



Growing Women, Growing Lancashire

**Boost
Resilience
Programme**

**A report by
Wendy Bowers and Jane Binnion**

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Growing Women, Growing Lancashire.

INTRODUCTION - THE WHY

For many years, culminating in December 2021, Jane Binnion and Wendy Bowers held conversations (unbeknown to each other) with Andrew Leeming (Senior project officer at Lancashire County Council) about women in enterprise.

Each was concerned about the lack of a cohesive strategy for women in enterprise in Lancashire and the absence of consistency of delivery of support for female business owners and women on a management and leadership journey.

Between them, they had been involved in the delivery of women's business and leadership support for 30+ years and they were frustrated by the waste of potential that the lack of national and local policy may be creating.

With the [Alison Rose Review](#) of 2019 raising important questions about the barriers still facing women in business, and with women in leadership numbers still woefully low in some of the sectors Lancashire is famous for such as engineering, technology and manufacturing, the time seems right for exploring the issue.

Andrew secured funding for them to author this high level report, mapping the numbers of women in business and leadership in the county, recording the existing support provision and sharing feedback from women currently growing businesses and careers within the county.

ABOUT THE AUTHORS

Jane Binnion

In 2010, after 20 years as a youth and community worker and adult trainer, Jane Binnion was a single mum living on **£80** a week ESA , because of a shoulder injury at work.

Worried they were going to lose their house, Jane had to find a way to bring in an income by working from home. She trained in social media and in late 2010, she started her first ever business.

Jane wanted to grow her business but found that the mentors she was offered didn't understand the issues for a woman juggling business with a school age child and an elderly mum to care for. Increasingly Jane was working with women running small businesses and saw some common themes; isolation, working too many hours and getting nowhere fast and no capital. She gathered stories of local women running businesses and initiated a Lancashire wide conference for women in business.

In 2016 she worked with an associate and developed a female focussed business one year growth programme. Ten women signed up and that was the start of The Growing Club. From there she developed the social enterprise to work with unemployed women because she saw so much wasted skill and talent.

A Deloitte report of 2016 found that women are held back because of lack of confidence, lack of belief in their business skills and lack of mentors and role models. Those are the issues Jane addresses with her team at [The Growing Club](#).

Wendy Bowers

Wendy Bowers is a passionate supporter of diversity and inclusion. From establishing the first 'women in business network' in East Lancashire, some 20 years ago, to representing the British Chambers of Commerce as their UK Ambassador for Women's Enterprise in parliament and the media, she has continually delivered initiatives that inspire and support diversity.

From 2005 to 2011, she was Vice Chair of the NWDA Women's Enterprise steering group, which delivered a NW economic strategy for women and ensured this was included in the overall 3 year regional strategy. She has advised the Spanish and Greek governments re the establishment of Women's Enterprise steering groups via the Interreg EU project.

Having juggled 30+ years experience in manufacturing, finance and consultancy whilst raising a family of four, she understands the demands placed on individuals and families trying to balance work and home.

Over the last 10 years her business, Role, has developed business growth programmes and CMI accredited qualifications for women, and mentored female managers across the North West through a national Ambassador scheme.

She currently delivers Leading Lancashire Women's Leadership seminars in partnership with East Lancashire Chamber of Commerce and, with a team of associates, helps business leaders lead authentically, via coaching, workshop and retreat environments.

In addition to her 40 years of business knowledge, she is a Heartmath resilience practitioner and a facilitator in training for the Centre for Courage and Renewal, whose programmes The Courage to Lead and the Academy of Leaders have helped thousands of professionals worldwide, to lead with integrity, authenticity and joy. For more information please see <https://role.uk.com/>

EXECUTIVE SUMMARY

Data Collection

This report uses a mix of quantitative and qualitative data, to map the current Lancashire landscape in respect of women in business and leadership.

Over a 2 month period, from January to March 2022, the authors collated information and data from 25 public and private sector organisations, from Professional bodies to local councils. They also gathered the views of over 50 women in various leadership and business ownership settings via podcast interviews, focus groups and Linked in surveys.

Securing local data by gender proved very difficult both for business ownership and leadership roles. Data re numbers accessing public sector business support was more readily available but still not of sufficient depth or breadth to result in a full picture. There was also concern re duplication of numbers by Greater Manchester growth hub, Boost Lancashire and Boost delivery partners.

We know that roughly **1 in 4** businesses in Lancashire is led by a woman and **1 in 5** Directors are female. The percentage of women who are Self Employed falls **2%** under the national average. There is much room for improvement.

Measurement of Women in Leadership in the County is more obscure, with only the ICAEW (Institute of Chartered Accountants, England and Wales), providing a gender split of members in the County. (Requests to CMI and ILM who both offer national women specific programmes are outstanding at the time of writing.) Requests to Universities for any research re numbers of women in leadership did not yield any results.

Business and Leadership Support

Our research shows that whilst we have some quality women specific support in the County, this is mainly networking. Some women-specific commercial courses are offered on an ad-hoc basis by Professional bodies, but in the main, any publically funded support is open to all. This is both laudable and understandable, in that this aligns to Equality and Diversity policy.

We found a handful of business workshops and leadership half day seminars funded by Lancashire County Council and one organisation that supports women from disadvantaged backgrounds into businesses called The Growing Club CIC, based in Lancaster, which provides enterprise training and support for women.

The stark fact remains that only **1 in 4** businesses is run by a woman in Lancashire. Nationally, only **13%** of female business owners take their business to a turnover in excess of **£1million** and only **1%** of Venture Capital is awarded to women. Most women's businesses stay small.

The [Alison Rose Review](#) sets out clearly what must be done to increase the numbers of women starting and growing businesses.

Turning now to Women in Leadership, as stated above, both the CMI and ILM offer women specific training, but our findings inform us that we need to start women's leadership journeys from a young age, with entrepreneurial and leadership role models visible to female students and mentoring offered to female leaders at the very start of their management journeys.

Findings

This report attempts to portray the local landscape against a backdrop of the national landscape. We must thank the many authorities and organisations who have given up their time to search for and provide what data they could. We must also thank the business owners and leaders who were prepared to share their personal journeys and talk frankly about what has helped and what more is needed for women in the County.

