



Contribution of women entrepreneurship to local economic, social and cultural development as part of the B-NEW “Business and Network of Enterprising Women” European project

Final report

June 2014

Isabelle VAN DE WALLE, CRÉDOC (under the direction of)

Patrick DUCHEN, CRÉDOC

Charline SELIMI, CRÉDOC

Eva KAŠPEROVÁ, Kingston University

Robert BLACKBURN, Kingston University

SUMMARY

INTRODUCTION	4
1. Executive summary	4
2. Aims of the study.....	5
a) Formulation of operational recommendations.....	7
CHAPTER I. CHARACTERISTICS OF WOMEN ENTREPRENEURS, THEIR BUSINESSES AND SUPPORT ORGANISATIONS.....	9
1. Women entrepreneurs.....	9
b) Age and education.....	9
c) Employment pattern	10
2. Profiles of women-led businesses.....	12
a) Size.....	12
b) Business sectors	14
3. Support organisations	16
a) Type of organisation, scope of intervention and attended public.....	16
b) Services the organisations offer	17
CHAPTER II. THE LOCAL AREA.....	20
1. The benefits of local area for women-led businesses.....	20
a) Choice of the location.....	20
b) Potential for tourism and destination image	20
2. Methodology used to identify the dimensions of “local well-being”	21
3. Indicators of “local well-being”	23
CHAPTER III. THE CONTRIBUTION OF WOMEN ENTREPRENEURSHIP TO LOCAL DEVELOPMENT AND ATTRACTIVENESS.....	32
1. Jobs, clients, and suppliers	32
a) Local jobs	32
b) Local customers.....	33

c) Local suppliers and subcontractors.....	33
2. Methodology used to identify the contribution of women entrepreneurship.....	34
3. Indicators of the impact of women entrepreneurship on the local area.....	35
CHAPTER IV. CREATION AND DEVELOPMENT OF THE ENTERPRISE	47
1. The main challenges faced by women when starting a business	47
2. The main challenges faced by women who started up their business at least two years ago .	49
3. Supporting entrepreneurship and the development of the enterprise.....	52
CHAPTER V. APPROACHES FOR TOMORROW	57
1. Individual demands for support	57
2. Acting against gender bias.....	59
3. Supporting women entrepreneurs.....	60
CHAPTER VI. ARGUMENTS AND RECOMMENDATIONS	65
1. Female entrepreneurship: an asset for our communities.....	65
a) A source of jobs	65
b) Strengthening local services, area appeal and social cohesion	66
2. Supporting female entrepreneurship in our regions	67
a) Tackling prejudice and social representations	67
b) Improvement in the quality of support to women creators	68
BIBLIOGRAPHY	70
ANNEXE 1.....	71
ANNEXE 2.....	81

INTRODUCTION

1. Executive summary

As part of the fourth work package of the B-NEW project¹, the Conseil Général of Côtes d'Armor in France commissioned a study on the contribution of women's entrepreneurship on local economic, social and cultural development. The study, conducted by CRÉDOC² in association with the SBRC³, commenced in 2013 with three objectives:

- To identify the contribution of women-led businesses to local development,
- To analyse local entrepreneurship policies and initiatives and assess the support available to women entrepreneurship,
- To produce a set of recommendations that may encourage business start-up by women and help sustain and grow existing women-led businesses.

The purpose of work package fourth is to undertake a participatory initiative – involving women entrepreneurs, support organisations and local authorities –, in order to produce the following outcomes:

- an alternative tool, co-constructed with local stakeholders, reporting the various components of the input of women's entrepreneurship on local development;
- a communication medium mentioning both an argument highlighting the impacts of women's entrepreneurship on territorial dynamics, and operational recommendations for concrete improvement of accompanying policies.

¹ "Business and network of enterprising women"

² CRÉDOC, the Centre de Recherche pour l'Étude et l'Observation des Conditions de Vie, or the Research Institute for the Study and Monitoring of Living Standards, is a research and survey organization that caters to players within every facet of social and economic concerns.

³ Small Business Research Centre (SBRC), Kingston University London, is one of the leading research groups in the UK in the field of small business and entrepreneurship.

2. Aims of the study

The methodological approach is based on a participatory process, which aims to:

- Establish a shared diagnosis, combining the viewpoints of both women entrepreneurs, support organisations and local authorities, allowing to understand the territorial impacts of women's entrepreneurship and to identify the barriers to business creation and development by women;
- Develop, based on a gender analysis of local policies to support entrepreneurship, operational recommendations fitted to the studied areas and embraced by local stakeholders, likely to encourage women's entrepreneurship.

The study was conducted in two work phases:

- Phase 1. Analysis of the contribution of women entrepreneurs and women-led businesses to local development (from October 2013 to May 2014)
- Phase 2. Formulation of operational recommendations (from May to October 2014)

a) Analysis of the contribution of women entrepreneurs and women-led businesses to local development

Two methodological tools were used for the first phase of the study: an online survey and a first series of focus groups.

The online survey was conducted between January and February 2014 in the four partner regions of the B-NEW project (Finistère, Côtes d'Armor, Hampshire, Cornwall). It involved women entrepreneurs and support agency representatives, and aimed to gather stakeholders' views on:

- What constitutes local well-being?
- What is the impact of women entrepreneurship on local development and attractiveness of region?
- What are the benefits, if any, associated with a particular region for women entrepreneurship?

The online survey was based on the mobilization of local networks (associations, support organisations, chambers, etc.) by the B-NEW partners. We registered 230 responses from women entrepreneurs and 24 from support structures and local authorities. Table one provides details of responses in both France and the United Kingdom. The survey was sent by the B-New network to its

local partners: it is hardly possible to know how many women were contacted and to calculate a response rate.

Table 1 – Number of online survey respondents

Women entrepreneurs	Support organisations and local authorities
<p>230 respondents :</p> <ul style="list-style-type: none"> ▪ 86 France (Côtes d'Armor = 17 – Finistère = 69) ▪ 144 United Kingdom (Hampshire = 53 – Cornwall = 91) 	<p>24 respondents :</p> <ul style="list-style-type: none"> ▪ 15 France ▪ 9 United Kingdom

Given the number of responses, the results must be interpreted with caution. The survey sought views of women entrepreneurs and support organisations in the partner regions - Finistère, Côtes d'Armor, Hampshire, Cornwall – and did not seek to be representative of national populations.

Following the online survey, **the first series of focus groups** was organized **in the four partner territories** as part of a half day event between February 20th and March 21st. The focus groups brought together 12 to 14 participants, including women entrepreneurs, support organisations and local authorities.

The B-NEW partners encountered difficulties in mobilising local actors. In United Kingdom, only women entrepreneurs were represented: the administrative structure of the country makes it hard to involve institutional actors and, especially, local authorities. In France, the three categories of local stakeholders were present, but the B-NEW partners faced difficulties in involving women entrepreneurs. While the content of the discussions differed in each region, the focus group followed a thematic structure, enabling us to explore the same issues within different contexts. Table 2 provides details of the focus group participants in each locality.

Table 2 – Participants in the first series of focus groups

Partner territories	Focus groups territories	Participants in focus groups		
		Women entrepreneurs	Support structures*	Local authorities*
Finistère	Crozon Peninsula - 20 February	8	2	4
Côtes d'Armor	Côtes d'Armor (Saint-Brieuc) - 21 March	4	4	4
Hampshire	Hampshire - 3 March	12	0	0
Cornouailles	Cornouailles - 27 February	13	1	0

*The figures refer to the number of participants in the focus groups, not the number of support structures or local authorities represented: one local authority may have been represented by several participants.

The focus groups were conducted in three stages:

1. Introduction by each of the participants and presentation of the objectives of the B-NEW project and of the study.
2. Which definition of “local well-being” to suggest?
3. What is the impact of women entrepreneurship on “local well-being”?

The objectives of the focus groups were:

- to present and debate the results of the online survey;
- to establish a first consensus on the elements involved in “local well-being”;
- to identify how women entrepreneurship impact on “local well-being”;
- to favour a common culture to the participants about the contribution of women entrepreneurship.

Presenting the survey results during the focus group encouraged discussion among the participants; some of them took part in both the survey and focus groups.

The methodology originally planned a **third discussion session** between French and British women entrepreneurs, which was canceled.

a) Formulation of operational recommendations

Three methodological tools were used for the second phase of the study: a final analysis of the online survey, a gendered approach of the local policies which aim at supporting entrepreneurship, and a second series of focus groups.

The development of operational recommendations for local authorities and support structures is based on the results of the online survey which concern the difficulties faced by women in creating and developing their business.

Moreover, local authorities and support structures were asked to give information about local aids aiming at supporting entrepreneurship, their award criteria and the share of women who receive them. Thanks to the responses, it was possible to identify which of the award criteria are liable to limit the access of women to the aids.

Eventually, a second series of focus groups was conducted in the four partner territories as part of a half day event in June and September. The focus groups brought together 7 to 19 participants, including women entrepreneurs, support organisations and local authorities. Unlike in the first focus groups, women entrepreneurs and support structures were present in Hampshire and Cornwall.

The second focus groups were also participatory, and gave way to a lot of sharing between the participants, which enabled them to suggest some measures liable to support female entrepreneurship.

The report is organised into six chapters. Chapter 1, entitled “Women, their businesses and support organisations”, provides a profile of women entrepreneurs and organisations that responded to the consultation. Chapter 2, “The local area” deals with “local well-being” and considers the benefits of the local area for businesses. Chapter 3, entitled “The contribution of women’s entrepreneurship to local development and attractiveness” presents findings on the impact of women-led businesses on the local area. Chapter 4, “Creation and development of the enterprise”, deals with the difficulties faced by women in creating and developing their business. Chapter 5, entitled “Approaches for tomorrow”, presents the demands of support expressed by women in the online survey, and the recommendations decided collectively during the focus groups. The sixth and last chapter provides the arguments and recommendations presented to the local authorities and support groups during the final meeting of the B-NEW project, which took place on 13 November 2014 in Quimper.

CHAPTER I. CHARACTERISTICS OF WOMEN ENTREPRENEURS, THEIR BUSINESSES AND SUPPORT ORGANISATIONS

The two online surveys allowed us to collect data on the profile of women entrepreneurs, the businesses they run, and the organisations that support them. The discussions from the focus groups provide additional insights about the issues covered in the surveys, offering participants' interpretations of survey findings and discussion on the issues raised, including the differences found between French and English respondents.

1. Women entrepreneurs

This section reports on the characteristics of women entrepreneurs who participated in the online survey and their business profiles. The survey findings represent the views of women entrepreneurs involved in the B-NEW network, rather than being representative of all women entrepreneurs in the four partner territories.

b) Age and education

60% of the French respondents to the online survey were less than 45 years old. Conversely, a third of the English women were aged 55 years or older compared to only 7% of the French women in this age category.

Table 3. Age of women entrepreneurs

	France	UK	Total
Less than 35 years	20%	11%	14%
From 35 to 44 years	40%	25%	30%
From 45 to 54 years	34%	31%	32%
From 55 to 64 years	7%	26%	19%
65 years and more	0%	7%	4%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The French participants in the focus group interpreted the high proportion of women entrepreneurs in England who were aged 55 years or older as a result of the relatively lower level of pensions and the short duration of the unemployment benefits in the United Kingdom, compared to France.

“People do not have a choice. [...] Especially for the unemployment of older workers, the unemployment benefits melt away much faster.”, (Côtes d’Armor)

The English participants confirm that it is hard to find a job after 50 in the United Kingdom, which urges older women to create their own job through small business creation.

“Once you hit 50 in England, you become virtually unemployable. So for me, I mean once I hit 50, looking for a job is just out of the question. And now I’m 60, you know, forget it. Whereas 10 years ago I could have retired now with the pension, I’ve got to work another 5 years. Well, if nobody is going to employ me then I’m almost forced into a position where I have to do something for myself.”, (Cornwall)

The French respondents are younger but also have a higher level of education. Three-quarters (75%) have a higher education degree compared to only half (51%) of the English. The age difference partly explains educational differences. English participants in the focus group perceived business creation as a more viable and attractive option in France, even for graduates, whereas in the United Kingdom, it would be more common for highly educated people to accept low-skilled jobs.

Table 4. Level of education among women entrepreneurs

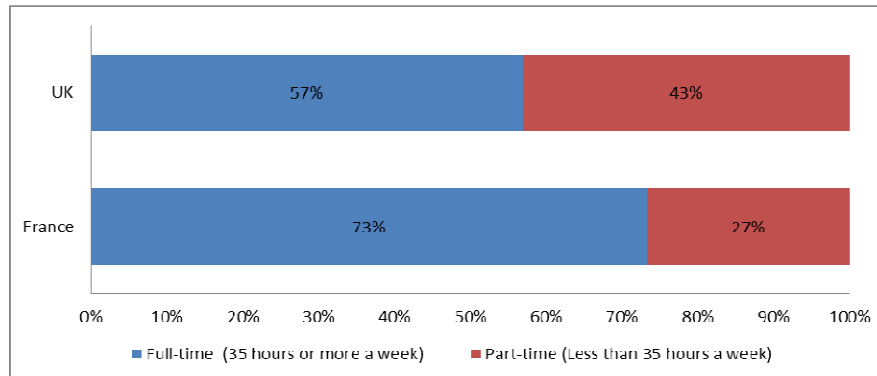
	France	UK	Total
Secondary School (GCSE)	8%	15%	13%
Further Education (A level)	14%	19%	17%
Undergraduate (Bachelor’s Degree)	27%	35%	32%
Postgraduate (Master’s Degree) or Doctorate	48%	16%	28%
Other	3%	14%	10%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

c) Employment pattern

Nearly three-quarters of the French women work full-time on their business compared to nearly 60% of the English women.

Graph 1. Working patterns of women entrepreneurs



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

This does not mean, however, that English women work less. Indeed, women in England are more often employed by another company than women in France (38% against 19%) or involved in managing one or more businesses (34% against 17%).

Table 5. Business management and other activities

	Are you involved in managing more than one business?			Are you employed by another company?		
	France	UK	Total	France	UK	Total
Yes	17%	34%	28%	19%	38%	30%
No	83%	66%	72%	81%	63%	70%
Total	100%	100%	100%	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Concerning these differences, the French participants in the focus groups underlined an older and more developed “culture” of business creation in the United Kingdom. They also mention faster and lighter business creation processes, favouring the accumulation of a paid job and entrepreneurial activity. The English women note that being an employee in a company allows them to maintain social life that offsets the isolation related to being self-employed, particularly when working from home. More importantly, while employment opportunities are less frequent for entrepreneurs living in rural England, losing a stable job is associated with high risk, particularly for those in the early stages of start-up. Stable employment enables the entrepreneurs to test their business ideas. At the same time, they can supplement low income from employment with other activities.

“We can’t necessarily afford to give up a well-paid job but we all in Cornwall tend to have to do 2 or 3 things just to keep our heads above water because the cost of living is probably higher than in France”, (Cornwall)

2. Profiles of women-led businesses

a) Size

More than half of women-led businesses reported being registered as a sole proprietorship or sole trader: 60% in the United Kingdom compared with 50% in France. However, as outlined in table 6, companies (Private Company limited by shares or guarantee, or Partnership or Limited liability partnership) comprised one third of businesses, without significant differences between France and United Kingdom.

