

Supporting women in business

This book is designed as a handy resource for business support providers and advisers who want to improve their services for women. Maximising the number of women attracted to your service, designing courses to be inclusive, and understanding womens' attitudes to risk and investment, are some of the topics covered.

Top tips
for business
advisers



Supporting women in business

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NWES

Norfolk and Waveney Enterprise Services (NWES) specialises in helping people who have a good idea for a business make it a reality by offering fully funded professional advice, an excellent start up business training programme leading to the compilation of a business plan, and a loan fund specifically for anyone who has been refused credit from a bank.

IWE

Inspiring Women's Enterprise is an initiative, fully-funded by EEDA, that provides women in the East of England with the skills to get into employment or start a business. The self-employment and employment routes include self confidence training, CV and interview skills to 'women returners' and a range of paid for training courses for existing business owners.

One of the objectives of IWE is to improve the quality of business support for women in the Eastern Region.

www.nwes.org.uk

WENTA

WENTA (the Watford Enterprise Agency) is a partner of NWES for the delivery of the Inspiring Women's Enterprise (IWE) initiative.

www.wenta.co.uk

Prowess

Written with the support of Prowess, the UK- wide advocacy association that supports the growth of women's business ownership through the development of an effective women- friendly business support infrastructure and enterprise culture.

www.prowess.org.uk



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Introduction



This is a reference guide for people in business support who want to help more women to start and grow businesses. It takes a holistic approach looking at the business support cycle from the pre-start stage to high growth businesses and considers both the role of the individual business adviser and the culture of the support organisation.

There is a powerful economic case for helping more women to consider, start and grow businesses. UK women are less than half as entrepreneurial as their male counterparts – a situation that can't continue if the UK is to thrive in the global economy.

Why women-specific support?

In all sizes and sectors of business, women's businesses are handicapped by inadequate early investment and less access to new market opportunities. Their businesses generally take longer to get started and grow more slowly. Some women's businesses remain small because they choose to remain small. Those businesses are important.

Other issues for significant numbers of women include low confidence, the need to balance family responsibilities with their business and the importance of a strong values base to their business. Very often of course those issues in themselves are real strengths providing the basis for strong, sustainable business.

Women's businesses are ultimately just as successful as their male counterparts. However recent research indicates that fewer are making it through the difficult early years: it seems the rocky foundations are having an effect. Sensitive business support which understands and builds on women's strengths is more important than ever.

1. Annual Small Business Survey 2003, Small Business Service
2. Gordon Brown, Advancing Enterprise Conference, 04.02.05
3. Rt Hon Jacqui Smith, Minister for Women and Equality speaking at 2nd Prowess conference
4. Chief Executive of the Small Business Service, Martin Wyn Griffith, speaking at the National Dialogue for Entrepreneurship, Washington DC, March 2003
5. Small Business Service estimate 2004

Why focus on women?

- Women starting up in business will tend to provide a more immediate contribution to the economy: around one in five women come into self-employment from unemployment compared with around one in fifteen men.¹
- If the UK could achieve the same levels of female entrepreneurship as the US, Britain would gain three quarters of a million more businesses.²
- The UK's relatively poor performance in rates of entrepreneurship (with consequent impacts on productivity) compared to the USA is almost entirely accounted for by our low level of women's business ownership.
- If women started businesses at the same rate as men, we would have 150,000 extra start-ups each year.³
- A pound invested in developing women's enterprise provides a greater return on investment than a pound invested in developing male owned enterprise.⁴
- Women in small business ownership make an estimated £50 – 70 billion annual contribution to the UK's gross value added by business.⁵
- 24% of self-employed women have a degree or equivalent, compared with 18% of self-employed men. More highly qualified entrepreneurs grow their business at a faster ratio.