We have concluded that, in order to support more women into business and to inspire them to grow those businesses and forge ahead in their careers, we need to do 4 things:

1. Commit to measuring business and leadership by gender
2. Develop a strategy for women in enterprise to drive growth and success, which aligns to the County Economic Strategy
3. Produce a credible action plan to enable women to see female roles models from a young age, and find the support they need at every stage of their work journey
4. Establish a Lancashire women in business and Leadership online hub, offering signposting and support and building a library of role models

These actions will enable women to have the confidence to grow businesses, access finance, explore new technologies, export, join boards, lead councils and education establishments, enter sectors such as STEM, digital and construction. But above all, they will enable women to achieve their potential and, in doing so, release the potential of the whole of Lancashire.

Establishing a Women in Enterprise board is not a new thing, most of the Regional Development Agencies established these between 2004 and 2010, and the strategy they developed and the delivery they oversaw, resulted in women in business numbers rising by **25%** over a 4 year period.

If we do this now in Lancashire and prove that measurement, strategy, planning and delivery of consistent, accessible support produces results, this County will be a leader amongst the 38 English LEAs. But more importantly, this County will be a place where women are enabled to achieve in any sector and role they desire.

METHODOLOGY

Mapping

To ascertain:

1. The number of women starting and growing businesses in the UK
2. The number of women in management and senior roles in the UK
3. The number of women starting and growing businesses in Lancashire
4. The number of women in management and senior roles in Lancashire

Desk research (National)

Information was extracted from 11 reports, written over the last 6 years, commissioned by government, produced by national business support organisations and institutions such as CMI, or available on ONS, Government Equalities office or on the HMRC website. (Listed in Appdx 1)

In-person research (Local)

The LEP (Joseph Mount) provided information re female owned businesses (including the Self Employed) registered in Lancashire and numbers of female directors.

No Lancashire specific information was available re female leaders.

Women specific business or leadership support initiatives in Lancashire

A series of questions was sent out by email regarding female specific provision, the feedback can be found in Part 7 from page 26.

Response:

- 8 councils
- 6 professional bodies
- 2 Growth Hubs (Lancashire and Manchester who collate some data re Lancs projects)
- 2 banks with known female focus
- 3 Universities
- 2 national financing bodies
- 1 social enterprise support body
- Lancashire Skills Hub

No response:

- 4 councils did not respond
- Cumbria Chamber (NEA scheme) said they were too busy to respond

Qualitative

A Linked In online survey ran for one week asking whether given the choice, women would prefer Female specific support.

A mail-chimp survey was sent to approximately 400 women with 7 questions relating to female specific business support.

Two x one hour zoom 'share your views' sessions were held in partnership with Unique Ladies with a total of 10 participants.

Ten 15 minute podcast interviews were recorded by Kath Lord Green, broadcaster, to hear evidence of female business owners and senior leaders own experience of support and what they believe would help in the future.

Part One.

The current position

Female Businesses and the Self Employed

The 2019 'Alison Rose Review of Female Entrepreneurship' (updated 2021) and the 2020 IPSE report 'The Self Employed Landscape' reveal the following stark facts.

1. Only **19%** of businesses in the UK are owned by women
2. The proportion of UK women starting new businesses has flat-lined and in fact decreased from **5.8%** in 2013 to **5.6%** today
3. Twice as many men are thinking about starting a business as women
4. Only **13%** of female led businesses reach a turnover in excess of **£1million**
5. Less than **1%** of venture funding goes to all female teams
6. Up to **£250bn** of new value could be added to the UK economy if women started and scaled up businesses at the same rate as men
7. Overall, **38%** of the self-employed in the UK are women. The average income for women who are self-employed on a full-time basis is **£243** per week. Men earn around **£363** per week - just over **49%** more

Female Leaders

The CMI (Chartered Management Institute) reports that whilst **69%** of junior managers are female, only **36%** of senior managers are.

Whilst the **Hampton Alexander review** confirms that over 100 women have joined FTSE 350 boards over the last decade, the fact remains that only **8%** of Executive Directors (those with day to day influence) in FTSE 100 companies are female.

According to the **ONS** the number of women in management positions rose from **35.7%** in 2012 to **37.9%** in 2017. There is a huge range in the percentages of women in senior management across different sectors with only **20%** of leaders being female in STEM based industries, **1%** of leaders being female in the Construction sector and **37%** being female in the NHS.

According to a **Grant Thornton 2021 report**, in the UK, the senior management roles where women are best represented are HR Director (**49%**), CFO (**35%**) and Chief Marketing Officer (**30%**). The proportion of female CEOs in the UK is at **26%**, up **+9pp** compared with 2020.

The history of a UK Strategy for Women in Enterprise

Extract from 'Supporting Women's Enterprise in the UK, the economic case. FSB November 2018'

“

In March 2005, the UK Department of Trade and Industry (DTI), now the Department of Business, Energy and Industrial Strategy (BEIS), published 'Promoting Female Entrepreneurship', which sought to highlight the economic imperative of supporting women's enterprise.

It included an estimate of the annual gross value added (GVA) contribution by women owned businesses at **£50 - £70 billion**, where **£70 billion** would have represented around **6%** of total UK GVA (including the public sector). This was credited to a calculation made by the Small Business Service in 2004.

This was the first time women's enterprise had been measured in this way, and the research supported the implementation of the UK's Women's Enterprise Framework first published in 2003, which produced regional strategies for the support and development of female entrepreneurship across the UK.

”

Early delivery of strategies

The delivery of these regional strategies was the responsibility of the Regional Development Agencies.

(In the United Kingdom, regional development agencies (RDAs) were nine [non-departmental public bodies](#) established for the purpose of development, primarily economic, of England's [Government Office](#) regions between 1998 and 2010.)

Many established Women's Enterprise Steering groups or boards, which ensured that local and relevant women's enterprise strategy was included within each 3 year RDA economic strategy.

With the closure of the RDAs in 2012, a haphazard transition to Local Enterprise Partnerships ensued and it was some years before local enterprise partnerships (LEPs) were fully established creating economic strategy, and growth hubs were established to take up the mantle of business support.

