportunities for Growth and Sustainability (COGS) study is an annual survey of founders of growth-oriented, sustainable businesses with turnovers of above £250,000 and that have been running for between 2 and 10 years. The survey looks at the "survivors" – those who are on a growth and sustainability path beyond the first 24 months – was of 1,800 entrepreneurs in 2008 and 2,120 in 2009. Each year, 500 of these were in the West Midlands region; 13.7% were women.
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Background to the Women's Enterprise Centre of Expertise

Advantage West Midlands recognised the importance of women's enterprise as being a key economic driver however, in order to ensure that appropriate policies were developed they commissioned the Women's Enterprise Centre of Expertise (WECOE) project along with four other Centres of Expertise (COE's) focusing on minority ethnic young people and social enterprise.

WECOE, funded by Advantage West Midlands (AWM) the West Midlands Regional Development Agency, had a fixed-term, two-year timescale (Dec 2007 – 2009), with a series of specific objectives to embed within mainstream support over that period and provided a range of strategic, policy driven support for the wider development of the Women's Enterprise Agenda across the region. Our role was to:

- Develop Market Intelligence
- Stakeholder Engagement
- Act as a critical friend to AWM/Business Link and other key stakeholders
- Pilot new activities in order to develop learning from action
- Provide capacity building support

WECOE offered a dedicated source of information and expertise on women's enterprise issues, supporting the existing infrastructure of economic development and regeneration across the region. This included, for example, AWM, Business Link West Midlands, regional partnerships, business-women's networks, local networks, consortia, voluntary and community groups and the private sector.

WECOE's aim was to reinforce ***the economic case*** for women's enterprise support throughout the region; building on, informing and strengthening the existing infrastructure, and embedding good practice. It also sought to understand areas of market failure and to work with partners and organisations to address this.

Finally, WECOE sought to raise the profile of women's enterprise across the region, by influencing regional and national policy and by supporting a greater range of strategic partners in embedding women's enterprise into the core of their work.

The Centre:

- Provided a range of services which embedded quality policies, practices and procedures within organisations such as West Midlands Business Link, thus both capacity building and supporting more women into enterprise.
- Enabled policy makers and support organisations to assist a diverse range of women in business in a more strategic and appropriate way than had previously been seen across the region.
- Worked to raise the ambitions of economic development and business support organisations in their expectations and perceptions of women's enterprise and its contribution to the regional economy.
- Engaged regional policy makers, and a strong body of women entrepreneurs, in national dialogue with Government departments (including the Department for Business Innovation

& Skills) to enable regional needs to be both identified and incorporated in the national enterprise strategy.

- WECOE worked to influence the development of regional policy and related research, through active involvement and attendance at all Sub-Groups of AWM's Enterprise Board.
- WECOE also influenced national activity, through the Ethnic Minority and Women's Enterprise Task Forces.

WECOE did not provide direct service delivery for business support and economic development itself; instead it provided ideas, methodologies and good practice models through which organisations could increase the participation of women in enterprise activity across the region.

It acted as an independent referent and 'critical friend' to organisations such as Business Link West Midlands providing both expert assistance and robust analysis to improve services to clients, building on local, regional, national and international good practice in the field, whilst also exploring market failure and addressing how best to tackle such issues in a sensitive and appropriate way.

WECOE worked in parallel with the other three other Centres of Expertise (COE's) commissioned by AWM (for minority ethnic enterprise, social enterprise and young people's enterprise).

The COEs worked closely together to ensure a complementary approach to potential 'cross cutting' themes (e.g. ME women's enterprise issues, women in social enterprise and young women/girls) whilst ensuring that the specific issues of region-wide women's enterprise were addressed.

Women are not a homogeneous group, and as such have differing needs and requirements for economic activity and enterprise. Therefore WECOE focused upon ensuring that the needs of women who are under-represented, even within specialist women's enterprise support, (e.g. ME women, refugees and new migrants) were adequately addressed across the region.

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