COALITION FOR IMPACT

Women's Economy across East Birmingham

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INTRODUCTION

A women-led economy is crucial for numerous reasons, as it promotes diversity, equality and sustainable growth. Several key research studies highlight the significant benefits of a women-led economy. These include:

- **United Kingdom:** Women-owned businesses contribute approximately £105 billion to the UK economy, accounting for 6.3% of the nation's Gross Value Added (GVA). They also provide about 11% of total private sector employment, highlighting their vital role in the labour market. [Federation of small business]

- A study analysing 11,000 companies found that those led by female CEOs or with women as heads of boards achieved a 25% annualised return over eight years, compared to 11% for the broader worldwide index. [https://wbcollaborative.org/women-ceo-report/top-10-accelerators-old/the-economic-impact-of-women/?utm_source=chatgpt.com]

- Despite receiving less funding, startups founded or co-founded by women generated 10% more in cumulative revenue over a five-year period compared to those founded by men. For every dollar of funding, these women-led startups generated 78 cents in revenue, while male-led startups generated 31 cents. [https://wbcollaborative.org/women-ceo-report/top-10-accelerators-old/the-economic-impact-of-women/?utm_source=chatgpt.com]

These findings underscore the substantial economic benefits of supporting and investing in women-led businesses, highlighting their potential to drive growth, innovation and profitability across various sectors.

BARRIERS PREVENTING WOMEN FROM STARTING A BUSINESS

There are several barriers that prevent women from starting a business, including systemic patriarchy, which creates obstacles that specifically hinder women from launching and growing their businesses. These barriers are deeply embedded in cultural, economic, legal and societal structures.

Systematic patriarchy also holds women back from entrepreneurship in number of ways. These include:

Limited access to funding and capital

Venture capital and funding decisions often favour male entrepreneurs due to implicit biases that view men as more competent or reliable leaders. Women are less likely to secure loans due to discriminatory lending practices, lack of collateral, or assumptions about their financial reliability. Women-owned businesses tend to receive smaller investments compared to male-owned businesses, even when they perform equally well.

Stereotypes about women entrepreneurs

Societal norms often question women's ability to lead or scale businesses, discouraging investors and partners. Women are stereotyped as being more risk-averse, which can lead to fewer opportunities for innovation-driven ventures. Women may feel societal pressure to prioritise traditionally "feminine" business sectors, such as retail or hospitality, limiting their entry into high-growth industries like technology or manufacturing.

Lack of networking opportunities

Many business networks and mentorship opportunities are dominated by men, creating challenges for women to access mentorship and business connections. The underrepresentation of successful women entrepreneurs in media and professional circles limits inspiration and guidance for aspiring women business owners.

Unequal distribution of domestic responsibilities

Women disproportionately bear the burden of unpaid domestic work and caregiving responsibilities, leaving them with less time and energy to start or run businesses. Societal expectations often pressure women to prioritise family responsibilities over professional ambitions, reducing their entrepreneurial engagement.

Legal and policy barriers

In some regions, laws or bureaucratic processes disproportionately disadvantage women, such as requiring spousal consent for certain business activities. Women entrepreneurs often lack access to paid maternity leave or affordable childcare options, making it harder to sustain their businesses during personal transitions.

Gender pay gap and wealth inequality

Women typically earn less than men, limiting the savings or personal capital they can invest in starting a business. Systemic disparities in wealth accumulation (e.g., property ownership, inheritance laws) mean that women have fewer financial assets to leverage for business ventures.

Cultural and social norms

In many cultures, women are expected to focus on caregiving or domestic responsibilities, making entrepreneurship less socially accepted or encouraged. Women often face harsher societal judgment or scrutiny for pursuing ambitious goals, including starting a business.

Limited access to education and training

Women may have less access to education in entrepreneurship, technology, or financial management, particularly in male-dominated fields. Business training programs often assume a male-dominated audience, failing to address the specific needs of women entrepreneurs.

Workplace harassment and safety concerns

Women may face gender-based harassment when negotiating with clients, investors, or suppliers, creating an unwelcoming environment. In some contexts, concerns about personal safety in public spaces or during business operations may deter women from pursuing entrepreneurship.

Intersectional Discrimination

Women from marginalised communities (e.g., women of colour, disabled women, LGBTQ+ women) face additional layers of discrimination, further limiting their access to resources and opportunities.