Table 6. Legal form of women-led businesses

	France	UK	Total
Sole proprietorship / sole trader	50%	60%	57%
Private company limited by shares or guarantee / Partnership or Limited liability partnership	36%	33%	34%
Community interest company	3%	3%	3%
Other	10%	3%	6%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Half of the women surveyed reported a turnover of less than £20,000 in the last financial year and so our sample included many very small businesses. A third (34%) of French women and a quarter (24%) of English women reported a turnover of at least £40,000 and 15% of French women and 9% of English women a turnover of at least £125,000. Table 7 provides more detailed breakdown.

Table 7. Turnover of women-led businesses

	France	UK	Total
Less than £12,000 / 15 000 € HT	35%	38%	37%
From £12,000 to £20,000 / From 15 000 to 25 000 € HT	10%	14%	13%
From £20,000 to £40,000 / From 25 000 € HT to 50 000 € HT	13%	14%	13%
From £40,000 to £75,000 / From 50 000 to 90 000 € HT	12%	9%	10%
From £75,000 to £125,000 / From 90 000 to 150 000 € HT	7%	6%	7%
From £125,000 to £249,000 / From 150 000 € HT to 300 000 € HT	5%	3%	3%
£250,000 and more / 300 000 € HT and more	10%	6%	8%
No turnover yet	8%	10%	10%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

To achieve this turnover, women predominantly work alone in managing their business. But disparities can be observed between France and the United Kingdom: women-led businesses in the UK are more likely to involve family members and/or other persons in the management of the business (see table 8).

Table 8. People involved in the management of women-led businesses

	France	UK	Total
Other family member(s)	13%	22%	18%
Other person(s)	6%	19%	14%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Two thirds of women-led businesses do not have employees. Only one business out of ten employs at least three persons, not including the manager (see table 9).

Table 9. Size of women-led businesses by number of employees

	France	UK	Total
None	72%	60%	64%
One or two	19%	26%	23%
From three to ten	6%	10%	8%
More than ten	3%	5%	4%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

b) Business sectors

Three quarters of women entrepreneurs chose their business sector primarily because they had expertise in this area. The second most commonly cited reason was that they identified a need in their geographical area. 10% said they had an opportunity to acquire an existing company or to become a supplier to their former employer (see table 10).

Table 10. Choice of the business sector

	France	UK	Total
You have expertise in this business	79%	72%	74%
You have identified a need in this geographical area	42%	31%	35%
You had an opportunity to acquire an existing company	9%	6%	7%
You had the opportunity to become a supplier of your former employer	1%	4%	3%
Other	7%	15%	12%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The distribution of women-led businesses by sector must be analysed carefully: on one hand, our survey sample is not representative of all women entrepreneurs in the four partner territories; on the other hand, the data collected through the online survey are succinct on this point and do not always allow to identify the business sector with certainty.

Nevertheless, the majority of surveyed businesses operate in retail (15%), followed by professional, scientific and technical activities (14%), arts, entertainment and recreation (12%), accommodation and food (9%), and information and communication (9%). We should also note that other activities, such as agriculture, forestry and fishing are overrepresented in Bretagne compared to both partners territory of the United Kingdom (see table 11).

Table 11. Business sectors

	France	UK	Total
Trade and repair	13%	16%	15%
Professional, scientific and technical activities	11%	15%	14%
Arts, entertainment and recreation	8%	14%	12%
Accommodation and food	11%	8%	9%
Information and communication	11%	8%	9%
Other services	12%	4%	7%
Agriculture, forestry and fishing	11%	3%	6%
Quarrying and Manufacturing	5%	7%	6%
Human health and social work	5%	7%	6%
Education	2%	7%	5%
Construction	2%	1%	2%
Activities of administrative and support services	2%	2%	2%
Transportation and storage	0%	1%	1%
Financial and insurance activities	0%	1%	1%
Real estate activities	0%	2%	1%
Other	7%	0%	3%
Not specified	0%	1%	1%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

To summarise:

- There is a difference between French and English businesses. English women seem to use more often the Sole proprietorship or sole trader status and to achieve a lower turnover.
- Most importantly, there is a relative heterogeneity of women-led businesses. In France as in the United Kingdom, most of them are under the sole proprietorship or sole trader status, achieving a limited turnover, managed only by the interviewed woman, and not having any employee. But at the other extreme, several women are involved in managing companies that achieve a much higher turnover and have employees.

3. Support organisations

a) Type of organisation, scope of intervention and attended public

24 English and French organisations responded to the online survey. Among them, there are eight associations, four local authorities, three independent professionals, two, private companies, and a government department or other public institution.

Nearly half of the organisations have a local scope of intervention, covering one or several municipalities, particularly for French organisations (9 out of 15 respondents). English organisations take action mainly at the county level (see table 12).

Table 12. Geographical scope of intervention

	France	UK	Total
Regional	2	3	5
County	3	4	7
Local	9	1	10
Other	1	1	2
Total	15	9	24

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Half of the organisations work daily with business owners and entrepreneurs. Almost all say they work with them on a regular basis (see table 13).

Table 13. Direct contact with entrepreneurs

<i>Do you work directly with entrepreneurs/business owners?</i>	France	UK	Total
Yes, daily	8	4	12
Yes, regularly	4	5	9
Yes, but exceptionally	3	0	3
No, never	0	0	0
Total	15	9	24

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The support organisations mostly work with both men and women. Only two of them work mainly with women.

Table 14. The users

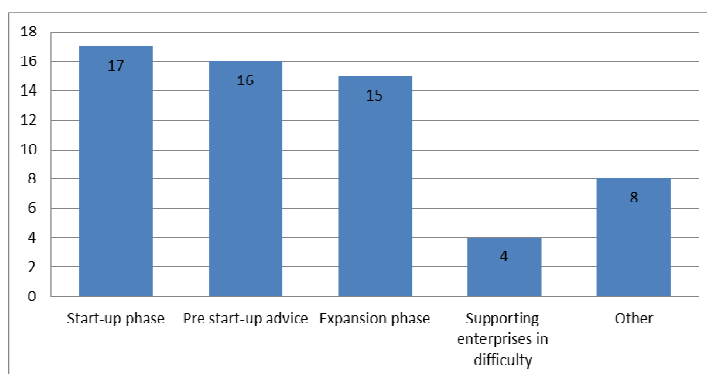
<i>What is the gender composition of entrepreneurs/business owners that you work with?</i>	France	UK	Total
Mainly women	2	0	2
Mainly men	2	0	2
Women and men	11	9	20
Total	15	9	24

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

b) Services the organisations offer

The majority of the organisations offer support for businesses that are at the start-up stage (17 of 24 organisations). But they equally offer services to entrepreneurs in the pre-start-up phase and those aiming to expand.

Graph 2. Stages of business development for which they provide support



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The services offered by French organisations are most of the time (12 of 15 organisations) driven by local, county or regional policies to support entrepreneurship. This is the case for only three of nine organisations in the United Kingdom.

Table 15. Offered services as part of local, county or regional policies

<i>Are your business services totally or partly driven by local, county or regional policy guidelines?</i>	Total	France	UK
Yes	15	12	3
No	9	3	6
Total	24	15	9

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The support organisations close to the B-NEW network offer a wide range of services. The most commonly proposed are: networking opportunities and consulting services for setting up a business (respectively 17 and 16 of 24 organisations). The come the providing of information about setting up/buying a business, and training services (respectively 14 and 13 of 24 organisations).

Table 16. Services offered

What type of services does your organisation provide? (multiple answers possible)	France	UK	Total
Networking opportunities	10	7	17
Consulting services for setting up a business	12	4	16
Providing information about setting up/buying a business	10	4	14
Training services	8	5	13
Help with obtaining funding	9	2	11
Marketing/strategy consulting services	4	4	8
Administrative services	8	0	8
Provision of premises at attractive prices	6	2	8
Financing services	3	2	5
Human resources consulting	3	0	3
Accounting services	1	1	2
Tax and legal services	2	0	2
Other	1	6	7
Total	15	9	24

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

English organisations are characterized by the frequency of networking opportunities and, to a lesser extent, of training services; French structures, by the frequency of consulting services for setting up a business, of networking opportunities, of the providing of information about setting up/buying a business, and of help with obtaining funding.

The surveyed organisations support entrepreneurs by providing a wide range of services to suit specific needs of businesses.. Women entrepreneurs close to the B-NEW network tend to be small in size, while being diverse. The next chapter examines how local area may be supportive of women entrepreneurship.

CHAPTER II. THE LOCAL AREA

This chapter looks at the social embeddedness of women entrepreneurs. First, it explores the perceived benefits of their local area for business start-up and management, and second, it deals with the factors that women entrepreneurs consider in defining “local well-being”.

1. The benefits of local area for women-led businesses

We asked two questions in the online survey to study the benefits of the local area for women-led businesses: First, what were the main reasons for choosing this geographical area to run your business; ; and second; what local resources do you use to run your business.

a) Choice of the location

Around 80% of women entrepreneurs in both France and the UK located their business in the area they lived in, while only 6% chose the location of their business because of its market potential.

Table 17. Choice of location

<i>Why did you start a business in this geographical area?</i>	Total	France	UK
I already lived in this area before creating / acquiring the business	81%	79%	83%
I was looking to acquire this kind of business and found the opportunity in this area	7%	12%	3%
I chose this area because of its market potential	6%	6%	6%
Other	7%	3%	8%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

b) Potential for tourism and destination image

Considering the advantages of their local area in terms of resources used by, and beneficial to, business, women highlighted the potential for tourism (36%) and the destination image (35%), followed by the quality of natural environment (29%).

Table 18. The resources of the local area for the business

<i>Does your business take advantage from any of the following factors in your geographical area?</i>	France	UK	Total
Potential for tourism	40%	31%	36%
Destination image	37%	31%	35%
Quality of natural environment	38%	21%	29%
Transportation networks	13%	19%	18%
Digital networks	10%	20%	18%
Availability of services	16%	11%	14%
Proximity of natural resources	13%	11%	13%
Entrepreneurship incentives	10%	10%	11%
Presence of educational institutions	9%	8%	9%
Presence of a sub-contractors network	5%	10%	8%
Presence of other companies in your industry	8%	6%	7%
Presence of skilled workforce	0%	6%	4%
Safety of equipment and people	2%	1%	1%
Other	16%	17%	14%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

French participants to the focus groups, particularly in Crozon, confirm this rating by highlighting that the business is identified to an area known for the quality of its environment.

“The Peninsula attracts visitors. The preservation of natural environment adds value to the business.”, (Crozon)

“It counts when it comes to suppliers. I’m identified to the area.”, (Crozon)

Conversely, we note that English women mention more frequently than French women the transportation and digital networks as local resources valued by companies.

2. Methodology used to identify the dimensions of “local well-being”

The demand for a study from the Conseil Général of Côtes d’Armor includes the finding of elements involved in defining “local well-being”, particularly for rural and peri-urban areas. This demand is an

extension of the ISBET- Social Indicators of territorialized well-being” project⁴, carried out in Ille-et-Vilaine.

The reflection on “local well-being” implies to the dimensions and components likely to be associated to this notion by women entrepreneurs. The drafting of the questionnaire for the online survey was a key step to develop the necessary tools for this identification. The dimensions that appear on the questionnaire to qualify “local well-being” are inspired by the Stiglitz-Sen-Fitoussi Commission report from September 2009, on the measurement of economic performance and social progress⁵. Drawing on existing research and the study of many initiatives, the Commission retains eight dimensions that should be taken into consideration in measuring well-being:

- 1. Material standard of living
- 2. Health;
- 3. Education;
- 4. Personal activities, including work;
- 5. Participation in politics and governance;
- 6. Social connections and relationships;
- 7. Environment (present and future state);
- 8. Insecurity, economic as well as physical.

Building on the dimensions elaborated in the Stiglitz-Sen-Fitoussi Commission report, we consider twelve indicators to measure local well-being as perceived by women entrepreneurs around the Channel areas. The twelve dimensions, presented in table 19, were first employed in the online survey in the form of closed-ended questions and were later discussed during the focus groups.

⁴ PEKEA [2008], *Bien vivre ensemble sur les territoires. Eléments d'un diagnostic partagé* (Projet ISBET) ; PEKEA [2008], *Bien vivre ensemble sur les territoires. Construire ensemble des indicateurs de bien-être et de progrès social* (Projet ISBET).

⁵ Joseph E. STIGLITZ, Armartya SEN, Jean-Paul FITOUSSI [2009], *Rapport de la Commission sur la mesure des performances économiques et du progrès social*.

Table 19 – Indicators of “local well-being”

Stiglitz-Sen-Fitoussi Commission report	Questionnaire CRÉDOC/ Small Business Research Centre
1. Material standard of living	a. Stable jobs
	b. The presence of local services
2. Health	c. A supply of quality health care
3. Education	d. A dense education network
4. Personal activities, including work	e. Good conditions for work-life balance
	f. Quality housing at an affordable cost
	g. The presence of cultural, sporting and leisure activities
	h. The presence of suitable transportation services
5. Participation in politics and governance	
6. Social connections and relationships	i. The existence of a dynamic associative network
7. Environment (present and future state)	j. A local environmental policy
8. Insecurity, economic as well as physical	k. The assurance of a minimum level of security
	l. High level of income per capita

3. Indicators of “local well-being”

Women entrepreneurs who took part in the online survey were asked to choose from the twelve indicators what, in their view, best defines “local well-being”. We posed two questions: first a multiple choice question allowing participants to select up to five indicators of well-being, and a single choice only question. Throughout the focus groups, we observed that women interpreted these questions differently. Some responded from a personal point of view, as members of the local community, whereas others from the viewpoint of an entrepreneur. Moreover, the dimensions of “local well-being” were not always perceived in the same way by French and English women. For instance, “a local environmental policy” indicator received only few responses from English women. This can be partly explained by the fact that, in the United Kingdom, such policies are implemented at the national or regional level, rather than locally.

