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## Sisters organizing for change: a historical case of women's enterprise support

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### CASE SUMMARY

*The case study aims to demonstrate the historical actions of women from diverse backgrounds who used their agency to practically change how support was offered to women running microbusinesses from the 1980s onwards. The case material illustrates intersectional disadvantage faced by such women over the decades, such as class and race. The case focuses on the activities of the Women's Enterprise Development Agency (WEDA), based in Birmingham, UK, and its influence from the late 1980s to the mid-2000s. Being situated within research into both government policy and entrepreneurship during the period, antecedents to current policy approaches are explored. The case details methods that women used to change the perception of minority-owned businesses and also the perception of lower-income women in their pursuit of financial independence from state welfare regimes. Examples show how women worked directly with bank managers in high street banks to confront and challenge stereotyping of themselves and their business.*

### LEARNING OUTCOMES

By successfully engaging with this case study, the learner will be able to:

- Investigate and analyse a historical approach to developing a pioneering, diverse, female-led entrepreneurial organization in a region of the UK.
- Value and debate the role of diverse women in influencing business and government policy aimed at women in enterprise at that time.
- Compare and contrast the applicability of this approach to promoting entrepreneurship to diverse groups in the present day in their own environments.

## ACADEMIC BACKGROUND

In the 1980s in the United Kingdom, if you were an undergraduate in social sciences or labour market studies (what might now be called ‘employment studies’), you were very likely to study the topic of ‘Women in the Labour Market’. At the time, one of the key textbooks on that subject was entitled *Women and Work: Positive Action for Change*, written by Angela Coyle and Jane Skinner, who both lectured at Aston University in the 1980s. Together, in 1984, Coyle and Skinner developed a project at Aston University Business School, Birmingham, that they named the ‘Women and Work Programme’. The programme (described by Coyle and Skinner as ‘a national centre for positive action in women’s employment’) ran a series of workshops and events over three years, targeting women in senior management positions (or those aspiring to be so), developing their leadership and management skills and competencies. As part of this academic programme, Jane Skinner initiated research into women and self-employment, a previously under-researched area.

During this period, academic research on the topic of small to medium-sized enterprise (SME) development was in its infancy. In the late 1980s, academic organizations such as the Institute for Small Business and Entrepreneurship (ISBE) and the International Council for Small Business (ICSB) began accepting academic research papers on women in business, with resulting academic conference tracks on the topic. At this stage in the UK, academic research primarily focused on ‘Women in Management’, although some studies explored the experiences of female entrepreneurs (for example, Goffee and Scase’s 1985 book on the topic in the UK).

## DIVERSE ENTREPRENEURSHIP

Following the completion of an undergraduate degree in the late 1980s (as a mature student and while operating a business herself), the author answered an advertisement to work for a new organization, established by Jane Skinner and a colleague from her previous management role at Birmingham City Council. The role was a Network Development Officer for an organization called the National Women’s Enterprise Development Agency – NWEDA. The author secured this role and was employed by the organization for three years, and subsequently became a member of the board of a number of its local initiatives over many decades.

This organization was established in 1987 by a group of women in senior management positions from the public, private and not-for-profit sectors, who had a direct interest in furthering the position of women in the business world. Notably, these women came from very diverse backgrounds both geographically and culturally, and were from a variety of ethnicities. The women were initially involved in the aforementioned Women and Work Programme and some of them formed the NWEDA Council of Management (i.e., a management board). This illustrates that these women were ‘well networked’, with the ability to access both personal and professional connections across the world. When we use the term ‘networked’, it must be remembered that this was a time before social media, when the Internet was in its infancy and mobile phones were the size of a house brick. Therefore, women physically met together

in ‘women’s groups’ to discuss and network. The NWEDA Council women possessed what Bourdieu and Wacquant (1992) term both ‘social’ and ‘cultural’ capital (i.e., who they knew and what they knew). This enabled them to find mechanisms for financing and supporting their organizational objectives.

The composition of this council is notable – given the senior management nature of those involved and their subsequent progress in commercial and public life across the world. For example, one is currently an emeritus professor, one is a famous radio DJ, one is the vice-chair of a university, another previously worked for the World Bank before retiring, and two are now Dame Commanders of the Order of the British Empire (DBEs). Importantly, they were a very diverse range of women, coming from Indian, African, Jamaican, English, Scottish and Irish family heritage. Not all of them came from what we might call ‘wealthy’ backgrounds in their families, even though they had been able to make their way into managerial positions in business and the public sector. This was rare at the time – they can be viewed as pioneers in this space. They all shared a common objective of supporting a more diverse and inclusive form of business, where women from different backgrounds had access to comparable services with those available at that time.

NWEDA’s mission was the establishment of a nationwide group of women-focused enterprise support organizations, to enable Black,<sup>1</sup> low-income and other women facing social and economic disadvantages to become self-employed or to start businesses. This concept was modelled on an American women’s community-based initiative viewed by the founders of NWEDA in New York City, USA, in 1987. This point is pertinent to the subsequent structure of women’s business support in the West Midlands of the UK. It therefore warrants further exploration.