Marketing and outreach



Maximising the number of women attracted to use your service requires a different approach. To be effective, you need to be aware of your own attitudes and expectations as well as those of your customer base. Women's business support organisations across the UK have seen the number of women accessing their programmes increase sharply by applying these tactics:

Watch your language

Drop the business jargon. Research shows words like 'entrepreneur' and even 'networking' can be a turn-off for women, whereas practical and descriptive terms like 'working for yourself', 'being your own boss' and 'meet other women like you' are more likely to appeal.

Reflect

Make women feel welcome by incorporating their images and case studies in your marketing materials and at your premises. Celebrate the women's businesses you've supported in the local press and media.

Get out more

Leaflets aren't enough. Get out and talk to women wherever you can, through partnerships, community groups, supermarkets etc. Women are truly formidable word of mouth advocates and will soon be doing the job with you.

Keep track

Measure the effectiveness of your marketing strategy by segmenting client statistics by gender, ethnicity, disability and other target groups.

Listen and learn

If you're targeting a particular group such as young women, ethnic minority groups or technology firms, test your approach on a few first, get their feedback and refine it.

Cleaning Fairies

Chatteris, Cambridgeshire
Tel: 01354 697743



Carla Shand and Olivia Steers surveyed 100 people in three different Cambridgeshire towns before they settled on a target market for their new business, 'The Cleaning Fairies'.

There was demand from kitchens and hairdressers, but they decided domestic cleaning was a more rewarding opportunity. While waiting for financial support from Prince's Trust they practise-cleaned for friends, taking before and after pictures for their marketing materials and asking for recommendations.

"We like the idea of a gradual build-up of our clients," says Carla. "We waited a long time to get to this position, so we don't want to spoil it all"

“ We were independent managers in a household, this is just a natural extension of that ”

Access

One size does not fit all. 'Support should be tailored to the needs of the audience' has become a cliché in the world of business support. But how many give it any real thought? How you design programmes of support can directly link to who your clients are – it's easier than you think to design groups out. By following the check list below, you may improve your service's fit to women's needs:

Get your timing right

Lots of women have multiple responsibilities and are time-poor. Times to avoid are school drop-off and pick-up. But don't take it for granted school hours suit everyone. If your target group work during the day, they may prefer evenings. Some groups love weekend courses with a crèche. Most women just can't be as flexible as they'd like to be, so ask and tweak until you get it right.

Location, location...

Make sure your location is safe and welcoming, has good parking to enable quick getaways for women on a tight schedule, and that it's accessible by public transport for the large number of women who don't have access to a vehicle. A box of toys is nice for the odd time a woman has to bring a child along.

The price is right

Women are more likely to be on lower incomes, have smaller businesses and are less confident about their business abilities. Combined, those factors mean price can be a great barrier to access. Offer bursaries and free places where necessary.

The psychology of growth

It's proven that men tend to overestimate and women underestimate their skills and prospects. So if access to your programme is based on expectations of future turnover or number of employees, bear expectation differences in mind and introduce some discretion or weighting for women.

Take care

Women are much more likely to be primary carers. Help with childcare and other care costs can be invaluable for new businesses. If funding isn't available to provide this directly, provide information and linkages to relevant providers.

A woman's place

Consider some women-only activities, such as a network, peer support groups or workshops. For a start, such initiatives really appeal to a lot of women and will draw them to your organisation (but some women oppose women-only

provision so just make it an option, don't make it compulsory for all women!) .

Women-only sessions can enable strong and effective networks to develop, that are a source of ongoing support as businesses grow. Where women are a minority in a particular business sector the support of other women in a similar position can be particularly important. Women-only can be an essential option for some cultural groups.

6. Enterprising Women Evaluation and Research Report 2007.
7. Dr Stuart Fraser, Finance for Small and Medium-Sized Enterprises, 2005.
8. The barriers start to fall – Barclays 2000.