Table 20. Indicators of “local well-being” in France and the UK

From the following list, which are the key indicators that, in your opinion, define local well-being?	5 answers maximum			1 answer		
	France	UK	Total	France	UK	Total
Stable jobs	49%	62%	57%	26%	28%	27%
The presence of local services	51%	51%	51%	12%	9%	10%
Quality housing at an affordable cost	41%	53%	49%	6%	5%	5%
Good conditions for work-life balance	38%	53%	48%	23%	26%	25%
The presence of cultural, sporting and leisure activities	50%	38%	42%	2%	3%	3%
The presence of suitable transportation services	31%	35%	34%	2%	1%	2%
A range of network and associations	47%	21%	30%	7%	4%	5%
A supply of quality health care	24%	30%	28%	2%	4%	3%
The assurance of a minimum level of security	15%	22%	19%	3%	3%	3%
A local environmental policy	28%	9%	16%	6%	1%	3%
High level of income per capita	14%	16%	15%	7%	7%	7%
A dense education network	23%	9%	14%	0%	1%	0%
Other	5%	8%	7%	3%	7%	6%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

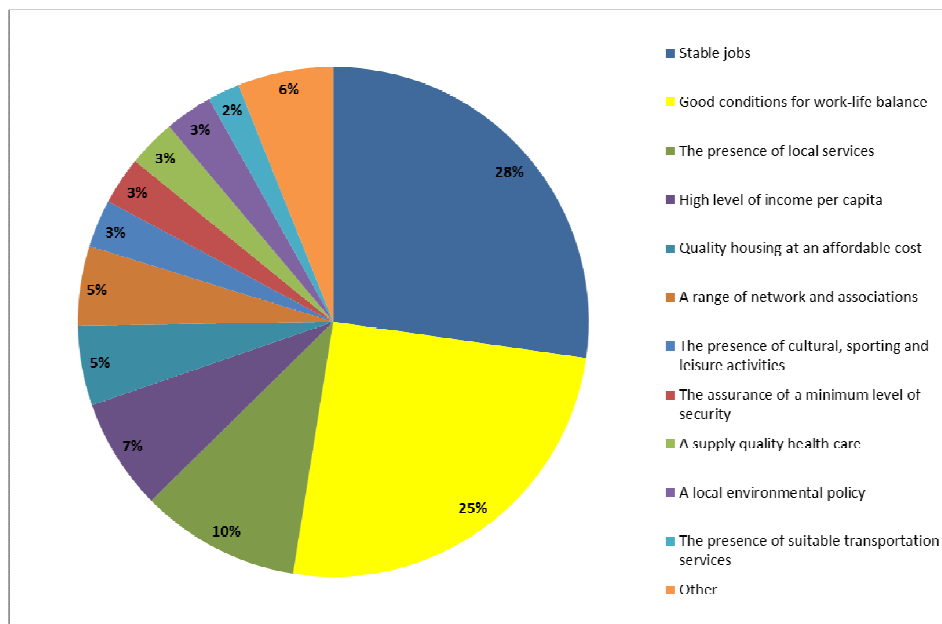
As shown in table 20, the three most important indicators of “local well-being” for women entrepreneurs are:

- “stable jobs” (57% of answers in the multiple choice question and 27% in the single choice question);
- “good conditions for work-life balance” (48% and 25%);
- “the presence of local services” (51% and 10%).

Interestingly, “quality housing at an affordable cost”, was the third most important indicator in the multiple choice question (49%), but only 5% of respondents thought it was the most important indicator of well-being.

The analysis of the multiple choice question reveals several differences between French and English women. While English women placed more emphasis on the stability of jobs, quality housing at an affordable cost, and good conditions for work-life balance, French women were much more likely to emphasise availability of cultural, sporting and leisure activities, a range of networks and associations, having a local environmental policy, and a dense education network. However, except for “a local environmental policy” indicator, no significant differences have been found between France and the United Kingdom when analysing the single choice question.

Graph 3. The elements involved in defining local well-being according to women entrepreneurs (1 answer)



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Focus groups allowed us to further elaborate on our survey findings by discussing in greater depth how women entrepreneurs define local well-being and how they interpret the observed differences between France and the UK.

Concerning employment as an indicator of well-being, the discussions confirmed the importance of having stable jobs, but also quality jobs, and the capacity to accomplish a professional identity.

- The presence of stable jobs reassures consumer confidence, which boosts the local economy. Having a stable job was also a precondition for business creation for many women in our study; it allowed them to test their business ideas without taking the risk of losing regular income. At the same time, the lack of stable jobs in the local area has often been a trigger for business start-up.
- For many women, self-employment provides quality jobs; it allows greater flexibility, enables work-life balance, and more control over working conditions, including who the entrepreneurs choose to work with (employees, clients, partners...)
- Finally, business creation is a way to create and accomplish a desirable professional identity. By creating their own business, women can work in a field they are passionate about, they can be financially independent and able to support their family, but also to integrate more in their local community.

Self-employment has a significant impact on the work-life balance of women entrepreneurs. Being self-employed enables women to manage their time more freely and to attend to family and care responsibilities, including education of children, more flexibly. However, this freedom can result in late evening work: those who work from home must be more disciplined in order to manage their time well.

Presence of local services is crucial for enabling entrepreneurship. Women entrepreneurs in our study highlight three key areas in particular:

- the presence of child care services, which allows women to maintain a professional activity;
- the diversity of the supply of local services, which are potential suppliers, partners, and clients for women-led businesses;
- the quality of Internet connection, which is essential to grow a business, especially in a remote rural area.

The following table presents a thematic analysis for each of the twelve indicators of local well-being. For each dimension, we identified a number of sub-themes that emerged during the focus group discussions and are illustrated with examples or quotes.

Indicators of local well-being : key themes	Indicators of local well-being: sub-themes	Comments and quotes
A. STABLE JOBS		
Stable jobs	→ Stable employment reassures consumer confidence, increasing purchase and thus benefiting business and the economy as a whole	This is particularly important for businesses selling luxury products and services
	→ Stable employment as a necessary precondition for business start-up - testing business ideas without taking the risk of losing regular income	It can take up to 4 years to get off the ground
	→ However, the lack of stable jobs can be a trigger for business start-up	"If one does not have a job, they need search elsewhere. In Crozon, it is not easy to find a job. So either we create a business, or we leave the place." (Crozon)
Quality jobs	→ Self-employment allows greater flexibility and work-life balance	"The reason that some of the English work part-time on their businesses is because it's a life-style choice; they want to look after their families and they want to run a business alongside it, but not, you know they're balancing it." (Hampshire)
	→ Self-employment enables to choose who one works with (e.g. employees, customers, partners)	"It also gives you a bit more control in who you work with. ...when you work for somebody else and they choose who you work with, you can end up working with somebody who you really don't have that kind of connection with, you don't have the same values or anything to connect. It could be really dispiriting to work as part of a team when you feel like half of that team is just so different to what you do... Being able to choose who you work with is one of the great advantages of being an entrepreneur." (Hampshire)
	27	

A professional activity and identity	→ Creating their own business allows women entrepreneurs to work in a field they feel passionate about	<i>"It's the flexibility, but also I it's a, I really enjoy my work, I've got a passion for my work, I absolutely love it, so I'm quite happy to be working and that kind of balances my life up and I'm in a happy place. Yeah, I'll be working extreme hours, like 16-hour days, but at the end of the day, that's the work I want to be doing."</i> (Photographer / film-maker, Cornwall)
	→ Women entrepreneurs are financially independent and able to support their family	
	→ Women entrepreneurs integrate in local community thanks to their professional activity	
B. THE PRESENCE OF LOCAL SERVICES		
Presence of childcare services	→ The presence of childcare services enables women to build a career / profession.	<i>"Many women, after a parental leave, a period of unemployment or after following their husband, wonder if it is worth going back to paid work just to pay for a child-minder."</i> (Crozon) Crozon Peninsula: only one childcare center.
Diversity and choice of services	→ Having a range of suppliers and partners is important to grow the business	
	→ Other local service providers can become customers	<i>"I would, out of loyalty again to my local area, I would always try and use local people because I feel that's the part and parcel of adding to your local community. And you always hope then that, you know, maybe it would happen in return."</i> (Hampshire)
Internet	→ The need for a good Internet connection to develop a	<i>"But we couldn't do it [run a business] in Cornwall</i>

	business in a rural area	<i>without the internet because, from my point of view, buying and selling antiques, if I want to do a fair out of Cornwall, I have to go 100 miles before I can even go left or right, and the fuel costs are so prohibitive. I could spend a weekend away selling and just break even. So, you know, it's really, it's a non-starter unless I can combine it with other things. But selling on the internet, without that I really wouldn't be able to even contemplate doing what I'm doing because there is so little money in Cornwall...there is such a limited budget for people to spend on things that aren't everyday essentials that without the internet, it just wouldn't work. The internet is vital."</i> (Antiques buyer/seller, Cornwall)
C. A SUPPLY OF QUALITY HEALTH CARE		
D. A DENSE EDUCATION NETWORK		
E. GOOD CONDITIONS FOR WORK-LIFE BALANCE		
Being one's own boss	Being one's own boss	Being one's own boss
Working at home	✓ For women entrepreneurs who work from home, managing their time effectively is essential	To have control over their work life balance they have to learn to be disciplined, especially for those who work at home or who have a shop. <i>"I am quite lucky because like you I have my downtime to and from work, I am able to switch off. I mean I work from my third bedroom at the moment until I build my new office, I give myself a</i>

		<i>lunch break and I go downstairs and I watch the news for an hour, eat my lunch and then go back upstairs to work. So you have to be disciplined when you work from home.” (Hampshire)</i>
F. QUALITY HOUSING AT AN AFFORDABLE COST		
Affordable housing	→ Paying the mortgage for a house makes it difficult to invest in the business	<p><i>“I’m going back to when I run my first business in Cardiff 10 years ago. I’m single with the mortgage, and having to try and make that decision at what point you throw the mortgage in, I mean in the end I just did temping because I just couldn’t face the thought of living month on month paying mortgage and not being able to put anything in the business. But that, there was absolutely no help, and I think it’s getting harder to access help now than it was then.” (Hampshire)</i></p> <p>Access to ownership is increasingly difficult for youngsters because of the tourist pressure and of the competition of secondary residences (landlords who do not want to lease by the year, but prefer seasonal rental)</p>
G. THE PRESENCE OF CULTURAL, SPORTING AND LEISURE ACTIVITIES		
Diversity of activities	✓	This is particularly important in areas like Crozon, where there is only one movie theatre and a project for an auditorium.
H. THE PRESENCE OF SUITABLE TRANSPORTATION SERVICES		
	✓	

I. A RANGE OF NETWORK AND ASSOCIATIONS		
Presence of associations	✓ Women entrepreneurs join local associations to avoid isolation and to develop their network of business partners and/or clients	<i>“For me I just got here. My first intention is to join associations before I launch my activity, to create my network. This is a way to meet different people (Crozon)</i>
J. A LOCAL ENVIRONMENTAL POLICY		

CHAPTER III. THE CONTRIBUTION OF WOMEN ENTREPRENEURSHIP TO LOCAL DEVELOPMENT AND ATTRACTIVENESS

This third and last chapter looks at the contribution of women-led businesses to local development and attractiveness. First, it examines the impact of women-led businesses on job creation and customers and suppliers of the businesses. This is followed by other impact indicators, including supply of local services, education and health and social care. As in the previous chapter, some methodological points arrive ahead of this part.

1. Jobs, clients, and suppliers

In order to assess the impact of women entrepreneurship on the attractiveness and development of local areas, we sought data about business activities of women at the local level. The online survey examined the impact of women-led businesses on job creation in the local area, the extent to which women entrepreneurs meet the needs of local customers, and their use of local suppliers or subcontractors.

a) Local jobs

One third of women-led businesses employ at least one person other than themselves. Almost all of the employers in our survey (94%) reported that all their employees work locally (80%) or at least some of them (14%). Women-led businesses tend to create local jobs.

Table 21. Employees from the local area

<i>How many of your employees work in the local area?</i>	France	UK	Total
All	75%	83%	80%
None	8%	5%	6%
Some	17%	12%	13%
Total	100%	100%	100%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

About a third of women entrepreneurs reported that they pay someone to help them with domestic work responsibilities (childcare, care for elderly...), *a priori* also employed locally.

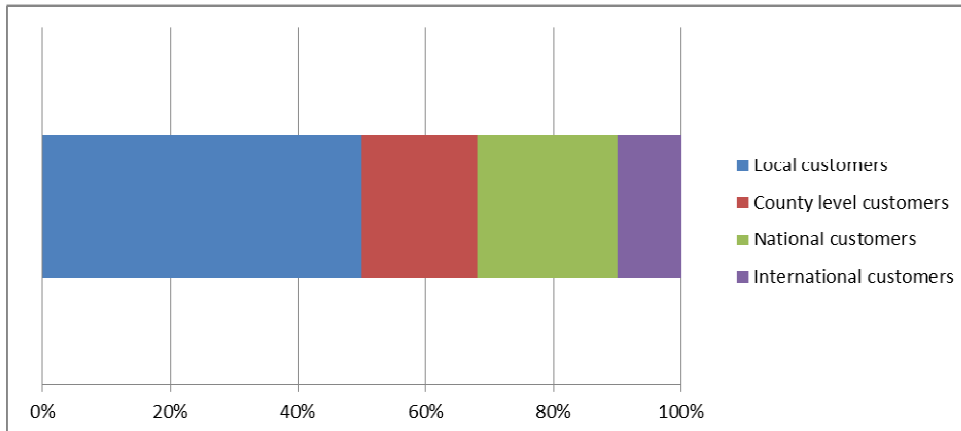
b) Local customers

The sales by women-led businesses to their local customers generate on average 50% of turnover, without differences between English and French women. 40% of turnover is generated through sales to customers at the county level or nationally. The share of international customers represents around 10% of turnover, again without differences between France and the United Kingdom.

Table 22. Location of customers

<i>Considering the geographical location of your customers, what proportion of your turnover is to:</i>	France	UK	Total
Local customers (around a twenty- miles radius of your business)	50%	50%	50%
County level customers (without local customers)	21%	16%	18%
National customers (without local and county customers)	21%	23%	22%
International customers	8%	11%	10%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.



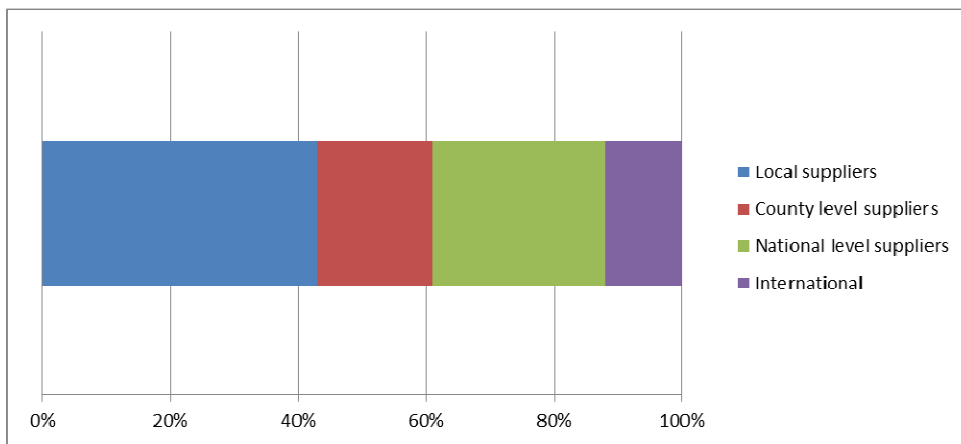
c) Local suppliers and subcontractors

Almost two thirds of women-led businesses use suppliers or subcontractors for finished products, accounting or management systems, advertising, communication, transportation, delivery, storage, logistics, and cleaning. The purchases of the businesses are on average 43% from local suppliers, which has positive effects on the local economy.