Addressing these barriers requires systemic changes, including:

- Creating funding programs specifically for women entrepreneurs.
- Promoting mentorship and networking opportunities.
- Implementing family-friendly policies like affordable childcare and parental leave.
- Challenging stereotypes through education, media representation, and advocacy.
- Enforcing anti-discrimination laws to ensure women have equal access to opportunities.

By dismantling these patriarchal systems, we can empower more women to thrive as entrepreneurs and contribute to economic growth.

HOW WE
COULD INCREASE WOMEN-LED
ECONOMIC ACTIVITY

1. Access to funding and capital

- **Increase funding opportunities**: Create government-backed loan schemes and grants specifically for women entrepreneurs.
- **Financial literacy programs**: Offer workshops to improve women's understanding of funding and business finances.

2. Education and skill development

- **Promote entrepreneurship education**: Integrate entrepreneurial training into schools, colleges and community programs targeting women.
- **Upskilling initiatives**: Provide affordable or free skill-development courses in leadership, technology and business management.

3. Mentorship and networking

- **Mentorship programs**: Connect aspiring women entrepreneurs with successful female business leaders.
- **Networking opportunities**: Support women-led business networks to encourage collaboration and knowledge-sharing.

4. Improved work-life balance

- **Affordable childcare**: Increase government support for childcare facilities to allow more women to participate in the workforce or start businesses.
- **Flexible work policies**: Encourage businesses to adopt remote work and flexible schedules to accommodate working mothers.

5. Cultural shifts

- **Address societal barriers**: Promote campaigns that challenge stereotypes about women in leadership and entrepreneurship.
- **Celebrate role models**: Publicise the achievements of women entrepreneurs and leaders to inspire others.

6. Industry-specific initiatives

- **Focus on underrepresented sectors**: Encourage women to enter and lead industries where they are traditionally underrepresented, such as tech and finance.

7. Collaborations and partnerships

- **Global learning**: Adopt best practices from other countries that have successfully fostered women-led economic growth.

By addressing these areas, the UK can foster an environment where women can thrive as entrepreneurs, leaders and key contributors to the economy.

MAPPING

A localised mapping exercise focusing on the women's economy was conducted in East Birmingham.

This initial mapping process served several purposes:

- It encouraged new ways of thinking about our neighbourhoods.
- It allowed us to learn from those with in-depth local knowledge.
- It uncovered valuable insights and hidden knowledge.
- It facilitated knowledge sharing between individuals or partners who do not typically collaborate.
- It sparked fresh ideas, fostered innovation, and helped break down silos and structural barriers.
- It can help partners to think differently about places that they are familiar with and delve deeply into understanding their neighbourhoods.

By exploring where different assets are located within a neighbourhood, we open up opportunities to think about our communities in new ways and to learn from those with deep local knowledge. Collaborative asset mapping across organisations can uncover hidden insights and knowledge, facilitate knowledge-sharing among individuals and partners who do not typically collaborate and spark fresh ideas on how to develop local resources. It also helps break down silos and structural barriers that can hinder innovative thinking.

What Do We Mean by Assets?

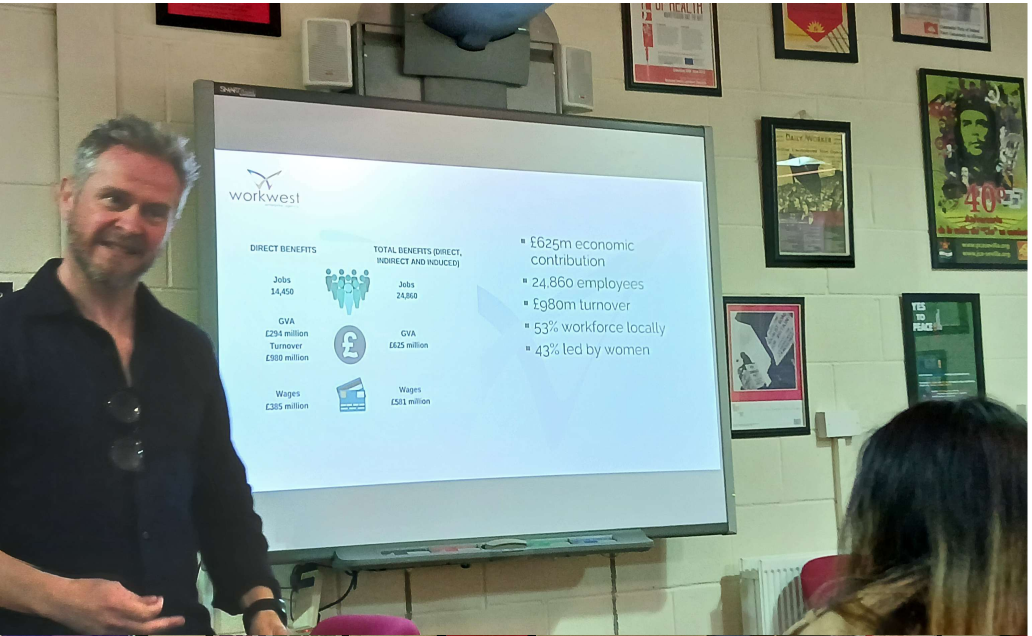
Assets include all the resources and supports that residents rely on to meet their needs, socialise, participate in decision-making and exert influence. These may be formal assets, such as libraries or community centres, or informal ones, like community groups and online networks.