Part Two.

Growth in numbers (past 20 years)

The Starting Point and growth in numbers over the last 18 years shows:

UK businesses owned by women

2004 - 12%

2009 - 15%

2021 - 19%

The 2003 framework had an aim to increase the number of women in business from 12% to 18 – 20% by 2006.

In 2009 the Greater Return on Women's Enterprise (**GROWE**) report produced by SEEDA, stated that 15% of UK businesses were at that point owned by women. There has been a dramatic slowing of growth from 2009 to 2022.

So, what have we gleaned from our research that could explain this?

Measurement

With the change of government from Labour to Conservative in 2010, the focus on measuring stats regarding women in the economy appears to have been lost.

From 2005 to 2010, there was an annual 50-page dedicated report by BIS, measuring the numbers of women in business called the 'BIS Small Business Survey Women led businesses boost'. It included size, locations, sectors, growth plans and barriers.

From 2011, this was gradually reduced to a 15-page report in 2013 and from 2014 the report disappeared altogether and a brief summary of numbers of female owned businesses in the UK became two paragraphs in the overall annual Small Business Report.

As we all know, what doesn't get measured, doesn't get acted upon.

Business Links and measurement

Government funded business support was provided by [Business Links](#) during these early years of women's enterprise strategy and these physical bodies continuously measured the numbers of women setting up and growing businesses, recording sectors, geographies, when women accessed support, finance etc. But their demise saw the demise of gender specific reporting and this has been a huge loss.

The closure of Business Links also meant the demise of many tailored programmes for women and the loss of hundreds of business advisers who had been trained to understand the different approaches to business often favoured by women and the well researched barriers to growth, using a programme called The Case for Women's enterprise.

It is interesting to note that in the [Burt report](#), a government report to which Wendy Bowers contributed in 2015

Lorely Burt's clear recommendation is that:

"LEPs are potentially another valuable source of data at a local level. Of seven LEPs who responded to a questionnaire by the author, three of them kept data on the gender of the business owners they worked with. LEPs should be required to keep records of the diversity of the businesses they help."

"This is not a new idea and experience exists: Business Link developed methods for collecting data on ethnic minority and female driven business start-ups and microbusinesses. The government should use its own procurement processes and work with the LEPs to gather data on business diversity."

"In addition, all LEPs should be required to design and implement a strategy to support and promote women in enterprise. The Enterprise and Diversity Alliance outlines seven steps for doing this, which are listed in Appendix 1."

Part Three.

Current National Strategy

The current industrial strategy focuses heavily on businesses with high scale potential and those at the cutting edge of technology such as Fin-tech.

According to the **2021 Beauhurst report** only **20%** of high growth businesses are run by women.

Peer to Peer Finance News reports that only **1.5%** of Fin-tech firms are started by women and they secure only **1%** of funding in the Fin-tech arena.

According to the **Deloitte 2020 report** 'Women as Entrepreneurs in the UK':

"Women are 2.5 times more likely than males to start a business in a lower productivity sector such as education and services, suggesting that entrepreneurs start businesses in sectors they are familiar with and in line with their educational backgrounds."

This same report also states:

*"Women are more likely to lead smaller companies than larger ones. Women led or equally led **40%** of micro businesses, **38%** of small businesses, but only **26%** of medium-sized ones."*

"These proportions have plateaued and even shrunk over the past five years. This is in part due to societal expectations for women to take time off work to pursue primary care of children, as most companies tend to scale-up between 5-10 years of being created."

Current Local Strategy

Sadly, there is no Lancashire strategy for women in enterprise or women in leadership. This is confirmed by both Lancashire County Council and the LEP.

It is hoped that this report and the bringing together of a pilot steering group for Women's Enterprise, both of which are supported by the Council and the LEP, will underpin the development of a long term strategy which will sit within and align to the LEP economic strategy for Lancashire.

Part Four.

Issues specific to women starting and growing businesses

Barriers to start-up and growth

The thoroughness of the *Alison Rose Review 2019 (updated 2021)* cannot be disputed and it provides a comprehensive review of the barriers to female entrepreneurship. In this section, we outline our further recent findings.

Stage: Pre-start and Start

Key Barriers:

1. Lack of Confidence
2. Lack of Opportunity

LACK OF CONFIDENCE

A [2016 report by Vistaprint](#) found that British female business owners find failure more difficult to overcome than their male counterparts. More than two-thirds of female entrepreneurs admitted they find it hard to bounce back from failures, compared with **55%** of men.

Women were **55%** more likely than men to cite fear of going it alone as a primary reason for not starting a business. (*Rose Review of Female Entrepreneurship, HM Treasury 2019*)

Women are less likely to believe they possess entrepreneurial skills. Only **39%** of women are confident in their capabilities to start a business compared to **55%** of men. This is a perceived gap in ability, rather than an actual gap in skill sets. (*Rose Review of Female Entrepreneurship, HM Treasury 2019*)

LACK OF OPPORTUNITY

Women in the UK are twice as likely to live in poverty as men and they have more to risk by coming off benefits. On average, benefits and tax credits comprise one fifth of women's income and less than one tenth of men's (**Fawcett Society 2005**).

This will be exacerbated with the ending of the New Enterprise Allowance scheme which provided a Start Up grant and mentoring for those transitioning from benefits to self-employment.

Women are twice as likely as men to mention family responsibilities as a barrier to starting a business. In addition, for female entrepreneurs with children, primary care responsibilities are the No1 barrier to further business success, with **46%** of female parent entrepreneurs identifying it as a "very important" or "important" barrier versus **33%** of male parents with businesses. (**Rose Review of Female Entrepreneurship, HM Treasury 2019**)

(Note - my 2015 research re women in SME leadership for the BCC found that access to affordable and accessible childcare, particularly after 6pm and during school holidays was a huge challenge for women wanting to grow their business.)

Enterprise programmes often ignore childcare issues and that childcare can act as a cause of business failure (**Rouse & Kitching 2006**).