Table 23. Location of suppliers

<i>Considering the geographical location of your suppliers or subcontractors, what proportion of products/services that you purchase is from</i>	France	UK	Total
Local suppliers (around a twenty-miles radius of your business)	42%	44%	43%
County level suppliers (without local suppliers)	20%	16%	18%
National level suppliers (without local and county level suppliers)	26%	27%	27%
International	12%	13%	12%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.



Would it be by direct jobs creation (of the entrepreneur or employees), meeting the needs of local customers for services and products, or using local suppliers and subcontractors, women-led businesses contribute to local development. Beyond these first economic facts, the study addresses the input of women's entrepreneurship on local economic, social and cultural development.

2. Methodology used to identify the contribution of women entrepreneurship

Considering the contribution of women entrepreneurship to local development, the study recognises that the traditional indicators of growth and economic performance are not always sufficient to capture the direct as well as indirect effects on economic, social and cultural development. Our aim was to identify indicators that seem most relevant to local stakeholders: women entrepreneurs, support organisations and local authorities.

The online survey provided some insights into how women entrepreneurs contribute to local development. To ensure consistency with the previous work on "local well-being", the dimensions employed in the questionnaire are based on the Stiglitz-Sen-Fitoussi

Commission report and include the following indicators of well-being: material standard of living, health, education, personal activities, including work, participation in politics and governance, social connections and relationships, the state of the environment (present and future state), security, economic as well as physical.

Drawing on the dimensions of well-being defined in this report, we have identified eleven indicators to measure the contribution that women entrepreneurs make to local development. The indicators were used first in the online survey, in the form of closed-ended questions, and discussed in greater depth during the focus groups with women entrepreneurs, support organisations and local authorities.

Table 24. Dimensions selected to measure the impact of women's entrepreneurship on local development and attractiveness

Stiglitz-Sen-Fitoussi report	Questionnaire CREDOC/ Small Business Research Center
1. Material standard of living	a. Job creation
	b. Development of the supply of local services
2. Health	c. Improvement of health and social care services
3. Education	d. Development of educational provision
4. Personal activities, including work	e. Improvement of conditions for work-life balance
	f. Improvement of the supply of housing
	g. Development of a range of cultural, sporting and leisure activities
	h. Improvement of the supply of transport
5. Participation in politics and governance	
6. Social connections and relationships	i. Strengthening of the local association network
7. Environment (present and future state)	j. Improvement of environment
8. Insecurity, economic as well as physical	k. Improvement of the level of safety

3. Indicators of the impact of women entrepreneurship on the local area

The survey asked women entrepreneurs to evaluate, for each of the eleven dimensions, whether their business had an impact on the local area. From the possible answers ("yes", "no", "not yet", "I don't know"), we could assess their current, as well as intended, impact. We posed the same question to the local support organisations and local authorities to examine the impact of women entrepreneurship from their viewpoint.

Table 25. Contribution of businesses to local development

<i>In your view, how does your business contribute to local development?</i> <i>1.Yes 2.No 3.Not yet 4.I don't know</i>	Women entrepreneurs 228 respondents for France and UK (%)		Support organisations 24 respondents for France and UK	
	Yes	Not yet	Yes	Yes, but only to an extent
Expands the supply of local services	50%	4%	19	3
Improves conditions for work-life balance	36%	2%	14	6
Strengthens the local association network	35%	6%	14	2
Develops educational provision	33%	5%	11	2
Creates jobs	32%	29%	12	10
Improves environment	32%	4%	7	4
Develops a range of cultural, sporting and leisure activities	30%	4%	12	5
Improves health and social care services	23%	1%	11	5
Improves the level of safety	16%	2%	2	2
Improves the supply of housing	11%	4%	2	1
Improves the supply of transport	7%	0%	3	1

Source: CRÉDOC-Kingston University B-NEW survey 2014.

Half of the survey participants said that their business contributes to developing the supply of local services, and further 4% intends to. Most of the organisations also mentioned this point. Almost a third of women reported a contribution to job creation while another third hopes to create jobs in future. Furthermore, around a third of respondents contribute to each of the following five indicators of well-being: improvement of conditions for work-life balance, strengthening of the local association network, development of educational provision, improvement of environment, and development of a range of cultural, sporting and leisure activities. Finally, around a quarter of women help to improve local health and social care services.

The discussions that occurred during the focus groups confirm this hierarchy: participants exchanged more views on the dimensions at the top of the hierarchy on the online survey.

Ranked first in the online survey, the development of local services is split into two thematic. The focus groups revealed that:

- On one hand, women entrepreneurs are customers of local services, the income from their business being partly reinvested in the local economy ;
- On the other hand, their activity can contribute to the supply of local services.

As for job creation, beyond the data collected on employees, suppliers and subcontractors, focus groups allow to distinguish:

- Direct jobs, related to a new activity and the hiring of employees,
- Indirect jobs, related to the use of local suppliers and subcontractors,
- Induced jobs, related to the subcontracting of domestic work.

The results of the focus groups confirm that beyond their own job, many women did not manage to grow their activity enough to hire. However, hiring employees is not an objective for all women entrepreneurs. Some of them state they do not wish to hire employees and/or to grow their activity.

The improvement of conditions for work-life balance affects the woman entrepreneur herself: being her own boss allows her to manage her time more freely, to avoid long work-home displacements and to be happier in her job. But, through their supply of services in the social, health, leisure and tourism area, women entrepreneur can also contribute to improve the conditions for this balance for the community.

Concerning the strengthening of the local association network, the discussions from the focus groups showed that some women are members of local networks and associations, and some of them even create their own associations or networks for women entrepreneurs to break the isolation related to self-employment. More broadly, by thinking local, women contribute to strengthen ties and social cohesion in the community.

Concerning the development of educational provision, the discussions pointed out two elements. On one hand, women entrepreneurs bring new skills and know-how to the community, that some of them share with their partners, clients, or with children in schools. On the other hand, women think they contribute, thanks to business creation, to calling into question gender stereotypes.

The dimension improvement of environment gave rise to numerous discussions pointing out the multiple dimensions for this contribution.

- Women may develop a specific supply of products or services: environmentally friendly products (for instance organic agricultural products), activities around environment protection, but also environmentally friendly production processes.
- Women contribute to reduce motorised displacements: reduction of home-work displacements, reduction of transports thanks to local products for local consumption, and use of local suppliers and subcontractors.

The next table presents, for each of the eleven dimensions submitted to women entrepreneurs, local authorities and support organisations, the identified thematic and components, illustrated by examples or quotes from the discussions. When relevant, we added quantitative indicators.

The presentation of the table allows reading it easily, and gives detailed information. The quotes from the focus groups show the richness of discussions. The dimensions and components retained for the table reflect, to the extent possible, the diversity of the discussions that occurred. The ideas of the participants from the four focus groups were brought together in order to identify the common elements to the different groups, but also other relevant elements.

Thematics	Components	Extracts from the focus groups and examples	Indicators
A. JOB CREATION			
▪ Direct jobs	✓ Job creation through self-employment / business start-up by women	<p>In Crozon, given the absence of qualified female jobs and the constraint related to being an employee in Brest or Quimper (costs of transports and childcare), business creation appears as a solution to live in the Peninsula.</p> <p><i>« If one does not have a job, it is necessary to look for a job elsewhere. In Crozon, it is not easy to find a job, so either one creates a business, either one leaves the place. » (Crozon).</i><i>« I had to give up my job to follow my husband and I need to exist by myself here. He works at E. (...) I did not want to drive an hour to go work every day. For me it is part of the well-being one can find in provinces. (...) The first thing I asked my company was the possibility for teleworking, they rejected my request. I think all the companies are not yet ready for that. » (Crozon)</i></p> <p><i>« We came here because my husband found a job here. I did not, then I found an internship, then a fixed-term contract, but not stable job. I have a child and I want another one, but at the same time I wanted to keep my professional life. I told myself, I have to do something. » (Côtes d'Armor)</i></p>	❖ Number of businesses created each year by a woman
	✓ Job creation by women-led businesses employing others	<p><i>“Yeah, hopefully, at least my ambition is to provide stable jobs, and that’s something that I see myself doing in the future hopefully. And I guess, you said that the majority of respondents in England were providing jobs, so obviously, and hopefully they are stable. So that’s something that entrepreneurs provide.”, (Hampshire)</i></p>	❖ Number of jobs created by companies owned by women
▪ Indirect jobs	✓ Use of local suppliers or subcontractors	<p><i>“I work with most bands in Cornwall [...].And without, you know, I can’t sing or play a guitar, but without these bands in Cornwall, my job, my business wouldn’t be able to exist because I supply big venues with a band and so my work is sub-contracted to bands and musicians I work with, I’m a middle man.”</i></p>	❖ Share of local subcontractors ❖ Share of women with local subcontractors

		<p>(Cornwall)</p> <p><i>"The majority of our products come from overseas, but then, if you're thinking about that knock on effect, even in bringing them into the country there is the duty and the curriers and all those who work in delivering it."</i>(Cornwall)</p> <p><i>"Mailing things has saved the post-office, really, and it's also allowed other independent currier firms to spring out and create local jobs."</i> (Cornwall)</p> <p><i>"Where I work, we try to encourage, if somebody asks us for advice on, can they get a web designer or web-hosting, if we're going to recommend somebody, we try and recommend somebody local. I would never send somebody to a big national company. One, because if you know where the person is you can practically knock on their door and get a good service, but also it keeps the money in the local economy and that's very important cause if the money goes out to a national company, you've just said goodbye to it and it's not coming back in. So it's really important for us to encourage that if you are going to get something, buy a skill or buy a product, that we encourage to get it locally. And that way obviously there's money in the economy and it improves the well-being financially of everybody."</i>(Cornwall)</p>	
▪ Induced jobs	▪ Subcontracting of domestic work	<i>"I am not employing people in my business, but my job is enabling me to employ others [gardener, cleaner]."</i> (Hampshire)	❖ Share of women entrepreneurs subcontracting all or part of the domestic work
B. DEVELOPMENT OF THE SUPPLY OF LOCAL SERVICES (shops, personal services ...)			
▪ Use of existing supply of local services	✓ Households of women entrepreneurs are customers of local services. The income from their business is partly reinvested in the local economy.	<i>"I find that I spend more on myself now. I spend more on myself as far as massages or EFT or manicure which I didn't do when I was employed. I don't know about you, but I look after myself better... So expanding local services."</i> (Hampshire)	

▪ Creation of new local services	✓ Women entrepreneurs contribute to the supply of local services and products, meeting the needs of communities, especially in remote rural areas.	<p><i>“That presence of local services, we form part of it.” (Hampshire)</i></p> <p><i>« The more little shops there are the more people will purchase here. It is good, it meets a local need. », (Presqu’île Crozon).</i></p> <p><i>“We provide a product. People can buy our vegetables, which is nice. They are local vegetables so that is hopefully nice and people told us they’re nice. (....) But actually, people like local...” (Cornwall)</i></p> <p><i>“It’s a local produce, the money is back in the local economy. You’re probably doing a lot more than you think.” (Cornwall)</i></p>	<p>❖ Number of businesses owned by women in retail business and personal services sectors</p> <p>❖ Share of local customers in the turnover (see CREDOC survey 2014)</p>
C. IMPROVEMENT OF HEALTH AND SOCIAL CARE SERVICES			
D. DEVELOPMENT OF EDUCATIONAL PROVISION			
• Development of educational provision related to skills and know-how implemented in the business	✓ Women entrepreneurs share new skills and know-how with their local community.	<p><i>« On the farm, people come to see how it goes, to learn. » (Côtes d’Armor)</i></p> <p><i>“It’s probably quite surprising how much you do for the community that maybe isn’t a part of your job. A part of my job is obviously digital stuff and I used to work for an NGO on digital inclusion, but in Cornwall, like I used to cover the UK and I would only come home to Cornwall to do bits and pieces, but I’d go out with the police officers to schools and talk to the kids about what they do on the internet, about staying safe online, and sometimes I’d talk to the parents about, you know, keeping an eye on their kids, and what goes up on Facebook stays on Facebook, those kind of things. So you kind of possibly do things on the side of your local services without even knowing you’re really pushing it and helping, but those sort of skills kind of drip-feed back into the community, not necessary as part of your job, but you have those skills so you share them.” (Cornwall)</i></p> <p><i>“I suppose mine is a personal service. So there are a lot of youngsters, young bands and musicians coming through that don’t really know whether they might</i></p>	<p>❖ Share of businesses owned by women offering educational and awareness activities (visits, activities in schools)</p>

		<i>do music or something else. They're really excited, they really want to kind of, you know, what do we have to do? ... And so I try and up-skill them a bit in saying right, you need this, this, and this, and you know, I do that for free because I want to help them, you know, to get better and up-skilled. So I suppose my service is to help and up-skill the local youngsters and try and help them build whatever they need to then go out and approach someone in London with their press kit. You know, you need a nice image, you need to do quotes, you need to go out, you know, just helping them with a bit of advice really." (Cornwall)</i>	
▪ Calling into question of gender stereotypes	✓ Through business creation, women entrepreneurs call into question gender stereotypes which associate women to private and family sphere	<i>"Women who create their own business feel they have potential, and to be successful does not necessarily mean to earn money, but to carry out a project. I personally wanted to give this image of a woman who is able to undertake a business. Women want to show they are capable of that, to their family, to people, that they succeeded. When you have an idea, you have to go ahead with it. It is to give the desire to undertake to others too." (Côtes d'Armor)</i>	
E. IMPROVEMENT OF CONDITIONS FOR WORK-LIFE BALANCE			