Business Support

- **Most women want female-focused business support.** The National Council for Graduate Entrepreneurship found that 98% of women chose to participate in their Women's Flying Start Programme because it was women-only. And 98% of women involved in the Enterprising Women initiative said women-specific support was either important or very important to them.⁶
- **Majority female owned businesses are more likely to draw on external advice than majority male-owned businesses.**⁷
- **Women are more likely to be responsible for looking after the children or arranging childcare facilities.**⁸

Add Office Support

Highland Road, Norwich
Tel: 07787171174



Sandy Grange has found four regular customers within six months for her home-based virtual business administration service, but she still doesn't feel like a proper business. Her office is in her home. "I've got to go out and actively promote myself. The people I am working for, I have worked for in the past."

"I'm very cautious. I won't jump into anything all guns blazing," she says. Sandy would like the business to grow but doesn't want risk. "I would like to bring in other people – but not as employees – I would like to contract the work out to them, a bit like an agency."

“ I was running three businesses as an employee and they suggested that I do it on my own ”

Organisational Culture

An organisation that demonstrates a cross-cutting commitment to women-friendly business support is likely to be one providing a high level quality service to all its clients.

Take a look at yourself

Is your annual report stuffed full of white men in grey suits? Imagine you need to go for business support yourself and the agency you visit is staffed almost entirely by black women. Does it feel right? Probably not, unless you're a black woman. Aiming for a mix would be good!

Seek first to understand

What is different about women in business? If you're still not sure, go on a diversity training course or a Prowess 'Gender Focus' training day which is specifically about women business owners. The penny will drop and you'll have a good time! Make sure training is available to reception and front line administrative staff too. They are usually the critical first point of contact. Good customer care is essential at every point of contact.

It's the economy stupid

Avoid sidelining women's business support by delegating it to a junior member of staff as a nominal 'women's issue'. Female entrepreneurship is amongst the biggest growth markets in the UK.

Be strategic

Integrate the women-friendly perspective throughout all your strategic reports and monitor and review mainstream as well as targeted activities.

Be positive

Take positive action if necessary. Seek out, enable and encourage women to apply for vacancies. Perhaps you could offer work-shadowing and training to grow women's skills. It is about increasing the supply of qualified women so that they can compete on a level playing field. It is not about discriminating in favour of women.

You don't need to be a woman to empathise with women. Lots of male advisers do a brilliant job. But organisational and individual role models are important and sometimes women prefer to talk to other women. Research from the corporate world suggests that you need a critical mass of 30% women at senior levels to change culture.

Build on the best

Base programmes and initiatives on best practice and research from within the UK and beyond – join Prowess to share best practice and keep up-to-date with research and policy developments

Dinosaur-free zone

It should be understood by all staff that sexist, racist and patronising actions or behaviour are unacceptable. And this should be backed up with an effective disciplinary and grievance policy.

Commitment is essential

None of this will last without the genuine commitment of the people who lead your organisation.

Harris-Hinds Consultancy

Colney, Norwich
Tel: 01603 625665



"When I came to the Advice Centre with my idea for a business development consultancy, I fell into a trap that I think many people fall into. I was looking for someone to say to me: 'What you are suggesting is a good idea, and that will work'," explains Hazel Harris-Hinds.

Hazel's initial discussions changed her expectations. The advisers, she realised, would help her think through her own situation.

"For people who are coming out of a successful career, the adviser can help them analyse their skills so that they can be repackaged in another way. Because you have built up skills and a value in one industry, it does not mean that you could not offer equal value doing something else."

"The advisers challenged and questioned some of the things that I thought would work"



Training and workshops

Tailoring courses to maximize the benefits to women participants doesn't demand a radical change of core subjects, such as finance and marketing, but may mean adapting the way the programme is delivered.

What's it taste like?

Provide taster workshops so that women can see if an initiative is for them before making a full commitment.

Build confidence

Confidence is an issue for women at all levels so consider activities which help women to identify the transferable skills they have developed in unpaid work or previous jobs. Help them to see that they know a lot more than they think.

Keep it real

Bring in local or relevant women business owners to talk about what they do and to answer questions. Brief them to talk about the challenges they overcame as well as the high points.

Challenge stereotypes

First and foremost use excellent trainers. And, if you can, find women who cover 'hard' subjects such as finance. They can additionally be powerful role models.