## INFLUENCES FROM THE USA

In 1988 in the USA, H.R.5050, the Women’s Business Ownership Act (WBOA)<sup>2</sup> was passed. This legislation enabled small-scale initiation funding from the US Government’s Small Business Administration (SBA) to be provided for the establishment of business support organizations for women in business. These were known as Women’s Business Centers in the USA. Their focus under the WBOA was primarily on supporting ‘socially or economically disadvantaged women’. The specific needs and requirements of Black women (or ‘women of color’ as the various groups defined themselves at the time in the USA) within this Act had to be both lobbied for and negotiated. Inuzuka (1991) critically examines this process of policymaking and its implications for women of colour. Herself a woman of colour, working as a lawyer in the policymaking process for this Act, Inuzuka clearly articulates the difficulties

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<sup>1</sup> The term ‘Black’ at this time in the mid-1980s was a self-defining term, used politically by collective groups of people from predominantly African, African-Caribbean and Asian descent who resided in the UK. For further information, see Gilroy (1987); Southall Black Sisters (1990); Sudbury (1998).

<sup>2</sup> See <https://www.gpo.gov/fdsys/pkg/STATUTE-102/pdf/STATUTE-102-Pg2689.pdf>.

that were faced by women of colour in both the drafting and the subsequent enforcement of the Act.

When visiting the USA, the NWEDA founders discovered more about this proposed Act and sought to replicate the implementation of these centres under the NWEDA name in the UK. In the initial stages, there were no clear intentions of seeking to lobby the central government (as had been the case in the USA) for funding for such initiatives. The funding for NWEDA was raised through sponsorship for core activities and events. Funders included donations from a wide range of private sector organizations and charitable trusts, including National Westminster Bank PLC (NatWest), British Telecommunications PLC (BT), British Petroleum PLC (BP), the Cadbury Trust and the Urban Trust. Charitable status was initially pursued by the organization but was not ultimately concluded. The organization was therefore established in a structure that was not in itself a commercial venture. This has implications for the future replication and development of the network of organizations for supporting women's enterprises in the West Midlands and the rest of the UK. The antecedents of policy issues related to the specific funding and development of organizations supporting women in businesses have their origins in the form in which these initial structures were established.

The UK did not develop its equivalent to the SBA in the USA until the late 1990s. Policy development was therefore maintained at a local level for some time. The history of the regional development of statutory business support services is important to explore if the implications for future women's enterprise policymaking are to be contextualized and understood.

## DEVELOPING THE NETWORK

Through development work undertaken by NWEDA and metropolitan district councils across the UK, several regional district councils sought to develop the initiative under their own fledgling economic development departments. Given the composition of the NWEDA board, influence was exerted with council members and officers to explore the benefits of attracting more women into business formation, with implied subsequent business growth potential. The context of supply-side measures at the time is also important to note. Political and economic measures were introduced following the change of government in 1979. The result of the macroeconomic policy changes was the greater emphasis on the concept of enterprise, and the 'enterprise culture'; the idea was that with the reduction of the size of the state came a resultant requirement for the individual to be responsible for creating and maintaining employment. One example of this was the national introduction of the Enterprise Allowance Scheme in 1981. This initiative paid unemployed people a sum of £40 per week to start and run a business. At around the same time, the government encouraged a range of enterprise support organizations to be developed, initially run by civil servants through the Small Firms Service, and later supplemented by a network of local enterprise agencies. These organizations were supported by the newly established Training and Enterprise Councils (TECs), which had specific funding (known as the 'Block 3 grant') to support enterprise development.

The desire for a greater entrepreneurial climate to be adopted by the government subsequently led to several measures and initiatives to encourage and support SMEs. The Small

Firms Service developed as a statutory service as part of the TECs within the government. Running in parallel with this was a voluntary sector initiative. Business in the Community (BIC, under the stewardship of now Dame Julia Clevedon) developed a network of Business Support Organizations (Local Enterprise Agencies) across the UK, utilizing secondees from larger corporations such as British Coal and Shell. Momentum was also growing for a wider 'equal opportunities' agenda for women in employment, with the launch of 'Opportunity 2000' by Lady Howe in 1991. This was a UK business-led campaign (also initiated by BIC) to encourage a greater awareness of the barriers faced by women in employment (Hammond, 1992). In a speech at Lancaster House in London in October 1991, the prime minister at that time, John Major, announced that a Minister's Group on Women's Issues – which reported to the Home Office – would encourage all policymakers across government to 'consider the impact of their policies on women before they are put in place'.<sup>3</sup> This announcement provided additional momentum, with a further opportunity to justify the development of women-focused business support.

Schemes developed in Birmingham, Coventry, Redditch (with Jackie Smith as a then Redditch Borough Council representative),<sup>4</sup> Liverpool, and Dunfermline in Scotland, as stand-alone agencies, but other organizations linked together as part of a wider movement. This was related to Black Sisters organizations – following the model of the Black Star business support agency in Toxteth, Liverpool, in the 1980s – for example, the Walsall and the Southall Black Sisters. Other organizations that supported the initiative included the co-operative movement, which had several co-op members who later went on to become Co-operative Party MPs in Wolverhampton – for example, Ken Purchase OBE and Jenny Jones.

The co-operative development movement was at the time accessing funding to support women's enterprise activity. This was predominantly training activity, with funding from European Social Fund Objective 3 Structural Funding, under Priority 4 'Pathways to Equal Opportunity'. Funding was also sourced under European Regional Development Fund (ERDF) Objective 2 Priority 3 for Business Development. Much of the work related to capacity building – training trainers to deliver business support training, advice and guidance to women seeking to start businesses or become self-employed. The Threads Project in Smethwick was working to support female migrant homeworkers from Asian communities in Sandwell. West Midlands County Council (at the time) was also supporting the garment manufacturing sector in Handsworth in Birmingham (Allen and Truman, 1993). This project enabled women to gain support, encouragement and business advice in safe and secure surroundings and importantly provided childcare support for the women involved in garment manufacturing enterprises.