<p>▪ Work-life balance and personal well-being of women entrepreneurs</p>	<p>✓ Business creation allows women to beneficiate from more flexible working hours, to avoid home to work displacements, and to be more happy in their work</p>	<p><i>"I never wake up in the morning and don't want to go to work. I might be tired, but I always want to go to work, and I have done jobs where I didn't want to go to work. I never wake up and think 'Oh no, I've got to make soap today, I've got work to do.'" [Soap manufacturer] (Cornwall)</i></p> <p><i>"And I think, the biggest advantage is that I don't have to travel with all those commuters on the M27, I don't have to get up until 8 o'clock and sit there for 40 minutes on the M27. I say that every morning, I think this is wonderful."(Hampshire)</i></p> <p><i>"I do think, yeah, I had a work where I used to do 40,000 miles a year, how much time, how much of my day was actually working. And certainly working from home for myself, I can condense so much more work into that day because I haven't got the distraction of chatting over, waiting for a kettle to boil in the staff room, and I find that I can get a lot more done in a shorter space of time because you haven't got the wasted time of travelling and chatting to your colleagues about what you saw on TV last night." (Hampshire)</i></p> <p><i>"I think if you look at it as a, it would be interesting to see a study of health in self-employed people compared to employed and their levels of stress and stuff, because I think most self-employed people are generally happier. I think so." (Cornwall)</i></p> <p><i>"That was the reason [childcare] I've given up my job and gone into self-employment. It's because I haven't got any family support and my friends all work and there are no childcare facilities within about a 5 mile radius. And it was costing me more to put them into an afterschool club and breakfast club than it was for me to earn anything. And so that is the reason that I've done this; it's so I can work, if my children are ill I don't have to work, if my children have a day off school I can probably work through the evenings, you know, I can juggle it a bit more. That's definitely the reason why I'm doing it, it's my young kids."(Cornwall)</i></p>	
<p>▪ Work-life</p>	<p>✓ Women-led businesses</p>	<p><i>"I do that, improving peoples' work-life balance, by improving peoples' mental</i></p>	<p>❖ Share of businesses</p>

balance and the well-being of the local community	contribute, through their supply of services in social, health, leisure and tourism areas, to improve their customers work-life balance.	<i>and physical health.” [Counsellor] (Cornwall)</i>	owned by women in the area of services to individuals and, particularly childcare and senior care. ❖ Share of businesses owned by women in the area of health, leisure, tourism.
F. IMPROVEMENT OF THE SUPPLY OF HOUSING			
		<i>“That is something that I would impact on, by encouraging more people to actually rent out their properties and empty properties, rather than leaving them empty, using them as an investment.” [Legal Adviser for independent landlords] (Cornwall)</i>	❖ Share of companies owned by women in the real estate sector
G. DEVELOPMENT OF A RANGE OF CULTURAL, SPORTING AND LEISURE ACTIVITIES			
▪ Creation of a supply	✓ Providing a range of cultural, sporting and leisure activities strengthens the capacity of tourist attractiveness of the local area	<i>“I have bands coming from Holland that come over and do gig in Cornwall, and France, and somebody coming down from Scotland...so culturally, bringing different music and, you know, different cultures coming to Cornwall as well through networking, and sending my bands over and all that sort of stuff. So it’s a kind of exchange of learning I suppose” (Cornwall)</i> <i>“To the question on the impact of companies of the local area, I would have answered: they raise tourist attractiveness, they create jobs. (...) Some places in Bretagne, one must really want to go there. Activities of discovery were organized there for children who come from elsewhere, it also brings another public. It also helps to galvanize the area.” (Côtes d’Armor)</i>	❖ Number of companies in the field of cultural, sporting and leisure activities
H. IMPROVEMENT OF THE SUPPLY OF TRANSPORT			

I. STRENGTHENING OF THE LOCAL ASSOCIATION NETWORK			
▪ Creation of a supply	✓ Women entrepreneurs are members of local associations and networks to break the isolation related to the self-employed status and to grow their network of partners and/or clients		❖ Number of women members of one or more local associations
	✓ Some women entrepreneurs create associations and networks	<i>"Well, I run a group online called WOBS [Women on the Business Stage; I started it last May... It's basically a place where you can join free and, I suppose it's about erasing barriers in society and business...and you can ask any question about your business or personal development, how do I sell, any question goes. ...it's very supportive; we have a conference this year as well so we have speakers coming, and we just get together and do our stuff. It's just very, lovely, it's collaborative, it's not competition, it's just quite wonderful how it's grown really, everyone's just joining." (Hampshire)</i>	❖ Number of associations led by women entrepreneurs
J. IMPROVEMENT OF ENVIRONMENT			
▪ Supply of environmentally friendly products and services	✓ Production of environmentally friendly products	<i>To give an example, organic agricultural products, commercialization of algae in Crozon Peninsula ...</i> <i>"It's slightly ironic because we are biodynamic, which is sort of very posh organics, so we pay in fact a premium to have our certificate every year. But actually, people like local..." (Cornwall)</i>	
	✓ Development of activities around the protection of the environment:	Ecological sanitation; educational activities (exploring the coast, algae nutrition)	❖ Number of companies owned by women in the

			environmental field
	✓ Implementation of environmentally friendly production processes (waste sorting...)	<i>"Well I also try as much as possible to run a paperless business, I don't print stuff out or send paper copies of anything, unless I can absolutely avoid it because it's a storage issue. I rent, I don't have a lot of space, and so I couldn't possibly keep those records in paper format. So as much as possible I try to run a paperless business. And that has the side effect of being environmentally friendly but it's not why I set up to do it."</i> (Hampshire)	❖
▪ Reduction of transports	✓ Reduction of home to work displacements (motorized trips)	Example of the Crozon peninsula where, given the limited supply of local jobs, women should work in Brest or Quimper, an hour's drive. <i>"So we're actually helping the environment by not going down M27."</i> (Hampshire)	
	✓ Reduction of transportation of local products for local consumption	<i>"But it's also got other things because it doesn't have to be shipped miles upon miles, it hasn't put extra strain on an infrastructure of roads and trains, it's a local produce, the money is back in the local economy. You're probably doing a lot more than you think"</i> (Cornwall)	
	✓ Decrease of transportation of supplies through the use of local suppliers and subcontractors	<i>« This is because we do not move. Yes, it is transportation. Women seek proximity of the suppliers, it is important in women's businesses, to favor local. When we choose to work here, we do not travel kilometers."</i> (Presqu'île de Crozon).	
K. IMPROVEMENT OF THE LEVEL OF SAFETY			

CHAPTER IV. BUSINESS CHALLENGES AND SUPPORT

The results of the online survey showed the difficulties faced by women entrepreneurs in creating their business and running it. Women have also provided information about the kind of support they got from relatives or professionals during the last two years.

1. The main challenges faced by women when starting a business

When asked about the difficulties encountered in creating or taking over an enterprise, women gave the following answers:

- Making contact with customers (57 % of the respondents)
- Being alone as entrepreneur (54 % of the respondents)
- Setting the prices of their products and services (44 % of the respondents)

Table 2428. The main challenges faced by women when starting a business

The main challenges when starting a business	TOTAL	France	UK
Establishing contact with customers	57%	36%	69%
Being alone as entrepreneur	54%	51%	56%
Setting the prices of your products and services	44%	41%	46%
Obtaining finance	19%	15%	21%
Understanding regulation	15%	18%	13%
Dealing with administrative formalities	14%	26%	7%
Finding insurance	11%	16%	7%
To find a suitable office space	10%	15%	7%
Access to information, advice or training courses	9%	16%	6%
Recruiting qualified people	8%	15%	4%
Other challenges	8%	0%	12%

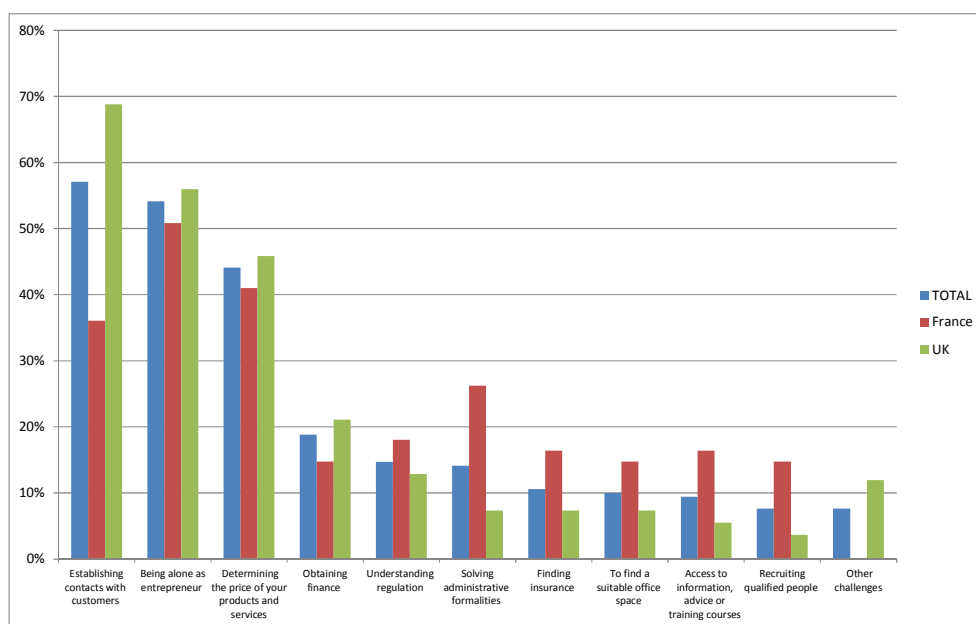
Source: CRÉDOC-Kingston University B-NEW survey 2014.

In both France and England, women reported three main challenges in starting a business: establishing contact with customers (57%), feeling alone or isolated (54%) and setting the correct prices for products and services (44%). Obtaining finance, getting information about the current legislation, dealing with administrative formalities, finding insurance and a suitable office space, obtaining some information, advice and training courses and

recruiting qualified people are more rarely seen by women as difficulties to overcome when they start up a business.

There are significant differences however between French and English entrepreneurs in their perception of business start-up challenges. Almost 70 % of English women have difficulties in finding clients and gaining a position in the market, while this applies to only 36% of French women. Moreover, English women seem to be particularly affected by a limited number of difficulties. Indeed, six items were chosen by less than 15 % of the respondents. The answers of French entrepreneurs are more varied: each item was chosen by at least 15 % of the respondents. For instance, a quarter of them had difficulties in dealing with administrative formalities, as against less than 10 % of English entrepreneurs⁶. Recruiting qualified people was a problem for 15 % of French women, compared to only 4 % of English women.

Figure 2. The main challenges faced by women when starting a business



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

⁶ The study conducted by Perfégat for the B-NEW project already showed that French entrepreneurs had some difficulties to deal with the administrative procedures, that English entrepreneurs don't have (because of the complexity of administrative formalities in France, and the administration's lack of responsiveness). See PERFEGAL [2012], *State of employment dynamics and women entrepreneurship in Hampshire, Cornwall, Côtes d'Armor and Finistère, in the context of the B-NEW project*.

The focus groups organized in the four partner territories of the B-NEW project have enabled women to share their experiences of the difficulties they encountered when they created their enterprise. The issue of being alone as entrepreneur has already been studied in the previous chapters. To be their own boss makes it possible for women to manage their time more freely, and to avoid long trips between home and work, which are very frequent in the rural areas where they live. However, entrepreneurs need to have a strict discipline in order to keep a work-life balance, in particular for the numerous women who work at home or manage a shop. Most of the women who work alone, without direct and daily contact with the customers, have a sense of loneliness that they try to avoid by taking part in professional networks or local associations.

The difficulty to establish contact with the customers and, to a lesser extent, to fix the prices of the products and services, was mentioned several times by the English entrepreneurs. In the focus groups, they questioned their knowledge and their commercial skills. In particular, the former students in art, design or fashion did not acquire any commercial skills during their studies. Some women can create great products without being able to commercialize them. Women realize – often *a posteriori* and thanks to the support structures – that the conception of a product or a quality service is not sufficient, and that one should also identify a market and respond to its demand. The creation of an independent activity may be the solution to settle down and/or to stay in an area, but this area is not necessarily a good one to sell. It can be very difficult to sell high-quality products in rural areas impoverished by the economic crisis, such as Cornwall. Moreover, the local identification of the women can have an effect on the prices they decide to set, as they often consider the local market as the main market: actually, the prices should first be compared with those of the competitors. The lack of self-confidence and the fear of not being able to sell locally can lead women to fix inappropriate prices, in particular undervalued prices regarding the charges.

2. The main challenges faced by women who started up their business at least two years ago

Among the 230 women who responded to the online survey, 60 % started their business at least two years ago. When asked about the main challenges they face today:

- Half of them (48%) mention commercial difficulties due to the search for new markets and the competitors;
- Almost a third (32%) mention financial problems;
- Almost a third (32%) mention difficulties associated with work-life balance;

Whereas difficulties due to production and staff relations are mentioned by over one in ten women – 11% in both cases.

Table 29. The main challenges faced by women who started up their business at least two years ago

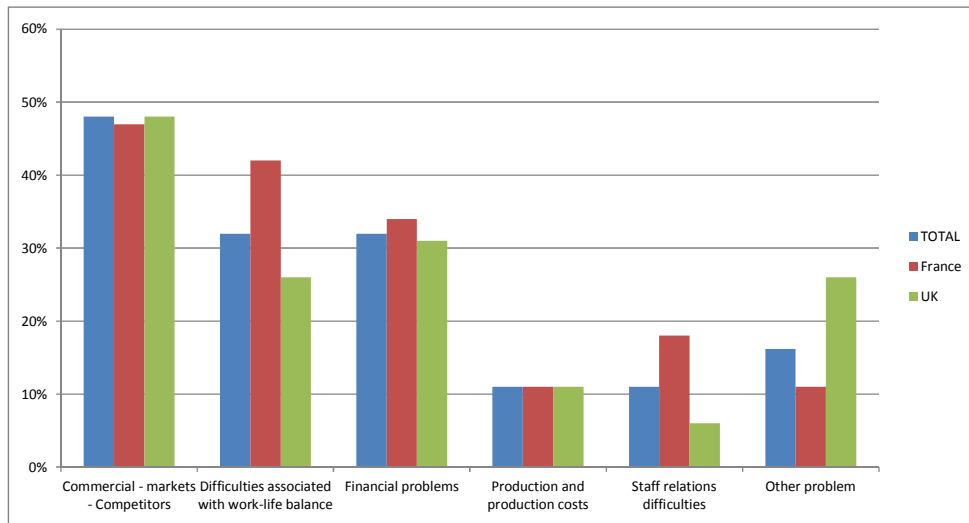
The main challenges you face today (businesses set up at least two years ago)	TOTAL	France	UK
Commercial - markets - Competitors	48%	47%	48%
Difficulties associated with work-life balance	32%	42%	26%
Financial problems	32%	34%	31%
Production and production costs	11%	11%	11%
Staff relations difficulties	11%	18%	6%
Other problem	16%	11%	26%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

Mis en forme : Anglais (États Unis)

Again, there are significant differences between France and England. In both countries, almost half of the entrepreneurs point out commercial difficulties. A third of them mention financial problems, and about one in ten women are confronted with production and/or production costs difficulties. But many more French women point out difficulties associated with work-life balance – 42%, as against 32% of English women – probably because French women who took part in the study tended to be younger than the English women who responded to the survey (see table 3). Similarly, more French women than English women have staff relations difficulties, whereas they are proportionally less likely to employ one or several people (see table 22).

Figure 3. The main challenges faced by women who started up their business at least two years ago



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The commercial activity, the search for new markets and the need to stay competitive – was perceived as the main challenge for French and English female entrepreneurs who have been operating for more than two years. Their difficulties in selling, increasing sales and increasing the turnover may lead to financial problems, thus reducing their ability to invest. For instance, some women stress that the lack of money stops them from having the financial means to build a brand image. Several years after the creation of the enterprise, the issue of commercial skills can still be a problem and prevent the business from growing.

“I found it really hard to sell; I found it really hard to actually close a deal. I could sit and have a chat with anyone quite frankly and I can pretty much talk about a whole lot of things that need to be done. I was selling almost exclusively to men... but I could never get the deal closed because I didn’t know how to. And I don’t know if there’s something about the way women do business and men do business. ... I think there may be techniques that one can learn.”, (Former entrepreneur, Hampshire)

“I financed my business by myself. Sometimes, we’re at a level where we should almost hire people, but we cannot take the risk of putting our business in danger. Today, I have a research project, I found something, but now I don’t have any money to invest. As time goes on, I feel a bit discouraged, weary.”, (Entrepreneur, Côtes d’Armor)

3. Supporting entrepreneurship and the development of the enterprise

We asked women entrepreneurs about the main sources of support they received during the last two years in managing their business.