2019 research from insurer AXA found that **63%** of men start their business straight out of a full-time job compared with just **38%** of women, who are often working part-time or coming out of a career break. This puts them at a major disadvantage.

Stage: Business Start and Growth

Key Barriers:

1. Access to Finance
2. Access to Networks
3. Growing the Business
4. Lack of Role Models
5. Business Support

ACCESS TO FINANCE

Women and minorities tend to have fewer assets (e.g., savings, homeownership) than White males. They therefore are limited in their ability to self-finance or provide collateral for business loans. (*Office on the Economic Status of Women*).

According to Diversity VC, just **13%** of senior people on UK investment teams are women, and almost half of investment teams have no women at all.

A British Business Bank report states that for every **£1** of venture capital investment in the UK, all-female founder teams get less than **1p**, whilst all-male teams get a whopping **89p**.

Women are much more likely to use traditional bank borrowing than VC or private equity. (*ibid Carter & Shaw 2006*)

Women start businesses with around one third of the level of finance of their male counterparts, in every size and sector of business. (*ibid Carter & Shaw 2006*)

Fundraising is a time-consuming process. Conversations with over 60 entrepreneurs — used to inform Nesta's Motivations to Scale and Paths to Scale reports — revealed that fundraising can take up to a year and may come at the expense of further developing the business.

Fundraising may be even more time-consuming for women, because it can be harder for them to attract investors. The root cause of this gap can be two-fold: (1) investors may have a bias against female entrepreneurs and/or (2) they may discount women's business ideas. Evidence suggests it likely is a combination of both. (*NESTA*)

Investors prefer pitches presented by male entrepreneurs over those presented by female entrepreneurs, even when the content is the same. On top of this, there may also be a bias against women's business ideas. **(PNAS)**

ACCESS TO NETWORKS

The 2019 HSBC Private Banking's report on female entrepreneurship, [She's the Business](#), reinforced the need to improve female founders' access to networks, as having a robust support network is paramount to securing entrepreneurial success.

Traditionally, men have had more time to build networks in previous full time careers or through sports or hobbies. UCL researchers found that women did twice as much housework and childcare in the UK during the pandemic, exacerbating an already unequal split of the work by more than 1 hour per day.

GROWING THE BUSINESS

According to the "[Gender, Age, and Small Business Financial Outcomes](#)" report, the revenue of [women-owned businesses](#) was **34%** lower in the first year.

Beyond the first year, revenue growth is also noticeably slower compared to men.

The most common reason cited for women-owned businesses being smaller (less sales/receipts, and fewer employees) than men's is the type of businesses that women entrepreneurs tend to choose. Women are more likely to own businesses in the services sector, such as in health care, education, and personal or retail services. These are often businesses that require little capital for start-up and operation. Men are more likely to own businesses in manufacturing or construction. **(Office on the Economic Status of Women)**

Contracts with other businesses or with government offer great potential for business growth. However, both corporate and government sectors increasingly "bundle" (consolidate purchasing through a limited number of large suppliers), making it difficult for women owned companies, which are usually smaller, to compete for contracts. **(Office on the Economic Status of Women)**

LACK OF ROLE MODELS

Lack of role models - If you asked fifty young people in the UK to name a female entrepreneurial role model, only one would be able to answer. This statistic, which was among the findings of a new study into young peoples' ambition by Entrepreneur First, isn't just disappointing – it's damaging. (*Startups magazine*)

What's more, almost half of UK 18-30-year-olds now report the desire to start a company as the ultimate way to achieve their ambitions. The problem is that society risks wasting their talents if it does not promote successful female role models who they can aspire to.

Both young women in education and women in business need to see more role models in business, across all sectors. There are only 8 female CEOs in the FTSE 100. Since the Women on Boards review (2011) the number of female non-exec directors on FTSE 100 boards has risen from **12.5%** to **38%** but these women are mainly non executive directors and are rarely visible.

BUSINESS SUPPORT

The choice of targeted female-focussed business support is important to women. The National Council of Graduate Enterprise (NCGE) reports that **98%** of women chose to participate in their Women's Flying Start Programme because it was women-only.

Targeted Women's enterprise initiatives complement and add value to mainstream business support services located nearby. The West Midlands Regional Women's Enterprise Unit (RWEU) found that **58%** of their clients in 2007 had not previously used 'mainstream' business support. A 2008 analysis found this figure had risen to **90%** (*Impact Assessment, RWEU 2008*).

Following a sustained strategy to make its services more women-friendly, the national Business Link service increased its proportion of female clients from one-fifth to one-third, between 2003 - 2006. ([*GROWE Report, Women's Enterprise Task Force 2009*](#))

Part Five.

Barriers for women in leadership

Barriers to leadership progression for women in employment

According to the GEO's report 'Improving Women's Progression in the workplace, which summarizes the evidence from 175 academic papers, issued by Kings College in November 2019, the main barriers are:

1. Promotion via networks
2. Promotion via social cloning
3. Absence of clear systems for promotion
4. Conflict between caring responsibilities and work
5. Lack of part time quality managerial roles
6. Entry level into 'sticky floor' level occupations

See [here](#) for recommendations.

The CMI 2013 White paper, 'Women in Leadership' cited the following recommendations:

- Leadership role models for young women, to raise aspirations
- Develop leadership and management skills for women between the ages of 13 and 21
- Career goals - improve self confidence and self belief especially when applying for promotions.
- Coaching and Mentoring
- The support of a network such as CMI
- The acceptance of flexible working
- Require businesses to measure pay and management participation

It is encouraging to note that gender pay gap reporting is now a legal requirement for larger organisations and that the pandemic has proved that flexible working does and can work for many businesses.

Part Six.

Women in Business and Leadership in Lancashire today - Statistics

Despite an immense effort, we could not procure accurate Lancashire specific data from either desk research, such as the GEO Small Business Survey 2020, ONS employment surveys or requests made to business support organisations, such as the FSB and Chambers of Commerce or from Institutes, such as IOD and ICAEW.

Similarly the banks we approached, whom we knew were very focused on supporting women in business, did not have to hand data by anything more detailed than by region. In the time frame provided, we were not able to pinpoint the correct University departments that may have helped us with local data.