<sup>3</sup> See <https://johnmajorarchive.org.uk/1991/10/28/mr-major-speech-at-the-launch-of-opportunity-2000-28-october-1991/>.

<sup>4</sup> Jackie Smith subsequently became the Member of Parliament for Redditch, West Midlands, and was later the first woman to hold the position of Home Secretary in a UK government.

## THE LOCAL WEDAS

The first local WEDA to be established in April 1986 was Birmingham WEDA (BWEDA), after a period of feasibility work undertaken with Birmingham City Council. A similar model was adopted in Redditch with Redditch District Council and the support of Jackie Smith. An initiative was also developed in Coventry, where feasibility study work was undertaken, part-funded through Coventry City Council and supported by the Women and Work Programme (then based at Coventry Polytechnic, now Coventry University). This feasibility work began in 1989, with an extended period of consultation amongst academics, business organizations, community organizations, local enterprise support bodies and local women's groups. Because of the results of the feasibility study, grant funding was made available from Coventry City Council, and the agency opened in 1990.

These agencies targeted Black (or as often termed at the time, 'minority-ethnic'), low-income and unemployed women to 'achieve their full potential and create a living for themselves and their families through self-employment' (BWEDA, 1987/88, pp. 7–8). In their *Annual Report*, BWEDA stated: 'We are trying to avoid the type of training geared to white, middle-class women. We'll try to demystify business and the training. Stereotypes affect women's confidence because they say to themselves that they are not like that: white bank managers will also have this image' (ibid.). The concept adopted was that these particular women were viewed as 'creative survivors' (ibid., p. 2), or what we might now consider as 'necessity entrepreneurs' – those considering entrepreneurial activity (in this case, business start-up) due to other options of paid employment being unavailable, unattractive or unfeasible (Bridge and O'Neill, 2018). The size of the ventures that the women wanted to start was often small but enabled them to gain independence and autonomy, something they often lacked when approaching the agency for support. The businesses varied in size and sector – for example, retail businesses, hair-dressing and beauty businesses (much like the nail and beauty bars that are common today), catering businesses, childcare and elderly care.

A range of activities was adopted to achieve the WEDA objectives in support of these women – namely, training, business development support and promotion in the form of seminars and conferences. Details of these activities are outlined as follows:

### Training

The type of training available was based on the vocational skills for small-scale business operations. These included basic accountancy, sales and marketing, business planning, operational management and people management – the types of business skills required by any business. However, their training was provided by practitioners from diverse ethnic and cultural backgrounds – women who had started and grown businesses similar to those that the women aspired to. This differed from mainstream business support, which was then mainly provided by academics, or male professionals who bore little resemblance to the trainees. The option for either full- or part-time business training courses was available, which were co-ordinated to ensure they were accessible to women who had caring or domestic responsibilities (for

example, sessions began at 10.00 am, took a lunch break at mid-day and ended at 2.30 pm during school term times).

Unusually, for that period, free childcare was made available to participants through crèche facilities or payments to childcare providers. Another unusual feature of the courses was the range of confidence-building and personal skills development activities, which accompanied the vocational elements of the training. For example, courses would begin with a module about 'readiness for business', preparing participants for business in terms of their expectations, fears and desires. The interpersonal and psychological developmental aspects of running a business were given equal status with the vocational skills-based approaches of more traditional business courses available from mainstream providers, such as colleges, local authorities or banks. These courses (and the associated childcare payments) were part-funded by the WEDA organizations through their grant funding from local authorities, and were co-financed by the ESF under Objective 3 (money provided through the European Union to the UK for specific forms of training).

## Business development support

The WEDA organizations did not merely provide women with business start-up support. If a woman was already a business owner, or as part of continued service to those who had recently begun trading, business advice and guidance were provided, including signposting and links to other 'mainstream' sources of grant and loan financing. This also included support for women on the newly introduced Enterprise Allowance Scheme (EAS). This was a government-funded initiative to help unemployed people into self-employment through the payment of a weekly allowance for 12 months (Greene et al., 2004). From the perspective of many of the women using the agency, there were problems with the structuring of the scheme, which disadvantaged women. Structural issues related to the need for the claimant to have a business bank account with £1000 deposited in it.<sup>5</sup> This was a problem for some women on lower incomes and married women with a joint family bank account. Another structural disadvantage of the scheme included a married woman being unable to access EAS if her husband had previously claimed this. Many married women were also unable to claim benefits in their own right at the time, which made them ineligible for EAS.

## Seminars and conferences

A range of seminars and conferences was developed to raise awareness and challenge the perception of the agency's female clients as businesswomen. Events such as the Bankers' Forums were developed. These events brought local bank managers and women together to learn from one another about banking and the clients' needs. This training was innovative at the time, as role play was undertaken – the diverse businesswomen acted as bank managers, and the predominantly male managers (at that time) played the role of a woman approaching

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<sup>5</sup> This might not seem like a lot of money now, but it was in the mid-1980s. The equivalent at the time of writing would be approximately £2500.

the bank for a small loan. Banks such as Barclays, Midland (now HSBC) and Lloyds took part in these forums. The interactions between the participants were illuminating and broke down perceived barriers. As a result of working with the WEDA organizations in these events, the banks offered the national WEDA (NWEDA) a secondee (i.e., a member of senior staff from within a bank) to work as a staff member to improve the perception of WEDA businesswomen within the banks. In total, four years of secondee support were provided, plus financial grant aid and sponsorship of events and bank hosting. This concept was seen within the traditional 'enterprise agency' support network, part-funded by the Small Firms Service (a part of the Department of Trade and Industry – DTI). This secondee practice was, however, unusual in both a diverse and women-led organization at that time.