Table 30. The support received by women entrepreneurs during the last two years

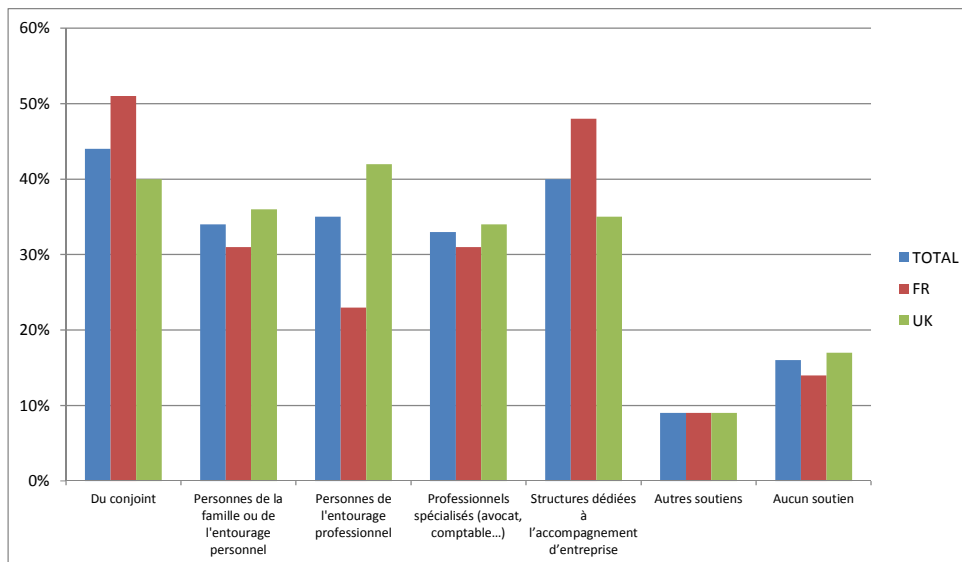
The support received during the last two years	TOTAL	FR	UK
From your spouse or partner	44%	51%	40%
From other person(s) in your family or friends	34%	31%	36%
From one or several people in your professional circle (customer, supplier...)	35%	23%	42%
From one or several business consultant(s) or professional(s) (lawyer, chartered accountant...)	33%	31%	34%
From business support organization(s)	40%	48%	35%
Other (please specify)	9%	9%	9%
I haven't received support	16%	14%	17%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The question asked in the survey was: "During the last 2 years, have you received any advice / support from the following sources when setting up and running your business?"

51% of French women have received support from their spouse or partner, compared with 40% of English women. 48% of French women have received help from a business support organization, while this applies to 35% of English women. On the contrary, English women have been much more frequently helped by one or several person(s) from their professional circles – 42%, as against only 23% of French women.

Figure 4. The support received by women entrepreneurs during the last two years



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The question asked in the survey was: "During the last 2 years, have you received any advice / support from the following sources when setting up and running your business?"

Local authorities and support structures were asked to give information about local aids aiming at supporting entrepreneurship, and their award criteria. This study managed to collect 24 descriptions of support programmes: 9 in Côtes d'Armor (*Conseil Général*), 7 in Finistère (*Conseil Général*, *Technopole Quimper Cornouaille*, *Bretagne Active* and *Communauté de Communes de la Presqu'île de Crozon*) and 8 in the Cornwall (*Cornwall Development Compagny*, *Outset Cornwall* and *Grow Cornwall*).

Thanks to the analysis of local aids supporting entrepreneurship – their requirements in particular – one can identify the requirements which are liable to limit the access of women to these programmes. Some of the programmes are for women only: they are therefore part of an affirmative action policy. Such affirmative action policies also concern some other groups: for instance, the recipients of the RMI social benefits (Finistère), people over 50 or long-term unemployed persons (Cornwall). The other aids are not reserved for men, but they can lead to an exclusion of women, given the specific nature of women entrepreneurship. A

gendered analysis of the entrepreneurship support programmes raises two questions. Are the requirements for such programmes liable to disadvantage women entrepreneurship...

- Given the specific characteristics of women entrepreneurs, compared with men entrepreneurs (age, level of education, job status, level of income...)?
- Given the specific nature of the enterprises created or taken over by women, compared with men (business sector, degree of innovation, size, funding...)?

A gendered analysis of the support programmes brings us to evaluate their requirements in the light of the significant differences between the profiles and the businesses of men and women entrepreneurs.

A first requirement liable to disadvantage women is age. For instance, a requirement which states that only entrepreneurs under 31 may be given an aid may penalize women as they generally create their business later than men, because of maternities. Thus, the upper age limit should either be increased to take maternities into account, or it should not be kept as a requirement.

Some programmes concern businesses of all industries; some others are only made for one or several business sectors, for instance: agriculture, tourism, industry, trade, personal services or social and solidarity economy. What accounts for this focus on a particular industry is a political strategy to develop sectors which may contribute to the development of the local economy in the future. Nonetheless, the business sectors of the enterprises created by women are often different from those chosen by men. This is partly due to their academic trajectories: women are overrepresented in the fields of services, banking-finance-insurance, healthcare, education and social care; but they are under-represented in the fields of construction, industry, transport and logistics. Thus, sectorial aid may disadvantage women indirectly. For example, a substantial aid granted to the construction industry may be part of an economic development strategy, but very few women will benefit from it.

Some programmes may not target a specific industry, but focus particularly on “innovative businesses”. The criterion of innovation gave way to debates in the two French areas. Some women and some support structures consider that this criterion – which is today part of the policy supporting innovation in France – is made to support technological innovation and financial investment, and thus promotes male entrepreneurship. On the contrary, women would benefit more from programmes supporting the field of social innovation.

French women entrepreneurs have also paid attention to the requirements linked with the legal status. Indeed, many programmes are made for enterprises only and exclude people

with a status of *auto-entrepreneur*⁷. This question has been raised within the very first focus groups. Women with the status of *auto-entrepreneur* do not see why they should be excluded from such programmes. Actually, local authorities do not wish to favour a status which seems insecure, or even precarious. Similarly, support structures consider this status fragile, as there is no accompaniment of the *auto-entrepreneur* prior to the creation of his business.

"It's often that I heard "I don't want to be out of the auto-entrepreneur status, I hardly make profit, but I don't want to change". The auto-enterprise is a good solution if one needs an additional income, and if one wants to figure out whether or not one wants to work full-time as an entrepreneur: it's not a long-term solution. Sometimes, auto-entrepreneurs fail because they are not prepared to create a company; there isn't enough support"., (Support structure, Finistère)

There is not the same debate in England, where the status of *auto-entrepreneur* does not exist. But several women have expressed their reluctance regarding the type of enterprise that public policies tend to favour. English women entrepreneurs level criticism at the entrepreneurship support programme. They regret the disappearance of the *Business Link*, as it enabled entrepreneurs to get quality information which led them to the appropriate support structures. Although women professional were recently hired in the structures, English women consider that the counsellors remain most of the time *"middle-aged white men"*. Last but not least, most of the aids aim at investing in enterprises which are liable to create jobs and to contribute to the growth of the GDP. The context of crisis and the declining public resource have accelerated this trend, at the expense of many women entrepreneurs who do not necessarily want to grow their enterprise.

"Also, you've got a big difference, especially with women I think, in that some women just want a lifestyle business and maybe they are frightened by some of this terminology [e.g. growth]. That they've got a great idea or a great product, and that's what they want to do, they've got business acumen...but they only want a lifestyle business, you know, they don't want to grow their business into a huge organization employing lots of staff. I don't.", (Entrepreneur, Hampshire)

Mis en forme : Anglais (États Unis)

⁷ The status of "auto-entrepreneur" has been created in France in January 2009. It is a new simplified self-employment regime which enables the creators of small businesses to benefit from the social security system and a simplified tax regime.

"I have spent a lot of time over the last six months, and will spend a lot of time in the next four months as well, working with LEP [Local Enterprise Partnership] and working on what the LEP is doing. ... There is no question that the LEPs will be focused for the next five years, because the Labour Party's strategy is exactly the same pretty much give or take [as that of the Coalition Government's], focusing on innovation not on what we are talking about now which is very early stage or lifestyle businesses. And actually there isn't the focus there in the LEP to actually build these things in. (...) it's almost focused on larger businesses, middle-aged men, that kind of area. And so the idea of actually trying to support small businesses which are run by women for lifestyle, or which are just enterprise growth businesses, you know, growing a little bit but not necessarily taking on 200 people within 3 years, actually the whole of the Government regional strategy, localization strategy does not address that.", (Support agency representative, Hampshire)

For many women, self-employment offers a certain amount of freedom, autonomy in their work and a work-life balance. They do not aim at creating many jobs. English entrepreneurs underline that they do not feel ready to incur debts in order to invest in their enterprise: the economic context does not encourage them to do so, given the high rates of unemployment. During the focus groups in France, several entrepreneurs have shown a reluctance to invest in their enterprise, as they need to protect their family from the risks of being in debt. In France and in the UK, the question arises of what is the appropriate form of development for the enterprise. Many women defend the model of a lifestyle business which contributes to the economic development of their area, not by creating numerous direct jobs, but by choosing local suppliers and subcontractors, and stimulating the supply of local services (cf. previous chapters).

CHAPTER V. APPROACHES FOR TOMORROW

This chapter presents:

- Firstly, the demands for support expressed individually by women entrepreneurs in the online survey;
- Secondly, the recommendations elaborated collectively in the focus groups in order to support women entrepreneurship.

1. Individual demands for support

First of all – in order to be supported in their entrepreneurial project and to face the difficulties to start up or develop their business – women wish to be supported in the search for new markets. This is fully consistent with the responses previously given in the online survey, which showed their difficulties to establish contact with the customers, to set their prices and to develop their commercial activity (*cf.* tables 28 and 29 on the previous pages). Access to support structures, meetings with other entrepreneurs – men or women – and possibilities to maintain cash-flow are also demanded by about a third of the surveyed women, English and French cumulated. The other propositions – access to professional training, access to finance and meeting other female entrepreneurs – catch the interest of about a quarter of women entrepreneurs, English and French cumulated.

Table 31. Demands for support

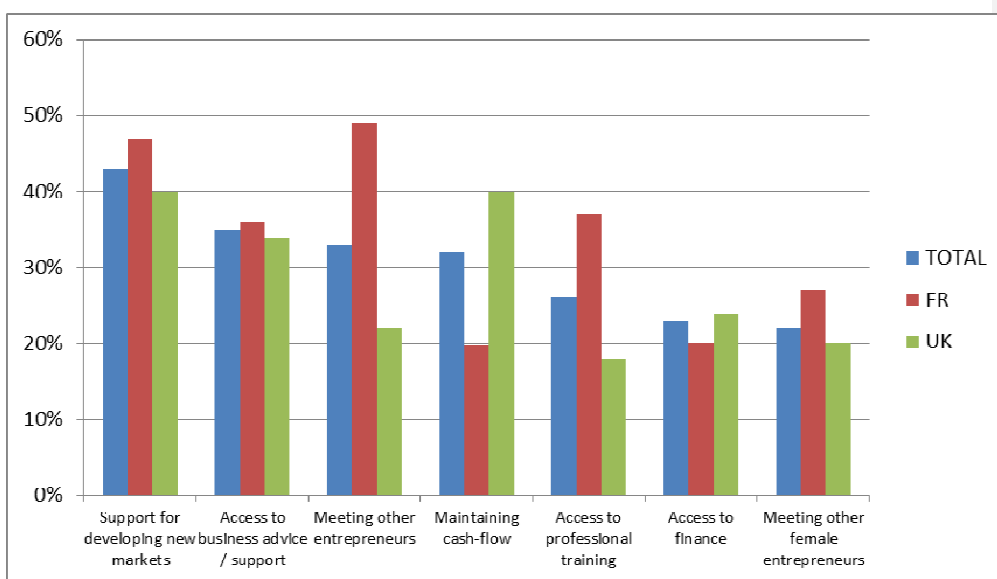
Priority actions to implement	TOTAL	FR	UK
Support for developing new markets	43%	47%	40%
Access to business advice / support	35%	36%	34%
Meeting other entrepreneurs (M or W)	33%	49%	22%
Maintaining cash-flow	32%	20%	40%
Access to professional training	26%	37%	18%
Access to finance	23%	20%	24%
Meeting other female entrepreneurs	22%	27%	20%

Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The question asked in the survey was: what are your current priorities in helping you develop your business?

More French women than English women express a need to meet other entrepreneurs: 49% of French women wish to do so in the context of mixed meetings, as against only 22% of English women; 27% of French women wish to meet other female entrepreneurs, while this applies to 20% of English women. For their part, English women more often demand a support in maintaining cash-flow: twice as many English women, as opposed to French women, have expressed this demand.

Figure 5. Demands for support



Source: CRÉDOC-Kingston University, B-NEW survey 2014.

The question asked in the survey was: what are your current priorities in helping you develop your business?

Women have expressed themselves individually during the online survey about priority actions to implement in order to help them to create or develop their enterprise. Secondly, the focus groups conducted by the research team have enabled the women and the support structures – together with the local authorities in the two areas of Bretagne – to elaborate collective propositions aiming at developing female entrepreneurship. There are two main lines of propositions, presented in the two following sections:

- Firstly, acting against gender bias,
- Secondly, supporting women entrepreneurs.

2. Acting against gender bias

Today, women entrepreneurship is limited by the persistence of gender stereotypes. It is therefore necessary to lead preventive actions in order to deconstruct the prejudices and representations which stop female entrepreneurship from developing.

✓ Promoting the image of the woman entrepreneur to the general public

Proposals:

- Including the topic of female entrepreneurship in the communication campaigns aiming at promoting professional equality between men and women and gender diversity in careers,
- Disseminating testimonies of women entrepreneurs and data about female entrepreneurship in order to reduce the deficit of successful models of women entrepreneurs.

✓ Raising awareness amongst girls of entrepreneurship and self-employment as a career option, and favouring the dissemination of the entrepreneurial experience in education

It is necessary to raise awareness amongst school age girls of entrepreneurship and self-employment, in order that they see it as a professional opportunity.

Recommendations, in the context of partnership with schools:

- Proposing to the schools the intervention of women entrepreneurs and/or the visit of enterprises created by women;
- Supporting entrepreneurship projects and the creation of mini-companies employing young women.
- Promoting courses which teach entrepreneurship, and the development of an entrepreneurial culture in higher education, particularly in fields which have a strong contingent of women, in partnership with the enterprises and the support structures.

✓ **Participating in the deconstruction of gender stereotypes among the economic actors**

In the focus groups, French and English women entrepreneurs have underlined several times that a female entrepreneur is not taken as seriously as a male entrepreneur. This applies to the contact with the customers, the consular chambers and the trade unions, or even the support structures to entrepreneurship.