The following information was provided by the LEP, however this data only relates to the period January to August 2020, which we are sure you will agree was a unique year.

Business Ownership

So far *in 2020*, there have been nearly **a thousand (978)** businesses set up which have only female directors.

So far *in 2020*, there have been over **four thousand (4068)** businesses set up which only have male directors.

Approximately **71%** of companies registered in Lancashire *in 2020* have a sole director.

The most common permutation of gender and directorship is a sole male director, with **52.6%** of all businesses registered in Lancashire *in 2020* conforming to this. This is followed by **14.6%** of businesses having a sole female director, and **11.3%** of businesses having two male directors.

In 2020, **70%** of newly registered firms in Lancashire had no female directors, this has reduced from January and February 2020 where this figure was **66%** and **65%** respectively. For *June 2020*, **71.2%** of businesses created had no female director. In 2020 to date, **17%** of businesses had only female directors, **70%** had only male directors, and **10%** had a 50/50 split between male and female directors.

This would suggest that just under **1 in 4** new businesses in Lancashire are run by a woman and just under **1 in 5** businesses have only female directors. In *March 2021*, according to www.nomisweb.co.uk there were **54,000** VAT businesses in Lancashire which would suggest that around **12,000** of these are female led.

Self Employment

The percentage of the population of women ages 16 - 64 who are self employed in Lancashire peaked in 2017 at **6%**, rising from **5.1%** in 2004. The current % (2021 figures) is **4.8%** against a national average of **6.8%**.

Using Lancashire County Council mid year population estimates and Nomisweb figures, we have calculated that **1 in 4** of the self-employed in Lancashire are female.

However it should be noted that the average earnings of S/E women in the UK are **£12,500** per annum compared to men at **£19,350**. According to an **IPSE 2020 report**, this is driven mainly by women charging a lower day rate for their services.

Women in Leadership

We were unable to procure any Lancashire specific data re women in management or leadership in Lancashire from the Universities and organisations approached. The national picture is reflected on page 16 of this report.

Part Seven.

Women specific business and leadership support in Lancashire - the current picture

To collate this information, we used a 4 stage process:

1. Stage 1 - Questionnaires to support providers
2. Stage 2 - Online polls and surveys
3. Stage 3 - Podcast interviews with female leaders and business owners
4. Stage 4 - Online focus groups with women in business

Stage 1 - Questionnaires to support providers

QUESTIONNAIRE

1. Have you ever been asked for female-specific business support?
2. Do you offer women specific business support presently?
3. Have you done so in the past ? If so, when and why did this end ?
4. Does your organisation gather any female specific data re numbers requesting support, those helped, average size of investment, what type of investment ie traditional, venture or crowd funding.

If you answered yes to question 2 or 3 please answer the following:

*What did/do you offer?

*Is/was it part, or fully funded?

*If so, who funded it?

*Was it for Start-up, businesses growth, leadership, or something else?

*How many women accessed it?

*Did you gather and keep feedback, or monitor outcomes?

If yes, would you be able to share the feedback with us at a later date?

Any other comments you would like to share.

Districts (Councils)

We requested the information for Economic Development officers for all 12 districts and 8 responded.

Districts have, of course, had to prioritise Covid grants for the last 2 years, and were still in the midst of that when we approached them. Also different districts are better resourced than others when it comes to business support, but 8 districts responded the best they could.

Q1. Have you ever been asked for female-specific business support?

All respondents answered 'No' to this, but South Ribble added that they do have large numbers of enquiries for business support from women.

Fylde commented:

"I've tended to send enquiries to Boost whilst we get established. The grants we've been handling are pretty much an equal men to women ratio"

Lancaster responded:

"No, but if the team have identified a support need, we always send a link for The Growing Club to ladies we think may want to access this."

Q2. Do you offer women specific business support presently?

All respondents answered 'No' to this.

But Lancaster responded:

"But it is written within our draft delivery plan to commission support in the future"

And Preston responded:

"I haven't been asked for female-specific business support and we don't offer women specific business support. Having said that, turning it on its head, we get requests for start-up business advice for lifestyle businesses from women and will refer on a case-by-case basis to the most appropriate support."

Q3. Have you done so in the past ? If so, when and why did this end ?

Of the 8 districts that responded, 6 were not aware that they have previously offered female specific support, but commented that support is normally stages based, as in digi, start-up or growth, or geographical, such as rural support.

However, back in 2009, West Lancashire had delivered an ERDF funded women in business programme as part of Enterprising West Lancashire. That continued for 4 years and was considered to be a big success.

And Lancaster reported:

“No, other than the support LCC (Lancaster City Council) has offered to The Growing Club previously and ensuring events and courses are marketed to support the Growing Club.”

The districts that had responded were then asked:

Q.4 Does women and enterprise have a place in your local economic development strategy? If yes, please can you send a copy.

No districts have that written into their strategy, but the following comments were made

Lancaster:

“It is written within our draft delivery plan to commission support in the future.”

Ribble Valley:

“Not in the current strategy, we are going to be updating our strategy later this year so it could be something we consider.”

South Ribble:

“We were in the process of updating our economic development strategy when the pandemic struck so that has been delayed but the outcome of this research will be really helpful in shaping the new strategy.”

West Lancs:

“Whilst it is not written into their local economic strategy 2015 to 2025, We don't get asked for it, but would run more women's focussed

stuff again with the resources. It was so welcoming, and you just saw them grow and their businesses flourished.”

Wyre:

“With reference to the ED Strategy – whilst there’s no specific mention of women in enterprise in Wyre’s ED Strategy, we do like to align with the LEP’s Lancashire Skills Hub Framework, where one of the priority outputs is to support Lancashire residents from priority areas and groups (females is an output in many of the ESF projects).

Furthermore, in relation to Reskilling & Upskilling the current workforce, one of the outcomes it mentions is increasing the number of females working in the digital sector. So, it all ties in with both Wyre’s and Lancashire’s priorities!”

Blackpool:

“There is nothing specific regarding women and enterprise in the Council plan. However Our (ERDF) Start-up Lancashire contract (2013-2015) identified women as a potentially excluded group. We normally see (slightly) more women than men about business start-up / self-employment and we normally help (slightly) more women than men to start up.”