Examples of some of the clients and their businesses are outlined in Box 1.1.

### BOX 1.1 EXAMPLES OF WEDA CLIENTS

**Ade and Cynthia:** Both Ade and Cynthia joined the Painting and Decoration business skills course run by WEDA in the early 1990s. Both were interested in going into business, but had no previous business experience, yet were skilled in painting and decorating. After the WEDA course, they formed a partnership, and worked together as decorators, mainly for elderly clients.

**Heslyn:** Heslyn established a Black hair and beauty business in her mid-fifties after being made redundant from an administrative role in a company. Supported by her children, Heslyn retrained in hair and beauty and built up a reputation working from home. After five years, Heslyn both opened a shop and won a 'Businesswoman of the Year' award.

**Dina:** A talented artist, Dina faced many difficulties after illness resulted in her living with a disability. This was at a time when online selling did not exist. WEDA helped Dina to get her products to markets and craft fairs and enabled her to continue making an income from her art while living with multiple chronic health problems.

**Jas:** Childcare had always been something that Jas wanted to pursue, but did not know how. She joined one of WEDA's business skills courses and set up as a childminder. She was very successful and after several years was able to open a nursery.

## THE NATIONAL CONTEXT FOR ENTERPRISE DEVELOPMENT AT THE TIME

To provide an additional context of the role of women in enterprise at the time, at the beginning of the 1990s a national feminist magazine, *Everywoman*, developed a series of directories of women in business. *Everywoman* was a female co-operative business based in London, which had links to the co-operative movement in the UK, and the Industrial Common Ownership Movement (ICOM) worldwide. Its left-wing political stance on female entrepre-



neurship resonated with WEDA's philosophy at the time. This is illustrated in their business directory, in which is stated:

The women's independent business movement crosses political and class lines. Although it is widely believed that people in business must be 'conservative', this is very far from true. The new wave of women's enterprises derive from many different philosophies: the co-operative and self-help movements, the libertarians, the liberals and the unpolitical, as well as the conservative. Above all, it is a claim to independence: by running our own businesses *we* decide. *We* are the bosses. *We* determine our own activities and our own priorities. And however hard it gets, many women in the movement will stick to it, despite overwhelming odds, because the freedom to determine our own destiny at work is well worth the low, or erratic income, the financial worries and the long hours of hard work. (Everywoman, 1990, p. 6, original emphasis)

The quotation highlights the intersectional nature of factors impacting diverse groups of women; it is important because it illustrates the heterogeneity of the women across the UK who coalesced around a goal of economic independence and autonomy. For them, their 'independent businesses' were seen to offer an alternative to working for 'bosses'. These women were creating opportunities for themselves, on their terms. They were a part of the 'enterprise culture' prevalent at the time but were harnessing the societal and political circumstances and defining their businesses, and their ways of being enterprising.

Meanwhile, the 'more mainstream' concept of 'enterprise culture' during this period (as encouraged by such programmes as the government's start-up business EAS) was gradually becoming more prevalent in research by the government and academia. The period at the beginning of the 1990s saw increased interest in the study of small businesses in the UK. In North East England, Durham University Business School (DUBS) was at the time active in the study of small firms in the UK. Professor Alan Gibb established the Foundation for Small and Medium Enterprise Development at Durham University in 1971 and was engaged with the government's Small Firms Service and with BIC. From this association, a variety of Small Firms Service advisors (direct business advisors employed from the government's civil service) and private sector secondees to BIC's Enterprise Agencies were supported with training programmes for business start-up support, which DUBS both devised and delivered.

In 1991, the Scottish Enterprise Foundation at Sterling University, and also the Facility for Access to Creative Enterprise Ltd (FACE – a community group based in Somerset), were commissioned to provide Women's Enterprise-related training materials (financed by the DTI) for the newly established enterprise agency network.

These materials were prepared to supplement the general advisory training provided by DUBS – offering what we would now see as 'gender-focused' information; the implication here is that the mainstream training offer disseminated across the small business support network was 'gender' blind.

A pack consisting of three types of guidance material was developed and issued under the generic banner of 'Quality Training for Women Starting a Business' (Parkinson et al., 1991). These included a Directory of Contacts and Resources – so-called 'woman-friendly' training

and resource materials, which were peer-reviewed for use by women. A range of 132 different types of resources, including trainer resource packs, books, videos and cassettes were reviewed in the directory.

A *Guide to Policy* was also produced, together with *A Practical Guide*, which was an accompanying training guide, providing support in the planning, execution and evaluation of training. *A Practical Guide* also listed a range of support agencies, identified as 'Women's Enterprise Agencies' (Richardson and Hartshorn, 1993). *A Guide to Policy* was written by the Scottish Enterprise Foundation, based at the University of Sterling (ibid.). It was the first document of its kind in the UK, developed in conjunction with the Business and Enterprise Branch of the Employment Department of the DTI (based in Moorfoot, Sheffield). This guide highlights the potential for women to 'revitalise local economies through small business activity' (ibid., p. 2). It is the first time that this 'economic case' for women's enterprise development was addressed within a government-funded document.