“I’ve got it at meetings, at a client meeting, and a lot of my suppliers are male and so I had a male colleague coming along with me and they greeted him first even though I was the business owner and I was coming to do the proposal to them and my name was at the bottom of a page, they greeted the man and said: ‘Oh welcome, nice to see you. Oh this is your marketing lady?’ And so this is what we are [women entrepreneurs] up against all the time, it’s not being taken seriously as a business person because you’re a female.”, (Entrepreneur, Cornwall)

It is therefore necessary to implement some actions that will raise the awareness of the economic actors – consular chambers, trade unions, company networks, support structures to entrepreneurship... – to the importance and the realities of female entrepreneurship. Such actions will favour the integration of women in professional organizations and networks.

3. Supporting women entrepreneurs

✓ **Raising the awareness of local authorities, consular chambers and support structures to the specific nature of female entrepreneurship**

The aim of the actions will be to favour the right orientation of women after the first contact and to improve the quality of the support provided to them.

✓ **Ensuring that entrepreneurship support initiatives help women as much as men**

It is necessary to avoid the introduction of women-penalizing requirements, particularly concerning:

- Age (introducing an age requirement may penalize women who create their enterprise later than men, particularly because of maternities),

- Size of the enterprise (a minimum threshold is liable to penalize women, as they run more often than men small and micro enterprises),
- The business sector (women tend to operate in sectors such as trade, services, education and healthcare, and rarely in sectors such as construction which tends to be male-dominated).

But one should also establish gender-based data about the recipients of the aids; such data will make it possible to check whether or not women have access to the aids.

✓ **Informing women better about the national and local aids supporting the creation, the takeover and the development of enterprises**

Entrepreneurs and support structures in Cornwall regret the disappearance of the *Business Link*, which enabled women with a project of creating or developing a business to have access to information about support structures, which were about fifty in the area.

It is therefore necessary to centralize information in order to make it possible for women entrepreneurs to have ready access to information and easily get in touch with the structure which suits best their situation.

✓ **Supporting women entrepreneur' commercial prospects**

The results of the online survey show significant difficulties linked with starting a commercial activity: making contact with customers, setting prices, marketing... Women entrepreneurs express a need for professional training in these fields for which they were not trained during their studies. But they also wish to engage in the current promotion campaigns organized in their area. As women lead small businesses most of the time, it is essential to find a way of mutualizing their resources and opportunities, with a view to develop commercial prospects beyond the local area.

Propositions:

- Favouring systematically the visibility of female entrepreneurship, its products and services, in the actions promoting the enterprises of the area;
- Implementing fairs and commercial events at the scale of the local area, in which small and micro enterprises can participate;

- Strengthening the offer of training to the commercial industry – identification of the market needs, elaboration of an offer, fixation of prices, prospection, sales, negotiations...- and adapting its cost and content to small and micro enterprises, with a module of *e-learning*.

✓ **Favouring the development and the long-term viability of small and micro enterprises created by women**

In order to favour the development and the long-term viability of the enterprises, it is essential to boost women's confidence and their entrepreneurial skills; it is also necessary to help them to identify the potential and the development opportunities of the enterprise.

Propositions:

- Supporting women entrepreneur networks, but also their participation in mixed professional networks.

In the focus groups, the importance for women to participate in professional networks was stressed several times. It was mentioned that women networks are useful in the phase of creation, where it is necessary to become more self-confident in friendly professional relationships. Such networks are also essential when it comes to breaking the isolation due to a professional activity carried out – most of the time – alone and at home. Many women tell that they don't feel at ease in mixed networks, but such networks seem nonetheless complementary. They are useful when women need to develop their commercial activity: they cannot have women customers only.

"I belong to a women's only networking group and I do a lot of networking. And in the finance world, there is an awful lot of men in suits and it's one of the reasons why I moved away from the corporate world. And it's interesting that when I network in the women-only groups, as opposed to the mixed groups with the guys, in the three and a half years that I've been running my own business, I've forged far stronger and probably more lucrative relationships with those women-only groups and with the professional women within those groups. And I've just noticed that the relationships that you have with women in business as opposed to men and women in business seem to be much stronger. I don't know what it is in our psyche, whether we are more open or just supportive of each other, but I've certainly seen a difference. ...the way women network is very very different to the way men network and the relationships that you build. And a lot of the issues are around relationships

and the support that you get from other people and people within support organizations so building relationships is the key.”, [Entrepreneur, Hampshire]

“Having that mix is [important]. So it’s almost like, do all-women networking for the supportive element and the sharing and all that sort of stuff, but mix when you go and do the business and customer acquisition.”, [Support agency representative, Hampshire]

- Developing mentorship (or tutoring) networks based on the mobilization of women entrepreneurs with a strong experience (thematic groups and/or individual relationship between the tutor and her pupil).

Mentorship can help women who want to start up their business to understand the entrepreneurial environment and to become more self-confident. Some entrepreneurs wish to have the support of a woman; some others give priority to the quality of the tutor, woman or man.

“Ladies are kinder generally to other women, I think. Thinking again about the ladies networking, it’s a good starting point to build confidence... it’s a kinder environment for you to learn that confidence and start building that confidence. I’ve seen some 18 year old girls that have been sent there to represent their boss and I watched them grow in confidence because they need the confidence to then go back to men and sell to men.” [Entrepreneur, Hampshire]

“It’s just finding the right mentor, it doesn’t matter whether it’s a man or a woman, it’s just finding someone who you can build that relationship with.” [Entrepreneur, Hampshire]

- Create structures dedicated to the sharing of entrepreneurial skills by women: legal issues, financial and commercial tools, development of the activity...

-The creation of such structures would contribute to the recognition of the diverse skills of women, and offer them commercial opportunities. For instance, a freelance lawyer could give some legal advice to a consultant, who would help her in return with her marketing strategy. It would enable small businesses without any financial means to benefit from quality professional services and well-adapted advices. Such initiatives may develop thanks to the existing networks.

✓ **Providing women with well-adapted solutions for child / elderly care arrangements and domestic work**

The issue of work-life balance is particularly important for women entrepreneurs. It concerns young women, child care arrangements and, for older women, care services for the elderly.

"I know it's a huge challenge. I ended up caring for my partner's father...and you know, even maybe persuading more women to set up more part-time caring businesses would be extremely helpful, because you could not get anyone to come and just do one day when you had to go for a meeting in London or somewhere like that. If you're on the standard care support package, you've got half a day a month and it was always that Tuesday afternoon. ...the kind of flexibility you get for childcare, where there are private childcare providers, you can't get for old people. And if you've got someone who's got Dementia and they are potentially incontinent in some way or the other, it's almost impossible to support that." (Entrepreneur, Hampshire)

Propositions:

- Supporting the creation of occasional child care services (and/or domestic work services) in order to help women entrepreneurs to face periods of high professional investment (fluctuation of the activity, commercial activity, professional training...). Such initiatives may even contribute to the creation of new activities led by women.
- Creating co-working spaces or business incubator with nurseries, in order to help women to reconcile their working and family lives.

Mis en forme : Anglais (États Unis)

CHAPTER VI. RECOMMENDATIONS

To date, women only account for 30% of business-creators ; their companies are smaller than men's, and in different industries. Yet female entrepreneurship constitutes a growth potential and an opportunity, both for women's employment and for territorial development.

1. Female entrepreneurship: an asset for our communities

Most women surveyed⁸ had created their professional activity in their place of residence. These businesses enhanced local resources: firstly, with the territory's tourism potential, brand and natural environment quality. The business relies on the community, and in return, has a positive effect on it.

a) A source of jobs

Starting a business enables women to create their own jobs, and often turns out to be a condition to move to or to remain in rural areas which offer few salaried opportunities. Thus, female entrepreneurship is the way to « move to or stay in the countryside ».

“In Crozon, finding work isn't straightforward. So, you either start a business, or you leave”, (Crozon Peninsula - Finistère).

Moreover, more than half of women employ at least one other person, or aspire to doing so.

“Yes, with a bit of luck, my ambition is to create stable jobs, it's something I can see myself doing in the future if it all goes well”, (Hampshire).

Beyond these immediate jobs, women's companies support local employment as they work with local suppliers or contractors for finished products, accounting and financial services, transport, cleaning...

⁸ The CREDOC-B-NEW online survey was carried out over winter 2013-2014, and made it possible to interview 230 French and English female entrepreneurs, from Côtes d'Armor, Finistère, Cornwall, and Hampshire. Results are available on www.bnew-project.eu/

“Out of loyalty to the area, I always try to work with locals because I believe it’s a contribution we can make to our local community.”, (Hampshire).

“It’s important to focus on local. When you choose to work here, you don’t do it miles away”, (Crozon Peninsula - Finistère).

Because of their entrepreneurial activity, a third of women outsource a part of their domestic work (chores, childcare...), and therefore contribute to local employment.

b) Strengthening local services, area appeal and social cohesion

Female entrepreneurship fulfills the population’s needs: on average, half of the turnover yields from local customers, who live within 30 km. At the same time, women display an ability to attract outside business and to raise awareness of the local area, its products, its services: sales to an international customer base may account for an estimated 10% of turnover.

Broadly speaking, female entrepreneurship contributes to sustaining and developing available local services:

As they often work from home, women entrepreneurs are often clients of local shops and services and prevent shop closures and concentrations in the most important centers

Some take over or create local services (shops, services...)

“Sending mail has saved the local post office, and it has also enabled other independent businesses to flourish and create jobs”, (Cornwall).

“The more small shops there are, the more people will shop here. It’s a good thing, there’s a demand for this”, (Crozon Peninsula - Finistère).

Armed with specific skills and training, women contribute to developing an/or improving opportunities and services in education, culture, sports and leisure, and in healthcare. Female entrepreneurship specifically contributes to enhancing the tourist appeal of an area.

“If you ask about the impact of the business on the local area, I’d say : it allows us to bring tourism, to create jobs. (...) For some places in Brittany, you have to be really keen to get there. Over there, discovery activities have been set up for children who come from elsewhere. It brings new people. It contributes to our area's vitality», (Côtes d’Armor) . ”

Finally, to keep loneliness due to self-employed work at bay, women entrepreneurs join, or even create entrepreneur or female entrepreneur networks. More generally, they are involved in local community organisations and therefore contribute to strengthening community relations and social cohesion within an area.

2. Supporting female entrepreneurship in our regions

Beyond national public grants, local and regional authorities, as well as bodies which support entrepreneurship, can encourage female entrepreneurship, with grants and local assistance. These bodies expect positive social, cultural and economic consequences for regions.

a) Tackling prejudice and social representations

Female entrepreneurship remains restricted by ever-present gender stereotypes.

✓ Emphasis on the public image of female entrepreneurs for the public

Examples :

- Including female entrepreneurship in all PR activities related to professional equality
- Broadcasting women entrepreneurs' testimonies in order to render female entrepreneurship more visible

✓ Raising young women's awareness of female entrepreneurship and promoting entrepreneurial experience as a part of their education

Examples :

- Seminars by female entrepreneurs and/or visits of companies created by women offered to schools;
 - Support to entrepreneurial projects or mini-companies which involve young women;
 - Promoting entrepreneurial teaching, as well as business culture in higher education, especially in university courses followed by a high proportion of women.
- ✓ **Female entrepreneurship advocacy to economic players (consular chambers, professional associations, businesses...)**

Example :

- Sharing data about the reality of companies created by women.

b) Improvement in the quality of support to women creators

- ✓ **Insuring equal access between women and men to entrepreneurship funding, by avoiding penalising criteria, especially regarding :**

- age (women start their own businesses later in life than men);
- company size (women manage small and very small enterprises more often than men) ;
- business sector (women favour industries such as retail, services, education, health and social activities).

- ✓ **Collection of gender data on beneficiaries of funding for companies**

- ✓ **Support for women entrepreneurs' marketing efforts**

Examples :

- Systematic backing of female entrepreneurship visibility in all regional business PR activities, including its products and services ;
- Establishing regional trade fairs and events which are accessible to small and very small companies ;

- Strengthening the business training available, and adjusting content and cost to small and very small companies, for example with distance learning.

✓ **Focus on sustainability and growth of small and very small companies created by women**

Examples :

- Support to female entrepreneur networks, but also to women joining networks for entrepreneurs of both genders;
- Mentorship network development on the basis of experienced women entrepreneurs' involvement,
- Creation of local entrepreneurial skills-exchange banks, for women.

✓ **Development of appropriate childcare and domestic work support solutions**

Example :

- Supporting the creation of temporary solutions on offer, in order to face periods of intense professional investment (increase in activity, sales activities, training...).

BIBLIOGRAPHY

EGATER group, *Key figures of inequalities between women and men in priority neighbourhoods and rural areas* [2014], High Council for equality between women and men – ONZUS – INSEE

Ministry for Women Rights [2013], *Entrepreneurship, an opportunity for women, a key for competitiveness and employment*

Ministry for Women Rights [2014], *Progress towards a substantive equality between women and men, Key figures*

Ministry for Women Rights [2013], *Gender equality policy, Cross-Functional Policy Document* – Budget bill for 2014

Center for Strategic Analysis [2013], *Women entrepreneurship*

PEKEA [2008], *Live well together on territories. Elements of a shared diagnosis (ISBET project).*

PEKEA [2008], *Live well together on territories. Build together indicators of well-being and social progress (ISBET project).*

PERFEGAL [2012], *State of employment dynamics and women entrepreneurship in Hamsphire, Cornwall, Côtes d'Armor and Finistère, in the context of the B-NEW project.*

Joseph E. STIGLITZ, Armartya SEN, Jean-Paul FITOUSSI [2009], *Commission report on the measure of economic performance and social progress.*

ANNEXE 1

QUESTIONNAIRE

WOMEN ENTREPRENEURES

The European project "Business and Network of Enterprising Women" (B.NEW) involves seven French (Finistère General Council, General Council of Côtes d'Armor, Technopolis Quimper Cornwall Women Entrepreneurship, Inno TSD- Cap Companies) and British (Digital Peninsula Network, WSX Enterprise Ltd) partners. The aim of the project is to create a welcome area for the creation and the development of women entrepreneurship and to constitute a Franco-British network of enterprising women.

The Centre for Research and Studies for the Observation of Living Conditions (CREDOC) in association with the Small Business Research Centre, Kingston University London, are commissioned to conduct a survey of women entrepreneurs, support structures and local authorities, and would like to invite you to take part in the study.

Thank you in advance for taking the time to respond to this survey. The results will be made public on B.New website in the coming months.