In conclusion

Districts are aware that they have significant numbers of women approaching them for support and direct the best they can to what is available.

It was interesting to hear that some economic development officers were aware that women were seen as a priority group, and also that one district had previously seen very positive outcomes of a funded programme for women, but despite that, when that money ended it was not written into their strategy.

This perhaps suggests that support specifically for women in business would require an additional funding pot. This may be why other non-mainstream organisations have been trying to fill that gap in provision.

It was positive to see that those who were about to update their strategy may consider writing gender specific support into that. It is very possible that this report and the steering group could be a catalyst for that.

Organisations

We also posed the same set of questions to:

- Institute of Chartered Accountants England & Wales - NW region*
- Institute of Directors - Manchester region
- Selnet (Social Enterprise support for Lancashire)
- Federation of Small Business, Lancs and Cumbria region*
- Boost Lancashire*
- The Growth Club (Manchester-based but delivers some initiatives to Lancashire businesses)
- Barclays - Lancashire region*
- Nat West - Manchester Region*
- Lancaster University
- Edgehill University
- UCLAN
- Start Up Britain
- British Business Bank
- Recruitment and Employers Federation
- Lancashire Skills Hub
- **Pink Link Ladies**
- **Unique Ladies**
- East Lancashire and North & West Lancashire Chambers of Commerce*
- Construction Industry Training board

Only those with an * offered occasional women specific events/training, often focussed around wellbeing and soft skills.

Only those **in pink** offered services specifically for women covering networking, events, awards, workshops and seminars, many of which were fully funded.

Barclays and NatWest do have specific courses/initiatives for women but these are national programmes. They both also have relationship managers UK wide who specialise in supporting women in business. They could not provide any Lancashire specific data for women accessing their courses/initiatives.

Edgehill University is delivering CMI levels 4,5 and 7 via Leading Lancashire funding. Their remit is to attract **75%** females. However they advised they 'did not know where to go to advertise specifically to women and that no women had applied for level 7 Strategic Leadership'

The FSB advised that ‘**33%** of Lancs and Cumbria members are female. They have a partnership with The Growing Club (GC) to provide quarterly women in business networking/talks. These transferred online monthly during Covid. Now supporting 2 women in business events per year for GC to deliver.’

Start up Britain advised that **40%** of their loans nationwide totalling **36,440** loans nationwide are awarded to women. However only **1064** of these loans have been to women in Lancashire.

Data from Selnet

Selnet advised that they have received the following enquiries over the past 4 years.

SELNET DATA						
Year	No. of enquiries	From women	% of women	No. supported	% supported	Pre-start: Existing
2019	40	18	45%	10	56%	8:2
2020	44	30	68%	14	47%	10:4
2021	114	71	62%	25	35%	15:10
2022	112	53	47%	18	34%	16:2

Some of these businesses were supported using Boost funding, so figures may be duplicated in the following section.

Data from Boost, Lancashire

Here is the table of gender from Lancashire Boost projects against our ERDF outputs. These are for all projects - Growth Mentoring, Growth Support, Bespoke and Business Relationship Management. These are dated January 2019 to September 2021.

BOOST DATA				
Output	Female	Male	Prefer Not To Say	Total
C1	478	733	8	1219
C5	147	122	1	270
C8	300.00	777.64	6.6944	1084.34
P11	192	175	1	368
P13	415	868	0	1283

C1	Companies assisted to 12 hours of intense support
C5	Subset of above, those that are New Businesses <12 months
C8	Subset of above, number of jobs created
P11	Potential entrepreneurs assisted to start a business
P13	Information, diagnostic and brokerage 3 hours

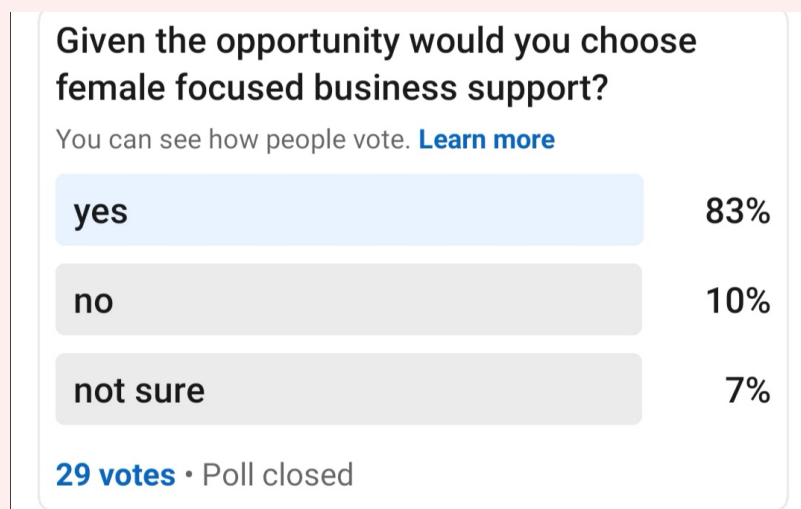
Whilst there appear to be equal numbers of men and women accessing new business support, the intensive mentoring/coaching for businesses over 3 years old with more than 10 staff, has a split of **60% males 40% females** which is of interest.

Also the male owned business created **73%** of the new jobs suggesting they are larger/growing faster than female owned businesses accessing Boost support. Also there are more than twice as many males approaching Boost for diagnostic support.

Stage 2 - Online polls and surveys

We have an almost Catch 22 situation where there women do not ask for female focussed business support and so it is not provided, and because it is not provided it is not asked for. So, we did a very quick, non-scientific poll on LinkedIn asking the following question to women in business in Lancashire

Q: Given the opportunity, would you choose female focussed business support?



We also conducted a Mailchimp survey which was sent to approximately **400** women and which produced the following results.

1. **50%** of respondents had accessed female specific business support
2. **80%** of respondents would like to access female specific business support or training for business growth (**60%**) and for leadership training (**40%**).
3. **60%** found out about support from their personal networks
4. **20%** had accessed Boost Lancashire
5. **20%** used Google to find support.
6. **66%** felt that leadership/business support should be fully funded
7. **66%** felt that time of day of support might be a barrier
8. **33%** felt that cost would be a barrier
9. **50%** felt that mentoring was the best kind of support for women,
10. **33%** wanted consistent, easy to find support.