The overall emphasis of the pack of documents was, for the first time, to view women as a credible growing client group for enterprise support and the methods by which that support could be structured, to maximize women's engagement with it. The document pack attempts to break down historically perceived stereotypes of women and to highlight their potential as business owners. It also addresses a range of measures to show how specific interventions such as training can encourage more women to start businesses. The focus of the materials was on skills training for women; if trained and provided with relevant support, they could learn the skills necessary for business ownership and management.

The emphasis at that time was to utilize training funding to facilitate more women to start and grow businesses. Funding for such training was heavily reliant upon finance from the European Union's Structural Funds. The European Social Fund (ESF) was one fund that had a specific remit to promote 'equality of opportunity' for women in the labour market, tackling the under-representation of women in job roles and industry. The fund was also used for tackling women's unemployment and business creation.

## INFLUENCING NATIONAL POLICY AND PRACTICE

Within the West Midlands region, the WEDA organizations continued in various forms. In the mid-1990s, NWEDA closed, with services developing into a network of local organizations, all delivering support to women from diverse backgrounds based on the model developed in the 1980s. The model also formed the basis for organizations in Liverpool and parts of Scotland.

Over the 1990s, various streams of government and EU funding were used to support services for women. In Coventry, for example, the agency changed its name from WEDA, the Women's Enterprise Development Agency, to WBDA, the Women's Business Development Agency. The change was made as it was thought that its clients would relate better to being viewed as business clients. The agency developed a childcare centre for clients and also ran one of the UK's first bespoke trial trading schemes, specifically targeted at women from disadvantaged areas of the city. The scheme allowed certain women to maintain government benefits while 'trial trading' a business for 12 months – the financial side of the business being

supported through the agency. This enabled micro-businesses to establish in a way that was manageable for women who had little initial capital to invest in their business venture.

From the late 1990s, WEDAs were involved in a national government initiative entitled the Phoenix Development Fund (PDF). The PDF was developed as a response to a range of policy issues connected to social exclusion and enterprise in the early 2000s. It was a direct response to recommendations made in an internal Cabinet Office Social Exclusion Unit, 'Policy Action Team 3' (PAT3) document on Enterprise and Social Exclusion, which was published in November 1999 (to coincide with a pre-budget speech) (Maurey, 2006; Ramsden, 2005). The Enterprise and Social Exclusion team was one of 18 PATs established in the Cabinet Office to explore a range of issues affecting social exclusion in the UK. The PAT3 report was important because it formed the basis upon which a nascent Small Business Service (soon to be formed as a part of the DTI) orientated its provision to support wider participation in enterprise from so-called 'disadvantaged communities'.

The PDF was important to the WEDAs in two ways. First, it provided funding for several projects supporting diverse female entrepreneurship across the West Midlands in the 2000s. Second, it enabled the WEDAs to become a part of a national body (also funded by PDF) called PROWESS. The PROWESS project went on to work with the government to influence strategy and policy for women's enterprises in the 2000s.

One of the policy initiatives developed by WEDAs and PROWESS was the West Midlands Centre of Expertise on Women's Enterprise (WECOE). This was funded by the Regional Development Agency at the time, Advantage West Midlands (AWM). The Centre worked to raise the ambitions of economic development and business support organizations across the region in their expectations and perceptions of women's enterprise and its contribution to the regional economy. This was achieved through the engagement of regional policymakers, and a large body of women entrepreneurs in a national dialogue with government departments to enable regional needs to be both identified and incorporated into a national strategy on women's enterprise. The body also influenced national activity, for a time being identified as the home for a National Policy Centre for Women's Enterprise in the government's National Enterprise Strategy in 2008 (HM Treasury Department for Business and Regulatory Reform, 2008). This was, however, changed by PROWESS in 2008, who wished the National Policy Centre to be in London as they had no physical presence in the UK capital.

Nevertheless, the importance of the Centre of Expertise as a concept was adopted by AWM as a method for wider engagement of other groups in enterprise activity in the region. Following WECOE, AWM established Young People's Centres of Expertise (YPCOE), Minority Ethnic Enterprise Centre of Expertise (MEECOE) (Jones et al., 2009) and Social Enterprise West Midlands (SEWM). Each of the centres was managed by different organizations across the region but worked closely together on developing vital knowledge and intelligence for promoting inclusive, diverse entrepreneurship in the West Midlands region.

## INFLUENCING MAINSTREAM REGIONAL BUSINESS SUPPORT: THE LEGACY

In the late 2000s, WBDA worked together with Women in Rural Enterprise (WiRE – a Midlands-based women’s rural enterprise initiative) and representatives of Business Link West Midlands (BLWM) on the development of an offering for business start-up provision across the region. BLWM had a contract from AWM to enable a range of business support providers to deliver specialist support services to West Midlands businesses from 2008. Both WBDA and WiRE were offered contracts by BLWM to support women’s businesses across the whole of the region. From humble beginnings in the 1980s, a diverse women’s organization, with clear aims to provide support to women on their own terms, became a core partner in the shaping and delivery of mainstream business support services.

With the closure of the Regional Development Agencies in 2012, the funding for the Centres of Expertise and BLWM ceased. However, the legacy of this work continues. Academic research centres on Minority Ethnic Enterprise and Women’s Enterprise continue in Birmingham through the Centre for Research in Ethnic Minority Entrepreneurship (CREME) at Aston University Business School, and the Centre for Women’s Enterprise, Leadership, Economy & Diversity (WE-LEAD) at Birmingham University Business School. Specialist women’s enterprise support (to a certain degree, based on the principles underpinning the WEDA programmes) can also still be found across the UK, including in Liverpool, Birmingham, London, Scotland and Wales.