More than job skills

Business is a balance for lots of women, so tie in topics like time-management, personal development and assertiveness.

Interact

Deliver training in an active, participative manner to encourage trainees to take responsibility for their own learning and business development. Schedule time for trainees to share experiences.

Integrate

Integrate the benefits of technology for business research, management and home-based businesses.

Partner

Maximise opportunities for your clients by



working in partnership with other providers. If your service is dependent on partnerships to be comprehensive, make sure that you can also influence their programmes.

Evaluate

Evaluate every session and act quickly on client feedback to keep improving.

- 9. GEM UK 2005.
- 10. SBS Promoting Female Entrepreneurship, March 2005
- 11. Estimation based on Aggregated Business Link Customer Satisfaction Return, Dec 04.
- 12. Dr Stuart Fraser, Finance for Small and Medium-Sized Enterprises, 2005.
- 13. Building Client Networks, Durham University Business School.

Business Support and Training

- Women who have undergone some form of enterprise training are twice as likely to be engaged in entrepreneurial activity.⁹
- 70% of women-owned businesses seek advice at the start-up phase compared with 64% of all businesses.¹⁰
- 23% of the Business Link Operators' clients are women.¹¹
- Majority female owned businesses are more likely to use an accountant than majority male-owned businesses and less likely to use no external advice than majority male-owned businesses.¹²
- Coaching is increasingly popular with women as it tends to focus on 'drawing out' rather than 'putting in'.¹³

Angels and Urchins

St. Cuthberts St, Bedford
Tel: 01234 355661



"We moved to Bedford about a year ago," says Sam Price. "I was looking for back-to-school shoes for my son and all I could find was Clarks. I thought there must be the opportunity for a good children's shoe shop and it was just one of those ideas that wouldn't go away."

"My business adviser described me as a destination retailer. I don't have to be located in the town centre. As long as people know about me they will come. For me, the key thing was advertising, marketing, and making sure that I got word out there that there was a new shop in town."

“ It brought everything together and gave me the path forward ”

Continuing Support



Most organisations offer 1-1 business support and it can be a critical means of keeping the client focused and on track. It can take the form of business counselling, mentoring and increasingly coaching.

While those forms of support have different levels of application, the fundamentals are the same. Business knowledge isn't enough. Advisers need to have well developed interpersonal skills and ideally have experience of starting and running their own business.

Advisers who relate

Building confidence is as important for women as practical business skills, so advisers must have the skills to encourage, motivate and nurture clients. Where ongoing support is provided by volunteer mentors, it's important that they are provided with training and matched carefully with clients. Coaching is increasingly popular with women as it tends to focus on 'drawing out' rather than 'putting in'.

Power of the sisterhood

Encourage graduates of your programme to form their own network (if there isn't a local one already). Women-only networks can be a stepping-stone and in themselves provide opportunities for mutual support.

Keep in touch

Keep in touch with programme graduates. Following their progress will help to:

- evaluate and improve your programme
- continue to give support
- encourage them to consider further business development needs.

14. Adapted from Northern Ireland Strategic Framework for Women's Enterprise 2002.

Women want advisers¹⁴ who can:

- Take them seriously and show a commitment to help develop the business.
- Be sympathetic to family commitments that may influence how women want to run their business.
- Provide women with the tools and information to make their own judgement about the viability of their business idea.
- Be open-minded about original ideas and be willing to refer clients on to a relevant expert.
- Give feedback in a supportive, non-judgemental, unpatronising way.
- Accept that women who start part-time businesses are not less committed.
- Be down to earth and avoid jargon.
- Be competent.

Julia McClay

Croxley Green, Wickmansworth
Tel: 07958 369282



Julia McClay has invented three products and patented two of them. She has convinced the equestrian equipment manufacturer Stubbs to put one into production: a cleaning broom with scraper on the back. About 300 units have been sold – but the product hasn't taken off yet. "Ideas just pop into my head. Other people don't do anything with their ideas, but I do." Her latest idea is a fridge door timer that tells you when your pet needs deflea-ing.