Stage 3 - Podcast interviews with female leaders and business owners

We conducted 15-minute interviews with 10 Lancashire women, from a dog groomer in Nelson to the Sales Director of Daisy Communications, a **5000** employee, **£200m** turnover telecoms group, from social enterprises to fast growing SMEs. These interviews are available [here](#).

INTERVIEW QUESTIONS

1. Have you accessed any business or leadership support during your career journey?
2. What has helped the most?
3. What else would you like to be able to access?
4. Have there been any barriers for you as you have developed your business or career?
5. If you could influence a 10 year strategy for women in business and leadership in Lancashire, what would you like to request?

Key emerging messages were:

Support for Employed Leaders

Employed leaders accessed the majority of their support via their place of work, or from their personal network. Their CEO or board taking an active interest in promoting women was critical to their success.

Start-Up Support for Business Owners

Business Owners had all accessed some start-up support apart from the dog groomer. This had been from Enterprise agencies in the main, some as far back as 2004.

Most had found start-up funded support too generic and some had found the length of the workshops too long. Interviewees with previous business experience had found the start-up workshops too basic.

About half of the business owners mentioned that learning how to sell would have been very useful at the very start of their business.

Only one of the interviewees (designer/manufacturer) had not looked for start-up support and had 'found' Start up Britain via the Business Insider magazine. She had received a 10K loan and a brilliant mentor from them.

All agreed that searching for the right support had been time consuming at a time when they needed to invest whatever time they had into establishing the business and getting their first sales.

Some of the younger interviewees felt that the start-up and growth workshops were old fashioned and geared more towards F2F service businesses than product based online businesses.

Networking

All the business owners agreed networking had been very useful both for support and as a place to find out about business growth support

General Support

Most business owners had had a mix of support from University programmes through to paid for coaches and there was usually one person or course that had had a very positive impact and several that were far less effective.

Every interviewee had a different journey and needed a tailored approach to support.

Mentoring

All agreed that mentoring had been the best support they had received, whether this was informal, accessed through Boost or paid for themselves or by their employer.

All agreed that the matching of mentors was very important and that industry specific experience for the mentor was vital. Some leaders had paid personally for coaching and felt this to be a necessary step as they reached the more senior levels of their careers.

Improvements

Interviewees told us that they would have liked online, short (one hour) accessible anytime, workshops in social media, cash management, employing people, how to understand taxes as their businesses grew.

For more intensive support, they would want industry specific support and much more visibility about where and what is available.

Most stated a hub/website listing support for women would be very valuable.

Barriers

When we discussed barriers, many of the women stated that the main barrier had been themselves. Lack of confidence, not putting themselves forward for promotion, not asking for a higher salary, was predominant among the employed leaders. To overcome this, many had sought support from partners, friends and personal networks.

For the business owners, many felt that their partners did not understand the pressures they were under trying to balance home and business and the support they had found at business networks had been invaluable.

Interviewees with young children said that the cost of childcare and lack of time had held their businesses back.

Strategy

Regarding strategy, all felt it was important that we included young women and students in our discussions regarding a 10 year strategy.

Most wanted much more visibility of support, with a dedicated hub or platform.

All would like to see a Lancashire female mentoring programme, with industry specific mentors. Many mentioned a lack of business/career role models.

Some felt that women's training/support often focused on wellbeing and confidence and whilst this was useful, women also needed to

understand how to scale businesses using social media, accessing finance, building influential networks and exporting.

It was felt that growth coaching/training for women needed to be more visible and mentoring for female managers was critical to support more women into leadership roles.

General

All our interviewees were surprised at the stats regarding women in business/director roles in Lancashire and had not realised it was so low.

Whilst not all were convinced that female only support was needed across the board, all felt that women should have the choice of a female adviser/mentor/coach and networking if that was her preference.

Stage 4 - Online focus groups with women in business

10 women participated in online focus groups, undertaken in conjunction with Unique Ladies networking.

During these one hour sessions, we asked business owners the following questions:

1. Have you accessed business or leadership support?
2. If yes, how useful was it?
3. If not, do you know where to look for this?
4. Given the choice, would you prefer female specific support?
5. What do you think is the best kind of support for women in
6. Business/leadership?
7. Do you think support should be funded?

All had accessed some kind of support although many classed joining a network as business support.

All participants had not known where to look for business support when they first started their businesses and had found out about funded support along the way, usually from their business network or work associates. If looking now, most would use Google which they felt could be confusing.

Mentoring and peer group support again featured highly as the best kind of support for women.

Participants had mixed reactions to whether support should be funded. Most thought that start-up support should be.

Female Specific Support in Lancashire

ORGANISATION	CONTACT	SUPPORT	ACTIVITIES	COST
The Growing Club Lancashire	Jane Binnion, Owner	Social enterprise providing enterprise training and support for women	Enterprise training programmes and drop-in support	Free or subsidised, based on household income
Federation of Small Business National	Paul Foster, BDM	Not-for-profit organisation offering networking and talks in partnership with The Growing Club	Quarterly networking and events	Free networking events, membership fee
Pink Link Ladies Lancashire	Coral Horn, MD	Franchise membership clubs for women in business	Networking, annual awards, funded workshops	Membership fee, Boost funded workshops
East Lancashire Chamber of Commerce Lancashire	Christine Lambe, Training Director	Organisation providing training for Lancashire businesses	Leading Lancashire women's workshops and conferences (2-4 per year)	Free
Role Lancashire	Wendy Bowers, MD	Organisation offering courses, events & retreats for women in business & leadership	Role model events for female college students, Courage to LEAP start-up & growth programme, Leading Lancashire conferences in partnership with East Lancs Chamber	Some funded via Boost
The Women's Organisation Manchester		National business organisation for women including policy & research	Free business start-up and growth workshops, mentoring, networking, events	Free
She Inspires Foundation Manchester & Lancashire	Gulnaz Brennan, MD	Social enterprise supporting Ethnic Minorities	Networking, awards, courses, signposting	Some courses funded
ICAEW National		Professional body for Women in Leadership	6-month leadership programme, mentoring, workshops, peer groups	Circa £2500