To visualise the geographic reach of the four participating organisations, the map illustrates a 15-minute walking radius from each of their hubs. This approach highlights how physical barriers in the built environment, such as railway infrastructure, shape the reach of each organisation. It also reveals the size of their service areas and the gaps in coverage between them.

A key emerging theme from this mapping exercise is the issue of economic inequality based on gender. Many women work within the informal economy and lack access to formal financial institutions, limiting their financial independence and opportunities for personal growth.

The map also presented ideas for improving women's social and economic well-being in the region. These include unlocking new investment opportunities for women-led organisations, enhancing skills and career development, improving transport infrastructure, and expanding mapping and analysis efforts related to the women's economy.

GOOD PRACTICE VISITS



A good practice visit was conducted to explore support for women cantered on sustainability in Belfast. This included visits to Kilcooley Women's Centre and Belfast Cleaning Society, a cooperative.

The visit also provided an opportunity to learn more about **Go Succeed**, a Northern Ireland social enterprise initiative (www.belfastcity.gov.uk/socialeconomy).

This initiative offers a fresh approach to supporting aspiring entrepreneurs, startups and existing businesses, helping them maximize their potential and contribute to Northern Ireland's economy.

KILCOOLEY WOMEN'S CENTRE

- Providing services to women and families since 1995
  - Bought building in 2019
    - Creating co-working space
    - Community banking
    - Community Support
    - Education & Training
    - Health & Wellbeing

LADYBIRDS NURSERY

- Early Years (nursery)
  - Purchased building, brining back life into the community
  - Leaving an asset that could income generate

BELFAST CLEANING SOCIETY

- 1st worker's co-operative
  - setup in 2012 in Ireland
- No hierarchy
- Pay Living Wage

KEY LEARNING FROM THE VISIT

- Explored various potential organisational structures.
- Focus on how food pantries can be designed to foster inclusivity for women.
- Key opportunities for social and community-based enterprises to enhance our community missions.
- The need for more than a trading arm: A separate not-for-profit social enterprise that enhances or broadly aligns with our charity arms that provides income via surplus funds.

POTENTIAL MODEL OF COLLABORATION

This report explores potential models for collaboration between four key organisations – Go-Woman! Alliance CIC, Grand Union, Arts in the Yards and Open Door Community Foundation - to establish a *women's economy;* a network that supports women to develop skills, gain confidence and achieve financial independence by launching micro-businesses.

The aim is for the four organisations to build on the rapport and trust they have already established so they can work in partnership and create a structure that allows for the pooling of resources and expertise, thus maximising their collective reach within the diverse communities of East Birmingham. Pooling their unique strengths and skills will enable the group to provide holistic support to women, planting the seeds for financial security that alleviates poverty.

Three potential models are explored in the report and potential benefits and challenges of each approach are outlined in the next couple of slides:

Model A - Hub and Spoke model - A central hub, with a lead organisation responsible for strategy and governance, and three satellite locations/organisations as delivery partners.

Model B - Integrated Partnership model - Four equal partners, with shared decision-making, each leading on a specific aspect of the women's economy, based on their resources, expertise and strengths.

Model C - Blended Collaboration Model - One lead organisation for coordination and governance purposes, with each of the four organisations contributing to strategic direction and decision-making as well as leading on their specific area of expertise.

Model A

Leadership would be centralised and the hub would be the primary decision-maker in respect of strategic direction as well the overall vision, securing funding and managing the partnerships . The hub would provide core services on its premises, including training, business incubation and coaching/mentoring. The three partner organisations (satellites) would focus on outreach and engagement within their localities and provide referral pathways to the hub for specialist support whilst undertaking some community-based support (e.g. mental wellness, arts therapy) themselves.