After leaving full-time employment to have children, Julia got involved in a series of money-making enterprises, from supermarket promotions, to telephone directory delivery and market research – as well as training as a riding school instructor. "I don't know why, but women tend to take up this type of small enterprise. Maybe men feel they need to get a proper job."

“ I still believe in the product because the people who have bought it like it ”

Access to finance

Many business support programmes target people with access to start-up funding (such as a redundancy cheque) but women's businesses generally have significantly less access to capital investment than men's. Across all sizes and sectors, women's businesses use just one third of the start-up capital of their male counterparts.

Women are more likely to have problems attracting finance due to broken working lives resulting in poorer credit ratings. At the same time women, as a group, are more cautious about borrowing and more likely to use their personal savings to invest in their business. Undercapitalisation means that women's businesses grow more slowly and stay smaller.

Risk Awareness

Over her lifetime the average woman in the UK is £330,000 worse off than the average man. Combined with a greater prospect of being left holding the baby if relationships fail, women's propensity to be more cautious about external investment in their business may well be perfectly rational. However, it seems women

are not just much less likely to take up a broad range of types of finance, they are also less likely to know that those financial options even exist. As a result, it's particularly important that business support providers make sure women are fully informed about the range of financing options available and have the opportunity to discuss and reflect on those options in an environment where they feel comfortable asking 'silly questions'.

The big picture

It is important that advisers inform women of the range of finance options available, including:

- **Non-bank sources of finance** – e.g. Community Development Finance Institutions (CDFIs).
- **Venture Capital, Business Angels and Informal Investment** – awareness of these investment opportunities among women is very low. It is estimated that less than 2% of venture capital currently invested in the UK is invested in women-owned business.
- **Microcredit** - internationally recognised as a successful finance tool for women-owned business start-ups. Providers should consider developing a microcredit programme (combining access to finance, within a long-term mutual support group of other business women).

Lenders should consider:

- **Developing criteria based on the applicant's business plan and character rather than credit ratings.**
- **Being open-minded about part-time, home-based businesses.**
- **Offering a range of loan sizes, starting with loans of less than £500.**

- **Working closely with local banks to package loans and graduate borrowers into the mainstream.**
- **Trying not to be seen by borrowers as a soft option.**
- **Ensuring that business counselling or mentoring is provided to all borrowers.**
- **Providing more extensive information and awareness sessions about their financial products.**

15. Shaw et al, Unequal Entrepreneurs, The Work Foundation, 2002
16. Shaw et al, Unequal Entrepreneurs, The Work Foundation, 2002
17. Global Entrepreneurship Monitor, R.Harding, London Business School 2005
18. Achieving the Vision, Female Entrepreneurship, British Chamber of Commerce, 2005
19. Global Entrepreneurial Monitor, R.Harding, London Business School 2005
20. FDA (UK Association for the Invoice Finance Industry) June 2006

Women and money

- Women use only one third of the starting capital that men do, irrespective of sector.¹⁵
- Women-owned businesses account for less than 5% of equity finance. Research suggests that gender in itself has no impact on the success of businesses but consistent undercapitalisation does.¹⁶
- Fear of debt is the single largest barrier to entrepreneurship for both men and women. Women are significantly more cautious of debt than men.¹⁷
- 33% of female - compared to 20% of male - businesses use government programmes to fund their business start-up.¹⁸
- Women have lower failure rates than men in accessing bank overdrafts and unsecured loans.¹⁹
- 47% of female business owners say a lack of funding prevented them from starting their business sooner.²⁰

The Vine Thai

Dove St, Norwich
Tel: 01603 627362



Aey's decision to reopen one of Norwich's smallest pubs, offering Thai food as well as real ales, was a commitment to long working hours. Her incentive is to build a future for her two small boys, aged 4 and 7.