### DISCUSSION QUESTIONS

1. In what ways do you think that being a woman in business has changed since the time that the WEDA women were working? Do you think that anything remains the same for women wanting to start or run businesses today?
2. The Bankers’ Forum events were viewed by all participants at the time as ‘breaking down barriers’ between business professionals and businesswomen from diverse backgrounds. What type of barriers to enterprise do you think diverse women face nowadays? How might these be overcome?
3. Find examples of groups of women working on small business issues (for example, online groups, community groups or networks). What are they aiming to do, and how do they go about doing it? Does government policy support them in their work? If so, in what ways?
4. As a result of searching for groups of women in business, make contact with a female entrepreneur from a diverse background, either in the UK or in a country with which you are more familiar. What are their experiences of starting or growing a business? Are there any differences or similarities from those generated in the case? What do these mean for the women themselves?
5. Do we still need bespoke support organizations for promoting enterprise to particular groups in society (i.e., women, people living with differing physical and mental health conditions, and ethnic or cultural groups)? If so, why do you think this is the case? If

not, why not? Explain your answers.

6. What can governments do to support more people becoming entrepreneurs, from across the whole of their communities? Should governments promote this, or is it just down to individuals to 'get on with it'? List the possible benefits of doing this for society. Are there any negative points for a society in doing this?

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## APPENDIX 1A

### TEACHING NOTES

#### TEACHING OBJECTIVES

1. The case aims to show how groups of women from diverse backgrounds, in an urban area, used their agency to practically change the way that support was offered to women running businesses that were not highly visible at the time.
2. It places the activity in a historical context, illustrating the intersectional disadvantage faced by women over the decades, such as class, race and gender.
3. It addresses specific examples of practically how these women worked together to form their organizations of support. It highlights methods used and practical actions that were taken, focusing on the activities of the Women's Enterprise Development Agency, based in Birmingham, UK, from the late 1980s.
4. The case documents historical approaches and methods that women used to change the perception of minority-owned businesses and also the perception of lower-income women in their pursuit of financial independence from state welfare regimes. Activities such as the Bankers' Forum are addressed, illustrating how women worked directly with bank managers in high street banks to confront and challenge stereotyping of themselves and their business.
5. Details within the case demonstrate how women gained confidence and harnessed political and societal opportunities to directly influence policy change. Situated within the background of government policy, and academic research during the period, detail is provided about the environmental and political factors that influenced policy change. The historical nature of this work is relevant to a contemporary audience for several reasons:
  - (a) The case provides antecedents to current research into diverse entrepreneurship.
  - (b) It highlights the role of diverse women in the UK in a historical context, thus illuminating the positive and direct contributions of diverse women in the current entrepreneurial landscape.
  - (c) It encourages readers and academics to consider the historical role of diverse women in wealth creation within the UK.
  - (d) It challenges stereotypes of Black and low-income women's participation in the labour market of a mature economy.

#### TARGET AUDIENCE

This case is appropriate for use by students in sixth form, further or higher education at all levels.

## SUGGESTED TEACHING STRATEGIES

The case is most appropriate for initial use in a traditional case study method. However, the questions and discussions involve active participation and further research on the part of the learner. Further background analysis and context is outlined in the following. This is useful for the teacher to read before issuing the case to the learners.

## FURTHER BACKGROUND ANALYSIS FOR DISCUSSION

This case study provides detailed insight into the formation of an organization that went on to have a significant impact on the development of women's enterprise support across the West Midlands region. It highlights the context in which the organization was initiated and indicates the economic and societal drivers that facilitated the opportunity for such a development to occur. The case identifies the range of women, from a variety of community development, academic and commercial backgrounds, who came together to form the foundations upon which the policy and practice of women's enterprise would develop. These women were also from diverse minority-ethnic groups and different classes. They also had differing feminist perspectives. Nevertheless, they worked together with a common goal to encourage women in the region to start, develop and grow businesses. Other regions in the UK were engaged in such activity – for example, with community businesses and the WellPark initiative in Scotland (Waring and Brierton, 2011) – but NWEDA acted as a catalyst across several local authorities at the time.

The case highlights a period of formation for the NWEDA organization. The women involved called upon professional contacts (or networks) and friends to initiate services. The national focus was established, but it was easier to influence the establishment of WEDAs in areas (local authorities) that were in close vicinity to the national hub in Birmingham.

There were, however, inbuilt tensions and contradictions from the outset: the initiative was based on feminist principles, but with diverse feminist views. The premise was always of 'difference' but 'valuing difference'. The difference was at the time viewed as 'cultural, social and prescribed'. Matters such as 'educational attainment', 'family responsibility' and 'levels of confidence' were often raised. As one feasibility study stated when exploring the difference for women, it was about 'the social circles in which they mix and the social space which they occupy' (Blisson, 1990, p. 10).

The feminist approach of those women involved also differed. There were disagreements between liberal and socialist feminist approaches (Orser and Elliott, 2015). These manifested themselves in discussions over where funding for the agency would be obtained, the types of secondees that should be accepted, and from which institutions.

Minutes of Management Committee meetings show a conflict between the national organization's remit (from its Memorandum and Article of Association), and the geographically close 'local' organizations. Memoranda and Articles of Association in the organizations did not stipulate clear boundaries, and organizations were therefore apparently competing against each other in a close geographical location (a 50-mile radius) for limited resources. Although local agencies mainly relied upon grant funding from local authorities, they were expected to derive some additional income, and this sometimes brought them into conflict with the national agency.