Pros:

- Clear leadership and governance would provide clarity about decision-making.
- A dedicated hub would provide strong visibility and a focal point.
- Key services would be centralised making monitoring, evaluation and review easier.
- Marketing would be stream-lined, making it cost-effective.

Cons:

- The satellite organisations might feel like *lesser partners* with the hub being perceived as having more visibility and control over strategic direction.
- How the hub accesses and distributes funds/funding may exacerbate the feeling of being *lesser partners* for the others.
- The absence of shared leadership and reduced autonomy over the overall picture would weaken collaboration and impact on longer term buy-in from partners, risking disengagement.
- There is potential for inequality, with women living in the hub area having better access to support than those in satellite areas.
- Women may not want to travel to the main site or may be hindered due to cost and or lack of accessible transport.
- The demand on the hub will be high, with the risk of the organisation being over-burdened.

Model B

Leadership would be shared amongst all four partners. There would be no lead organisation - a joint governance structure would ensure shared decision-making.

Rather than a main hub providing centralised services, each organisation would have a specific role based on their areas of expertise, e.g. one organisation would focus on business start-up support for women within East Birmingham; another on well-being and confidence-building and so on. Members of each organisation would deliver services in all the local areas thereby minimising the need for women to travel out of their area to access support at the hub.

Pros:

- No single organisation would be over-burdened.
- Each organisation would work to its strengths and do what they do best, while contributing to the overall goal and vision.
- Shared leadership would mean a more balanced and collaborative partnership, with shared decision-making and longer term buy-in from partners.
- The approach would avoid over-reliance on one organisation.
- The group could operate as a consortium for bid-writing purposes.
- The women would feel comfortable accessing services within their trusted and familiar environment rather than at an unfamiliar central hub.

Cons:

- The absence of a centralised hub may hinder good governance – shared leadership might make it harder to establish clear accountability.
- Decision making might become disjointed or slow.
- Staff moving around different locations may encounter language barriers they may not face if deployed solely within their own areas.
- Cost and/or lack of accessible transport, as well as childcare and/or caring responsibilities, might present a challenge for some staff if they are expected to travel around East Birmingham to deliver services.

Model C

The model combines the best elements of the previous two approaches. One organisation would be responsible for overall co-ordination, strategic oversight and governance and act as the primary point of liaison for funders and external partners; the other three would serve as collaborative leads, helping shape strategy and contributing to governance, through being part of a Steering Committee. Each would focus on leading in their area of expertise and, as well as having operational autonomy, would be accountable for its success. Each organisation would deliver its core activity both locally and collectively across the network.

Pros:

- An identified designated lead would be an anchor for the partnership, providing structure and a central point for accountability as well ensuring the overall vision is maintained.
- Whilst allowing for collaborative leadership, the model will ensure there is a clear chain of responsibility, with clarity about roles, expectations and requirements.
- Knowing who is the lead body for strategy and governance would build confidence for funders and other stakeholders as there will be a single point of contact within a structured leadership framework.
- With the four partners contributing to strategic decisions, the sense of ownership will be strengthened as each will feel equally valued.
- Shared decision-making will encourage trust, making the initiative more resilient and sustainable over time.
- There will be increased opportunity for the partnership to develop a more ambitious vision, position itself as a thought leader in grassroots women's economic empowerment and influence policy at regional and national level.
- With a scalable structure, the model can become a template for other regions, attracting national recognition.
- Collaboration would be seen as an efficient utilisation of monies by funders, investors and commissioners as the wrap-around approach and pooling together of expertise/skills would offer value for money.
- Larger organisations, corporations, business networks, government departments and other sponsors are more likely to invest in a well-structured, multi-location initiative with robust leadership framework and sound governance.
- Instead of one organisation carrying the full burden, responsibilities will be shared across the group, reducing the risk of leadership fatigue.

Pros:

- Each organisation will build its own leadership capacity, with the potential for having a *rotating lead* framework in the future, maximising opportunity for longer term sustainability.
- There would be opportunities for staff development through shared expertise and reciprocal learning.
- Women within East Birmingham would have access to all four organisations and their specific areas of expertise.

Cons:

- A shared vision and ethos is critical to the success of the model, and if this is not consistently upheld across all partners, there is a risk of misalignment and conflict that undermines its effectiveness.
- Ensuring the collaboration is equitable and fair, will require strong buy-in, leadership and commitment from all partners, otherwise there is a risk of power imbalances and conflicts.
- Although designed to be equitable, there is a risk of some organisations feeling over-shadowed if the designated lead dominates key decisions.
- Shared leadership may result in decisions taking longer to reach consensus, especially in respect of strategic direction and funding priorities.
- Partners having differing priorities or perspectives risks delays and frustrations.
- If a partner organisation lacks leadership capacity, they may struggle to fully engage in a meaningful way.