She had worked in restaurants, but never managed one before. "I grew up with the food as my Mum and Dad have a Thai restaurant. I knew about good service because I worked in a travel agency in Thailand."

Having been refused funding by a British bank, Aey borrowed from her family and managed to get backing from a Thai bank.

"I did all this here very quietly. I was worried about people pinching my business ideas. I know that this is my golden place now and it is going to work for me."

“ My adviser warned me that it would be very hard work. But I've gone and done it. I'm here now ”

Building for the future



By the time women's businesses become established there is no shortage of ambition. In fact recent research by everywoman suggests that the 'growth ambitions' of women-owned businesses outstrip those of men. However, the tricky period for business advisers is start-up and early stage, where women are more likely to hugely underestimate their potential.

Surviving the climb

Women's businesses are ultimately just as successful as their male counterparts, if their businesses make it through the early years. Unfortunately less of them do so. Early capital investment is often inadequate and women's businesses gain access to fewer new market opportunities than their male counterparts. Their businesses generally take longer to get started and grow more slowly.

Don't give up

It is not enough for women's enterprise programmes just to inspire or get women to the start-up stage, they also need to provide a longer term continuum of support in the form of

business counselling, mentoring, coaching or peer networking.

Customer focus

In helping women-led businesses to develop, advisers should be open to different definitions of success. Advice should take account of the business owner's personal aspirations – not just the potential for business growth. Starting a business as a lifestyle choice is perfectly legitimate. Sometimes a period of self-employment will be a useful step into employment and that is a successful economic outcome. Recognise that any scale of growth in a business is important and should be acknowledged and supported and don't assume that women with initially one kind of business aspiration won't change; as confidence grows or business opportunities open up, aspirations can and do change spectacularly.

Build on strengths

In the changing globalised economy, the way a lot of women do business is an increasing competitive advantage. Feminine attributes such as communication, empathy and multi-tasking are now critical for growth businesses. Women are also more innovative than their male counterparts; more likely to be using technology in their products or services and to be providing a product that is new to the market. And while values other than profit are often the key drivers for women; those values-led businesses have enviable foundations of brand integrity. Help women to identify, value and build on those growth business attributes.

Scalable foundations

Passion is a critical factor in getting start-ups over hurdles. However too often women find it difficult to separate the business from their own sense of

identity and that in itself can become the greatest barrier to business growth. Help clients to develop their business in a scalable manner with clear and transparent processes and effective use of ICT.

It's not what you know...

Women-owned businesses are about 15% of the business stock – but they access less than 3% of corporate and public sector procurement contracts. Focus on tendering and procurement and help women to get involved in the right online and face to face networks.

What the law says



Single sex training

Provision of discrete training for women is sanctioned under The Sex Discrimination Act 1975. Section 47 says of discriminatory training that it is not unlawful when it targets:

- **Women returners whose skills have become rusty or out-of-date**
- **People who have had a career break because of family or domestic commitments**
- **Women aiming to enter employment sectors in which women are under-represented in the UK or in their region**

Non-provision of services to women

Section 29 of the Sex Discrimination Act binds providers of financial services, professional services, and education, as well as local and other public authorities, to offer services to women on the same terms as male clients.

The section makes it unlawful for anyone concerned with the provision of services and facilities to the public to discriminate against a woman because of her sex, by refusing or deliberately omitting to provide her with services or facilities available to men.

Guidance and publications on discrimination issues is available from the Equality and Human Rights Commission website: www.equalityhumanrights.com

Public Gender Duty

The Public Gender Duty came into force in April 2007, it requires public bodies (including RDAs and contractors) to:

- **eliminate unlawful discrimination**
- **promote equality of opportunity between women and men**

This marks a step change from the Sex Discrimination Act 1975. The onus shifts from individuals having to prove that they have been discriminated against to public bodies having to positively promote gender equality.

The gender duty will also require public authorities to ensure that their 'policies and practices as employers, as service deliverers, and in their other functions, including policy-making, regulatory and enforcement activities, address the different needs of women and men'.