Issues relating to intersectionality also arose. The organization was targeted towards 'Black and low-income women', although it catered for all women (and some men – for example, the male partners of female clients establishing micro-businesses within their family). Women are not a homogeneous group and therefore the organization was seeking to address women's needs while focusing on the specific needs of two classifications of women. This was not without its difficulties, as all Black women were not necessarily classified as 'low income'; they could have come from a different class (Knight, 2016), but in focusing on this group the organization was attempting to take positive action to attract those women who defined themselves in such categories. There were women of colour from first- and second-generation African, African-Caribbean, Indian, Bangladeshi and Pakistani heritage involved in both the management and operations of the organization, reflecting the client group that was being supported. At that time, many women's groups were developing to support the social and cultural needs of women in the region (such as Black Sisters in Walsall, or Bangladeshi women's groups in Birmingham). The WEDA organization faced some difficulty in attempting to provide business services that were not specifically targeted at individual communities but attempted to serve the needs of all those that defined themselves as 'Black' or 'low income', or both, or neither (Carter et al., 2015; Ram et al., 2012). This created a lack of clarity and, in some cases, conflict among those attempting to manage the service.

Nevertheless, these WEDA organizations were funded for several years. Those that closed had provided start-up support and training to many hundreds of women, and their staff went on to work in other enterprise support programmes in the city. These were the antecedents of policy and practice that followed within the region. It was a major achievement, which was based upon women's efforts and abilities to organize, be resourceful and manifest support for a diverse range of women across the West Midlands, in at best an ambivalent, and at worst, a hostile, business support environment. These women and their organizations were influential in developing further infrastructural support into the last decade of the twentieth century in the region.

The typology of the business being formed by the women at that time was also viewed by mainstream or larger business support providers as mainly small in scale. Women became self-employed or formed what could be referred to as 'lifestyle businesses' (Braidford et al., 2013) – hairdressing, health and beauty, childcare, catering, metal and jewellery crafts (given the locality of the Birmingham agency within Birmingham's historic 'Jewellery Quarter'). Some of these female entrepreneurs may be classified as 'necessity entrepreneurs' (Reynolds et al., 2002) as they entered into businesses out of the necessity to bring money into their household, finding it difficult to obtain 'a job' – that is, paid employment. This could, for example, be caused by a lack of flexibility in the workplace for women facing caring responsibilities – trying to find employment that is flexible enough to fit around caring for a child, relative or friend.

An assessment of this approach and the perceived marginalization of minority-ethnic women in policy practice can be found in the work of Forson (2006). This paper focuses on the development of the *Strategic Framework for Women's Enterprise* (Small Business Service, 2003) published by the UK government. The report can be used as a discussion point for learners, to debate the reality of the outcomes of this case. It also provides an alternative perspective to intersectional factors related to Black businesswomen's ex-



perience of women's enterprise policy. Foss et al.'s (2019) literature review paper also provides a detailed theoretical and historical background to women's enterprise policy development.

## SUGGESTED ANSWERS TO DISCUSSION QUESTIONS

Please note that these are for guidance only – there are a variety of answers to these questions, and linkages can be made to a wide range of social and economic factors that impact all businesses, but which may disproportionately affect women. These include caring roles, the effects of part-time working, geographical factors, cultural issues, traditions and other social mores.

**Q1** In what ways do you think that being a woman in business has changed since the time that the WEDA women were working? Do you think that anything remains the same for women wanting to start or run businesses today?

This question addresses the institutional and structural barriers that can be faced in business, but from a female perspective. The impact of the COVID-19 pandemic can be used as an illustration of how social factors impact differently between genders. As women remain the primary carers in the UK, the impact of the pandemic saw women continuing to provide schooling support whilst working at home. Those running businesses often faced additional responsibility. Other forms of caring responsibilities – including elderly care – also fall disproportionately on women, and this can also lead to women choosing to work 'part-time' in their business ventures.

Many other structural factors impact women in business today. Accessible role models (i.e., the visibility of a wide range of women in business roles) are more visible than during the early period of the case study. However, there remains 'invisibility' of women running businesses who may also have disabilities, or who are open about mental health issues, or those from diverse communities, for example.

**Q2** The Bankers' Forum events were viewed by all participants at the time as 'breaking down barriers' between business professionals and businesswomen from diverse backgrounds. What type of barriers to enterprise do you think diverse women may face nowadays? How might these be overcome?

As well as some of the structural issues highlighted above, access to business finance remains an issue for women wishing to start or grow a business. Various demand- and supply-side factors contribute to this. These include the gender pay gap, resulting in women that have smaller levels of income from which to save for a business. Women may also face biases from investors, given stereotypes of women in business. They may also be wary of external venture capital investors, who they may view as taking over their businesses. Learners may relate some of these ideas to the *Dragon's Den* or *Shark Tank* television programmes. The report entitled *Barriers to Capital Flow for Black Female Entrepreneurs* (see Further Reading and Resources below) provides further research and material for debate on this topic.

**Q3** Find examples of groups of women working on small business issues (for example,

online groups, community groups or networks). What are they aiming to do, and how do they go about doing it? Does government policy support them in their work? If so, in what ways?