Recommended: Model C

Adopting Model C would involve a strategic collaboration where GOAL, Grand Union, Arts in the Yard and Open Door Community Foundation would work together under a shared governance structure to empower women economically.

The unique strengths, expertise and resources of each partner, **when combined**, include:

- Transformational community and organisational development within the charity sector;
- A pioneering community-building approach based on the principles of Asset- Based Community Development (ABCD);
- Design and delivery of regenerative social and environmental projects;
- Leadership expertise in strategy, governance and impact monitoring;
- Exceptional fundraising expertise and a track record of securing significant investment to drive community-led initiatives;

- Support for vulnerable members of the community based on Psychologically Informed Environments (PIE) and trauma informed care;
- Support for grass-roots enterprise development through programmes enhancing digital, language and entrepreneurial skills;
- Experience of international projects with multiple partners;
- Creative leadership and professional arts development, offering women pathways into artistic enterprise;
- Community arts and cultural initiatives that enhance public engagement, bring diverse members of the community together and foster inclusive and vibrant neighbourhoods;
- Well-being and personal development initiatives that reduce isolation, build confidence and a sense of belonging and remove barriers to engagement;

- Vital community services, including Warm Spaces and a food pantry so women have access to the essentials whilst they work towards building their economic independence;
- Dedicated spaces for women to showcase, promote and sell their products.

By combining its expertise and resources, the Blended Collaboration partnership would be a powerful force for change. It would create significant opportunities for women to grow and succeed in ways that are both personally impactful and sustainable.

WAY FORWARD

To ensure a strong foundation and effective collaboration, and to address some of the challenges highlighted above, it is recommended the partnership takes the following initial steps:

- Establish a formal Steering Committee with representatives from all four organisations to oversee strategy, governance and decision-making, and consider whether additional members from outside the four organisations would add value
- Identify the lead organisation that will facilitate the work of the partnership; empowering all partners to contribute equally. This will be an organisation with a track record of fund-raising expertise and managing multiple partnerships;
- Develop a Memorandum of Understanding (MOU) which establishes clear roles, responsibilities, decision-making processes and dispute resolution mechanisms;
- Agree the vision, goals and milestones for the partnership so there is clarity about what needs to be achieved, before launching into day to day operations;

- Start exploring the development of a sustainable financial model that is aligned both with the broader economic context and the specific needs of the partnership;
- Agree on how funding, resources and operational costs will be distributed, including addressing, where necessary, pay structures for staff across all organisations to ensure equity;
- Explore how the collaboration would be delivered at the grass-roots level in terms of staff deployment and consider what is needed to ensure consistency and a smooth experience for all women.

In respect of service delivery, the partnership will want to consider a comprehensive and interconnected delivery model that provides seamless, personalised support. To achieve this, the partnership would want to consider:

- Collaborative outreach and community engagement through marketing campaigns (eg – local radio, social media) and community-based activities such as pop-up events or information hubs in local spaces so the partnership has a strong, unified presence in the community and breaks down barriers to engagement;
- A comprehensive programme of support that meets the full spectrum of needs the target group of women may have, including personal development, mental wellness, language skills, digital skills, business growth, confidence building, and social support;
- Opportunities for co-production so the women are actively involved in shaping the services they receive and what is delivered is truly reflective of the needs of the community;
- A referral system so the women can access multiple services and receive personalised support without having to navigate each organisation separately;
- A structured planning process that would consider all aspects of a woman's well-being (emotional, mental, financial, social, physical) to understand her unique strengths, aspirations, goals and challenges and result in a support plan outlining the specific interventions, resources and services required to help her achieve her goals;
- Regular, scheduled reviews of support plans to track progress, identify any changing needs and adjust the support, as necessary.

CONCLUSION

The four partners are ideally suited to work collaboratively because they complement each other’s expertise, skills and community reach, creating a well-rounded and sustainable model for women’s economic empowerment. Model C will maximise the ability of the partnership to provide targeted, wrap-around support that addresses local challenges and barriers within East Birmingham, paving the way for economic vibrancy within the community.

Investing in a women-led economy isn’t just a matter of fairness, it's a smart and essential strategy for a thriving, equitable and sustainable world.