CMI National		Qualifying body with network for female managers & leaders	CMI Women networking & resources	Included in membership fee
Women's Business Club Manchester		Community empowering women to succeed in business	Virtual networking, power hour talks, annual awards, events	Part of national franchise
Unique Ladies Manchester & Lancashire	Suzi Orr	Franchised clubs for women in business	On and offline business networking, social & charity events	Pay as you go
Northern Powerwomen North England	Simone Roche	Business community focused on gender equality & social mobility	Mentoring, networking, awards, events, programmes, policy, influencing	Free membership
The Enterprise Bridge Manchester & Lancashire	Jenny Matthews	Organisation connecting local businesses	Networking, mentoring, workshops	
Fund her North North England	Jordan Dargue	Organisation connecting women with investors	Advice, guidance, pitch practice, investment (£2million already invested)	Free

Part Eight.

Recommendations

We are in a unique period of history where we are focussed on economic recovery post-pandemic.

Pre Covid-19 we were working hard in Lancashire to build back after austerity, and women and enterprise played a significant role in community wealth building. However, it is a fact that female led businesses were hit hardest during the pandemic for various reasons, and Covid-19 has threatened the progress of gender equality.

Now more than ever, women need to have their challenges understood. Many women welcome women-only spaces or support programmes, and mainstream provision must be fit to support women.

“

Despite the recommendations set out in the Rose Review 2019, the Chancellor and Government policies have not to date reflected the extra challenges that women-led business owners face, nor have they introduced measures which could facilitate their survival and growth.

Now is the time and the opportunity for Government and devolved administrations to recognise the needs of women business owners, their economic potential for job creation, innovation, and the rebuilding of the UK's economy. Now is the time to bring us to the policy table.

”

***Build back better for Women's enterprise report.
Women's Enterprise Policy Group 2020***

1) WOMEN IN ENTERPRISE STEERING GROUP

Our primary recommendation is the establishment of a Women in Enterprise Steering Group working alongside with the Lancashire LEP. Meeting quarterly online and receiving regular information from sector specialists on the ground.

The steering group's overall aim will be to establish an economic strategy that drives the increased participation of women in business and leadership in the County and is included in the overall LEP economic strategy.

An early aim of the group will be to establish the gender specific measurement of business ownership, business directors, and the self-employed in the county and for this data to be collated and available in an easily accessible format.

These initial measurements will develop to form an annual report on the sector and size of female owned businesses, location, age of owner, ethnicity, growth plans and barriers.

We recommend that the group oversees a 2022 series of listening events to discover the wants and needs of women in business and leadership in Lancashire.

With regards to the NEA's (New Enterprise Allowance) response to our data request, this data is an important part of understanding the picture and efforts should be made to secure it. NEA has now ended and nothing has been put in its place. We recommend the steering group continue to request that information and address the gap left by NEA.

2) FUNDED BUSINESS SUPPORT

Funded or part funded women specific business support should be developed for the 1 year to 5 year growth period of a business when start-up support has ended but businesses are not yet large enough to access funded mentoring programmes. This is the missing middle. For example of resources see [here](#).

3) IMPROVED ACCESS

A dedicated web page or hub should be set up on the Boost website detailing women specific enterprise/leadership support and events and showcasing role models and case studies.

Regular social media campaigns and features in business magazines should focus on women in the county and available support.

Councils should be encouraged to offer women specific support to align with International Women's Day, Women in engineering day etc.

4) MENTORING SERVICE

A county-wide mentoring service should be developed to match mentors and mentees by industry sector, with an option for women to choose a female mentor if preferred. This should not be restricted by SME status, sector, age or size of business.

5) IMPROVED UNDERSTANDING

Boost advisers should read the Alison Rose review and be aware of the barriers women still face and the different approaches needed when working with women re self confidence, attitude to risk and work/life balance.

6) COLLABORATION

Overall and most importantly, there needs to be a joined up approach to women's business and career development in the County. Inconsistent, patchwork support offered by a mix of public, private and third sector is not effective.

We have some great initiatives and discussions happening, led by banks, LBV, the Council, Chambers of Commerce and FSB. We have short courses and events run by colleges, professional bodies and networking organisations.

We need to work together and collaborate. We need to show Lancashire women we are aware of their potential. History shows what can be achieved when policy, strategy and delivery go hand in hand.

The percentage of female owned businesses in the UK rose from **12%** to **15%** over 4 years from 2005 to 2009, when the powers that be decided to roll out joined up support and measure the results.

We can do this in Lancashire, giving women the opportunity to scale businesses and achieve leadership roles, encouraging our next generation of women to lead high value businesses and releasing many millions of pounds and many hours of creativity and joy into our County.

Appendix.

The Alison Rose Review 2019

<https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>

The Burt Review 2015

<https://www.gov.uk/government/publications/inclusive-support-for-women-in-enterprise-the-burt-report>

The Alexandre Hampton Review 2021

https://ftsewomenleaders.com/wp-content/uploads/2021/02/HA-REPORT-2021_FINAL.pdf

'The FSB Supporting Women's Enterprise in the UK' The Economic Case 2016

<https://www.fsb.org.uk/resource-report/supporting-women-s-enterprise-in-the-uk.html>

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'Business Stats' House of Commons Library 2021

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'Untapped Unicorns' Barclays 2017

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'Women as Entrepreneurs in the UK - closing the gaps' Deloitte 2020

<https://www.endersanalysis.com/reports/women-entrepreneurs-uk-closing-gaps>

'Women's progression in the Workplace' Government Equalities Office 2019

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/840404/KCL_Main_Report.pdf

Greater Return On Women's Enterprise (GROWE) Report 2009

<https://strathprints.strath.ac.uk/42203/>

The Strategic Framework for Women's Enterprise 2003

<https://www.prowess.org.uk/wp-content/uploads/2011/10/Strategic-Framework.pdf>

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