This is an exercise in identifying diverse female entrepreneurs. There may be further links to groups from other case studies available within this book. A basic Google search will provide links to many groups, and further links are provided in the Further Reading and Resources section below. The purpose here is for learners to identify groups of entrepreneurs and to understand what they are trying to do, and why. This is likely to bring forward a range of further questions related to the societal, economic and political issues addressed in previous questions and will help to illustrate some of the issues that directly relate to the learner's experience or those of their wider communities.

**Q4** As a result of searching for groups of women in business, make contact with a female entrepreneur from a diverse background, either in the UK or in a country with which you are more familiar. What are their experiences of starting or growing a business? Are there any differences or similarities from those generated in the case? What do these mean for the women themselves?

This question encourages the students to actively engage with women from diverse backgrounds who are running commercial ventures, however big or small. They may be family members or people they have come into contact with through their studies. This will enable them to gain first-hand knowledge of the lived experience of diverse entrepreneurs and to compare and contrast experiences with those from the case. Students from countries other than the UK can use the case as a comparison with other countries' experiences of supporting female entrepreneurs from diverse backgrounds. This will enable them to understand the policy and practices promoting female entrepreneurship in their selected localities.

**Q5** Do we still need bespoke support organizations for promoting enterprise to particular groups in society (i.e., women, people living with differing physical and mental health conditions, and ethnic or cultural groups)? If so, why do you think this is the case? If not, why not? Explain your answers.

This question is exploring the role of positive action in entrepreneurial ventures, and whether there is a role for policy in the encouragement of diverse entrepreneurship in society. The case shows several laws and initiatives passed by governments over the decades to promote diverse entrepreneurship in the UK. Since 2012, these initiatives have declined at the national level in the public sector in the UK; however, regions and local authorities often continue to provide a variety of initiatives to support business. Details of a selection of these can be found in the Further Reading and Resources section.

Learners are encouraged to undertake web research on these matters. Both print and social media searches on terms such as 'small business start-up', 'starting your own business' or 'help to start a business' will result in different (and often conflicting) schemes and approaches to business start-up, which can be discussed. A search on any UK bank website will also provide information on business start-ups, or growth schemes, but few will have an explicit gender or ethnicity bias.

Q6 What can governments do to support more people becoming entrepreneurs, from across the whole of their communities? Should governments promote this, or is it just down to individuals to 'get on with it'? List the benefits of doing this for society. Are there any negative points for society in doing this?

Following on from the previous question, this question looks at developing 'an enterprise culture' in a locality. The question is addressing the motivation for encouraging enterprise and whether this is a positive or a negative activity for society. It is attempting to get the learner to consider the plus and minus points of enterprise in general – the concept that someone can take an idea and make it happen, and the problems faced along the way to doing so. Is this approach something to be universally accepted? Are there cultural issues that must be considered? Is it appropriate for western models of enterprise and entrepreneurship to be transferred to other nations? As with the majority of these questions, there are no 'right' or 'wrong' answers – the questions stimulate discussion and debate. The resources listed below will provide supplementary material to support that debate.

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## FURTHER READING AND RESOURCES

### Literature

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### Government reports

- Barriers to Capital Flow for Black Female Entrepreneurs*: A report outlining issues related to access to finance, with a specific focus on Black businesswomen's experience. A study by the Foreign, Commonwealth & Development Office of the UK government (FCDO), Department for International Trade (DIT) and Palladium Impact Capital Limited Barriers to capital flows for black female entrepreneurs. (April 2021). [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1001956/Barriers-to-Capital-Flow-for-BFEs.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1001956/Barriers-to-Capital-Flow-for-BFEs.pdf)
- The Alison Rose Review of Female Entrepreneurship*: A report commissioned by the UK government in 2019 from the head of NatWest bank, examines barriers faced by women in business in the UK. It provided several recommendations for the public and private sectors to take forward: <https://www.gov.uk/government/publications/the-alison-rose-review-of-female-entrepreneurship>. Progress reports on the recommendations are also available from NatWest: <https://www.natwestgroup.com/news/2022/02/nwg-rose-review-reports-third-year-of-progress.html>

### Other resources

- Black Women Working podcast**: <https://uk-podcasts.co.uk/podcast/black-women-working>
- Everywoman**: A UK-based businesswomen's network, founded during the period of the case study. The site provides a range of resources that can be a starting point for learners. <https://www.everywoman.com/>
- Forward Ladies**: Another business network, based in the UK. Its list of Black businesswomen is a useful starting point to explore diverse female role models. <https://www.forwardladies.com/50-must-follow-black-female-entrepreneurs-influencers-speakers-in-2020/>
- Prowess 2.0**: A web resource and network for women in business, based in the UK. <https://www.prowess.org.uk/>
- Southall Black Sisters**: The organization mentioned in the case, operating today to support Black women (not directly a women's enterprise-related site). <https://southallblacksisters.org.uk/>
- Surviving Society (with Chantelle and Tissot)**: A sociology podcast tackling issues of race and class. See also Surviving Society Productions for their newer ventures. [https://www.youtube.com/channel/UCoNoMxc\\_HBiOl6sbEN8hWQA](https://www.youtube.com/channel/UCoNoMxc_HBiOl6sbEN8hWQA)
- The Women's Organisation**: An established business support organization for women, based in Liverpool. <https://www.thewomensorganisation.org.uk/>
- Women Entrepreneurs UK**: A website providing many articles and information on a diverse range of women in business. <https://www.womenentrepreneursuk.com/>
- Women's Enterprise Scotland (WES)**: Promoting the important role of women's businesses in the Scottish Economy. <https://www.wescotland.co.uk/>