'Specific duties'

The 'general' gender duty is complemented by specific duties that apply to specified public authorities. It requires them to:

- **draw up a scheme identifying gender equality goals and showing the actions it is taking to implement them**
- **consult employees and stakeholders as appropriate in setting gender equality goals and schemes**
- **publish their gender equality goals and schemes**
- **monitor progress and publish annual report on progress;**
- **review their gender equality goals and scheme every three years.**

For further details on the Gender Duty visit: www.equalityhumanrights.com/en/yourrights/equalityanddiscrimination/gender/

Race discrimination

The Race Relations Act 1976, as amended by the Race Relations (Amendment) Act 2001, makes it unlawful to discriminate against anyone on grounds of race, colour, nationality (including citizenship), ethnic or national origin.

The amended Act also imposes general duties on many public authorities to promote racial equality.

Non-provision of services

Under Section 20 of the Act it is unlawful for anyone concerned with the provision of services and facilities to the public to discriminate on racial grounds against another person.

Racial grounds are those of race, colour, nationality and ethnic or national origin.

Separate training

Sections 35, 37 and 38 of the RRA allow training bodies to run courses for people of a particular racial group if the training:

- **concerns an under-represented career path for people of that racial group.**
- **meets the special needs of people in a particular racial group.**

The full text of the Code of Practice on the Duty to Promote Racial Equality is available on: www.equalityhumanrights.com

Disability Act

The Disability Equality Duty (DED) for the public sector came into effect in December 2006. It requires all public authorities to actively look at ways to ensure that disabled people are treated equally. The DED is an important new duty aimed at promoting disability equality across the public sector.

Most public authorities are also covered by specific duties, which set out a framework to assist authorities in meeting their general duty.

All public authorities covered by the specific duties must:

CONTINUES OVER

What the law says

- **publish a Disability Equality Scheme (including within it an Action Plan)**
- **involve disabled people in producing the Scheme and Action Plan**
- **demonstrate they have taken actions in the Scheme and achieved appropriate outcomes**
- **report on progress**
- **review and revise the Scheme.**

The Single Equality Duty

In July 2008 the government announced plans for the introduction of a new equality duty. This duty, due to come into force in 2011, will cover all seven equality strands i.e. race, gender, gender identity, disability, age, religion or belief and sexual orientation.

For further information on the Disability Equality Duty visit: www.equalityhumanrights.com and look at the Disability Discrimination pages under Your Rights.

Guides to the regulations have been published by ACAS: www.acas.org.uk

- 21. Global Entrepreneurship Monitor 2006
- 22. Global Entrepreneurship Monitor, GEM, Jan 2004
- 23. State of Women's Enterprise in the UK, Dr. Rebecca Harding, 2007.
- 24. State of Women's Enterprise in the UK, Dr. Rebecca Harding, 2007
- 25. Global Entrepreneurship Monitor, GEM, Jan 2004
- 26. Dr Stuart Fraser, Finance for Small and Medium-Sized Enterprises, 2005

Black and minority ethnic entrepreneurs

- **Women of mixed ethnicity are over 2.5 times more entrepreneurial than white women.**
- **Total Entrepreneurial Activity for white females is 3.6% . It is 10.9% for Bangladeshi women, 10.3% for other Asians, and 10.5% for Black Caribbeans. The most entrepreneurial female grouping is that of 'other Black' at 29.9%.²²**
- **For black people there is almost no entrepreneurial gender gap.²³**
- **BAME female entrepreneurship is clustered in areas of multiple deprivation, suggesting that 'employment substitution' is taking place with low-paid work being sub-contracted out.²⁴**
- **The predominant source of start-up finance for many ethnic groups is friends and family. The predominant source of finance for White and Black Caribbean people is bank overdraft.²⁵**
- **25% of ethnic minority owned businesses report a lack of self-confidence with finance. (Across all ethnic groups the percentage reporting a lack of self-confidence with finance is 16%.)²⁶**