YOUR BUSINESS AND PERSONAL BACKGROUND

1. In what year did your business start trading?

Year: ____/____/____

2. Who is involved in the management of the business?

1. Myself
2. Other family member(s)
3. Other person(s)

3. What is the legal status of your business?

1. Sole proprietorship / sole trader
2. Private company limited by shares or guarantee / Partnership or Limited liability partnership
3. Community interest company
4. Other (*please specify*)

4. What is your main industry ? [ONLY ONE ANSWER]

1. Agriculture, forestry and fishing
2. Quarrying and Manufacturing
3. Production and distribution of energy, water; sanitation, waste management and remediation activities
4. Construction
5. Trade and repair of motor vehicles and motorcycles
6. Wholesale trade (except motor vehicles and motorcycles)
7. Retail trade (except motor vehicles and motorcycles)
8. Transportation and storage
9. Accommodation and food
10. Information and communication
11. Financial and insurance activities
12. Real estate activities
13. Professional, scientific and technical activities
14. Activities of administrative and support services
15. Education
16. Human health and social work
17. Arts, entertainment and recreation
18. Other services (including services to individuals)
19. Other (*please specify*)

5. Why did you choose this economic sector for your business? [ONE OR TWO ANSWERS]

1. You have expertise in this business
2. You have identified a need in this geographical area
3. You had an opportunity to acquire an existing company
4. You had the opportunity to become a supplier of your former employer
5. Other (*please specify*)

6. For this business, how would you describe your current working pattern?

1. Full-time (35 hours or more a week)
2. Part-time(Less than 35 hours a week)

7. Are you involved in managing more than one business?

1. Yes
2. No

8. Besides managing your business, are you employed by another company/organisation?

1. Yes
2. No

9. What was your turnover in the last financial year? [ONE ANSWER ONLY]

1. Less than £12,000
2. From £12,000 to £20,000
3. From £20,000 to £40,000
4. From £40,000 to £75,000
5. From £75,000 to £125,000
6. From £125,000 to £249,000
7. £250,000 and more
8. No turnover yet

9. What is the location of your business?

1. Cornwall County
2. Hampshire County

10. What is your precise location?

- | | | |
|--------------------|-----|----|
| 1. Cornwall area | Yes | No |
| 2. Portsmouth area | Yes | No |

11. What is your highest level of education?

1. Secondary School (GCSE)
2. Further Education (A level)
3. Undergraduate (Bachelor's Degree)
4. Postgraduate (Master's Degree) or Doctorate
5. Other

13. What is your age?

1. Less than 35 years
2. From 35 to 44 years
3. From 45 to 54 years
4. From 55 to 64 years
5. 65 years and more

THE IMPACT OF YOUR BUSINESS AND THE LOCAL AREA

In this section, we would like to ask you to think about the impact of your business on your local area, comprising a twenty-miles radius of your business.

14. In your view, how does your business contribute to local development?

1. Creates jobs

Yes No Not yet I don't know

2. Improves the supply of housing

Yes No Not yet I don't know

3. Strengthens the local association network

Yes No Not yet I don't know

4. Expands the supply of local services (shops, personal services ...)

Yes No Not yet I don't know

5. Develops a range of cultural, sporting and leisure activities

Yes No Not yet I don't know

6. Develops educational provision

Yes No Not yet I don't know

7. Improves the supply of transport

Yes No Not yet I don't know

8. Improves conditions for work-life balance

Yes No Not yet I don't know

9. Improves the level of safety

Yes No Not yet I don't know

10. Improves health and social care services

Yes No Not yet I don't know

11. Improves environment

Yes No Not yet I don't know

Employment

15. Besides yourself, how many people does your business currently employ?

1. None
2. One or two
3. From three to ten
4. More than ten

16. How many of your employees work in the local area (comprising 20 miles radius from your business)? [ONE ANSWER ONLY]

1. All
2. None
3. Some

17 While working in your business, do you pay anyone to help you with care and / or domestic work responsibilities?

1. Yes
2. No

Customers

18 Considering the geographical location of your customers, what proportion of your turnover is to...

- | | |
|---|-----|
| 1. Local customers (around a twenty- miles radius of your business) | = % |
| 2. County level customers (without local customers) | = % |
| 3. National customers (without local and county customers) | = % |
| 4. International customers | = % |

Total = 100%

19 Considering your local customers only (around a twenty miles radius of your business), do you sell mainly to...

1. Individuals
2. Other businesses
3. Both individuals and businesses

Suppliers and subcontractors

20 Do you have any suppliers or subcontractors?

1. Yes
2. No

21 Considering the geographical location of your suppliers or subcontractors, what proportion of products/services that you purchase are from...

- | | |
|--|-----|
| 1. Local suppliers (around a twenty- miles radius of your business) | = % |
| 2. County level suppliers (without local suppliers) | = % |
| 3. National level suppliers (without local and county level suppliers) | = % |
| 4. International | = % |

Total = 100%

22 If you have local suppliers or subcontractors (around a twenty-miles radius of your business), which products or paid services do you purchase from them?

1. Finished products
2. Accounting or management systems
3. Transportation, delivery, storage, logistics
4. Cleaning
5. Sales (commercial agent...)
6. Advertising, communication
7. Security and safety

8. Other services (*Please specify*).

Benefits of the geographical area to your business

23 Why did you start a business in this geographical area?

1. I already lived in this area before creating / acquiring the business
2. I chose this area because of its market potential
3. I was looking to acquire this kind of business and found the opportunity in this area
4. Other (*Please specify*).

24 Does your business take advantage from any of the following factors in your geographical area? (Please select three most important factors)

1. Destination image
2. Potential for tourism
3. Proximity of natural resources
4. Quality of natural environment
5. Transportation networks (roads, train lines, airports...)
6. Digital networks
7. Presence of a sub-contractors network (useful for your activity)
8. Presence of other companies in your industry
9. Entrepreneurship incentives
10. Safety of equipment and people
11. Tax friendly environment
12. Presence of educational institutions
13. Presence of skilled workforce (skilled, salary levels)
14. Availability of services (administrative, cultural, social...)
15. Other (please specify) :

Your vision of “local well-being”

In the next section, we are interested in your perception of local well-being.

25 From the following list, which are the key indicators that, in your opinion, define local well-being?

1. High level of income per capita
2. Stable jobs
3. Quality housing at an affordable cost
4. A range of network and associations (sport, cultural association...)

5. The presence of local services (shops, services to individuals ...)
6. The presence of cultural, sporting and leisure activities
7. A dense education network
8. The presence of suitable transportation services
9. Good conditions for work-life balance
10. The assurance of a minimum level of security
11. A supply quality health care
12. A local environmental policy
13. Other. Please specify:

26 If you have chosen several indicators, which is the most important for you?

1. High level of income per capita
2. Stable jobs
3. Quality housing at an affordable cost
4. A range of network and associations (sport, cultural association...)The existence of a dynamic associative networks
5. The presence of local services (shops, services to individuals ...)
6. The presence of cultural, sporting and leisure activities
7. A dense education network
8. The presence of suitable transportation services
9. Good conditions for work-life balance
10. The assurance of a minimum level of security
11. A supply quality health care
12. A local environmental policy
13. Other. Please specify:

Barriers to female entrepreneurship

27 What were the main challenges you had to face when starting your business?

1. Being alone as entrepreneur
2. Recruiting qualified people
3. Determining the price of your products and services
4. To find a suitable office space
5. Establishing contacts with customers
6. Solving administrative formalities
7. Obtaining finance
8. Obtaining a bank overdraft
9. Opening a bank account
10. Finding insurance
11. Understanding regulation
12. Access to information, advice or training courses
13. Other challenges. Please specify:.....

- 14. No particular difficulty → exclusive
- 15. I don't remember → exclusive answer

28 If your business was set up at least two years ago, what are the main challenges you face today in its development?

- 1. Commercial - markets - Competitors
- 2. Financial problems
- 3. Production and production costs
- 4. Staff relations difficulties
- 5. Difficulties associated with work-life balance
- 6. Other problem
- 7. You don't have any specific difficulty
- 8. My business was set up less than two years ago

29 During the last 2 years, have you received any advice / support from the following sources when setting up and running your business?

- 1. Your spouse or partner
- 2. Other person(s) in your family or friends
- 3. Someone in your professional circle (customer, supplier...)
- 4. Business consultant(s) or professional (lawyer, chartered accountant...)
- 5. Business support organisation(s)
- 6. Other, please specify....
- 7. I haven't received support

Q29bis. Please specify which business support organization(s) did you received advice from :

30 During the last two years, have you benefited from local or regional support systems to create or develop your business?

- 1. No, no local or regional support
- 2. Yes

Q30bis. Please specify :

- 1. Local support(s) : specify
- 2. County support(s): specify
- 3. Regional support(s) : specify

31 What are your current priorities in helping you develop your business? [3 ANSWERS MAXIMUM]

1. Meeting other entrepreneurs
2. Meeting other female entrepreneurs
3. Access to business advice / support
4. Support for developing new markets
5. Access to finance
6. Maintaining cash-flow
7. Access to professional training
8. One or several other priority actions. Please specify:.....
9. No action

The questionnaire is now finished. You might want to give us some additional information....

Would you be happy if we contacted you in near future to invite you to attend a meeting of female entrepreneurs? If so, please give us your contact information below.

Name :

Landline :

Mobile :

Email :

☐ I don't want to leave personal information

Thank you for your participation

ANNEXE 2

QUESTIONNAIRE STRUCTURES

The European project "Business and Network of Enterprising Women" (B.NEW) involves seven French (Finistère General Council, General Council of Côtes d' Armor, Technopolis Quimper Cornwall Women Entrepreneurship, Inno TSD- Cap Companies) and British (Digital Peninsula Network, WSX Enterprise Ltd) partners. The aim of the project is to create a welcome area for the creation and the development of women entrepreneurship and to constitute a Franco-British network of enterprising women.

The Centre for Research and Studies for the Observation of Living Conditions (CREDOC) in association with the Small Business Research Centre, Kingston University London, are commissioned to conduct a survey of women entrepreneurs, support structures and local authorities, and would like to invite you to take part in the study.

Thank you in advance for taking the time to respond to this survey. The results will be made public on B.New website in the coming months.



DESCRIPTION OF YOUR AGENCY

1. To which organization/structure do you belong?

Please specify

2. Address of your organisation/structure

Please specify

3. Please can you specify the type of organization? [ONLY ONE ANSWER]

- a. An independant professionnall
- b. A private company
- c. A territorial authority
- d. A public institution
- e. A government department
- f. An association
- g. Other – Please specify

4. Please specify the geographical scope of intervention of your organization

- a. Regional level
- b. County level (Cornwall or Hampshire)
- c. Local level (including several municipalities)
- d. Other – Please specify

5. Are you responding to this consultation as ...

- a. An elected official
- b. A specialist of employment policies
- c. A specialist of education and training
- d. A specialist of economic and/or territorial development
- e. Other – Please specify

6. Do you work directly with entrepreneurs? [ONLY ONE ANSWER]

- a. Yes, daily
- b. Yes, regularly
- c. Yes, but exceptionally
- d. No, never

7. With which type of entrepreneur are you in contact?

- a. Only women
- b. Only men

- c. Women and men

8. How would you define your knowledge concerning women entrepreneurs?

- a. Very accurate knowledge
- b. Quite accurate knowledge
- c. Not very accurate knowledge
- d. No specific knowledge

9. Can you specify at which level does your organisation/structure take place when supporting entrepreneurs?

- a. Validation phase of the project
- b. Start-up phase
- c. Expansion phase
- d. Support enterprises in difficulty (refinancing needs, restructuring phase...)
- e. Other – Please specify

10. Which type of services do you provide to entrepreneurs?

- a. Consulting services for setting up a business
- b. Market study/Strategy consulting services
- c. Accounting services
- d. Tax and legal services
- e. Human resources consulting
- f. Providing information about setting up/buying a business
- g. Administrative services (helping to prepare administrative record)
- h. Help obtaining funding
- i. Financing services
- j. Training services
- k. Introducing entrepreneurs
- l. Provision of premises
- m. Other – Please specify

11. Do you propose local or county or regional support systems to create or develop businesses? [ONLY ONE ANSWER]

- a. No, no local or county or regional support
- b. Yes

11-a If yes, Please specify

- a. Local support(s) : specify
- b. County support(s): specify
- c. Regional support(s) : specify

11-b If yes, are some of these supports targeting specifically women entrepreneurs?

- a. No
- b. Yes

11-c If yes, please specify which ones :

YOUR VISION OF “LOCAL WELL-BEING”

In the next section, we are interested in your perception of “local well-being”.

12. From the following list, which are the key indicators that, in your opinion, define local well-being [MAXIMUM 5 ANSWERS]

- a. High level of income per capita
- b. Stable jobs
- c. Quality housing at an affordable cost
- d. A range of network and associations (sport, cultural association...)
- e. The presence of local services (shops, services to individuals ...)
- f. The presence of cultural, sporting and leisure activities
- g. A dense education network
- h. The presence of suitable transportation services
- i. Good conditions for work-life balance
- j. The assurance of a minimum level of security
- k. A supply quality health care
- l. A local environmental policy
- m. Other. Please specify:

13. If you have chosen several indicators, which is the most important for you? [ONE ANSWER ONLY]

- a. High level of income per capita
- b. Stable jobs
- c. Quality housing at an affordable cost
- d. A range of network and associations (sport, cultural association...)The existence of a dynamic associative networks
- e. The presence of local services (shops, services to individuals ...)
- f. The presence of cultural, sporting and leisure activities
- g. A dense education network
- h. The presence of suitable transportation services
- i. Good conditions for work-life balance
- j. The assurance of a minimum level of security
- k. A supply quality health care
- l. A local environmental policy
- m. Other. Please specify:

14. From your point of view, how do enterprises managed by women contribute to local development?

a. Creates jobs

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

b. Improves the supply of housing

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

c. Strengthens the local association network

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

d. Expands the supply of local services (shops, personal services ...)

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

e. Develops a range of cultural, sporting and leisure activities

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

f. Develops educational provision

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

g. Improves the supply of transport

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

h. Improves conditions for work-life balance

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

i. Improves the level of safety

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

j. Improves health and social care services

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

k. Improves environment

Yes	Yes, but on a limited basis	No	I don't know
-----	-----------------------------	----	--------------

CHALLENGES FOR FEMALE ENTREPRENEURSHIP

15. According to you, what were the main challenges that women have to face when starting their business? [MAXIMUM 3 ANSWERS]

- a. Being alone as entrepreneur
- b. Recruiting qualified people
- c. Determining the price of products and services they provide
- d. To find a suitable office space
- e. Establishing contacts with customers
- f. Solving administrative formalities
- g. Obtaining finance
- h. Obtaining a bank overdraft
- i. Opening a bank account
- j. Finding insurance
- k. Understanding regulation
- l. Access to information, advice or training courses
- m. Other challenges. Please specify:.....
- n. No particular difficulty

16. According to you, for company with at least 2 years of activity, what were the main challenges women have to face for running their business? [MAXIMUM 2 ANSWERS]

- a. Commercial - mMrkets - Competitors
- b. Financial problems
- c. Production and production costs
- d. Staff relations difficulties
- e. Difficulties associated with work-life balance
- f. Other problems – Please specify
- o. No specific difficulty

17. According to you, what are the current priorities to set up for helping women entrepreneurs? [3 ANSWERS MAXIMUM]

- a. Meeting other entrepreneurs (women or men)
- b. Meeting other female entrepreneurs
- c. Access to business advice / support
- d. Support for developing new markets
- e. Access to finance
- f. Maintaining cash-flow
- g. Access to professional training
- h. One or several other priority actions. Please specify:.....
- i. No action

The questionnaire is now finished. You might want to give us some additional information...

Would you be happy if we contacted you in near future to invite you to attend a meeting concerning this study ? If so, please give us your contact information below.

Name

Landline

Mobile

Email

☐ I don't want to leave personal information

Thank you for your participation