



Good Shepherd
Microfinance

Building Connections for Enterprising Women Project

Final Report

January 2019



Australian Government



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- LaunchME (Good Shepherd Microfinance)
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Table of Contents

EXECUTIVE SUMMARY	01
1. BACKGROUND: WOMAN ENTREPRENEURS IN VICTORIA AND SARAWAK	04
Project Objectives and Methodology.....	05
Project Team	07
Project Deliverables	08
2. MAPPING THE ECOSYSTEM OF SUPPORTS	09
The Ecosystem of Supports in Victoria, Australia	09
The Ecosystem of Supports in Sarawak, Malaysia	13
3. SHARING RESEARCH IN PUBLIC FORUMS	16
4. DEVELOPING A CAPABILITIES-BASED SUPPORT FRAMEWORK	17
5. CONCLUSIONS AND RECOMMENDATIONS	22
REFERENCES CITED	25

EXECUTIVE SUMMARY

Enterprising women contribute significantly to the global economy, generating employment and creating economic growth. Yet there is a dearth of gender specific research, particularly on what supports women require when starting up or scaling up an entrepreneurial venture. The *'Building Connections for Enterprising Women Project'*, addresses this gap, comparing the contexts for women's entrepreneurship in a developed and developing economy.

The project focused on identifying the supports that are in place for women entrepreneurs in two very different regions: Victoria, Australia and Sarawak, Malaysia. Two research teams collaborated over the course of this project, one based in Victoria (Good Shepherd Microfinance, Swinburne University and Federation University) and another in Sarawak. Researchers from the Swinburne Sarawak campus worked closely with the Ministry of Welfare, Community Wellbeing, Women, Family and Childhood Development (KWKPK) particularly the Sarawak Women and Family Department (JWKS).

Over an 18-month period (August 2017 to January 2019), this project created a strong collaborative relationship among practitioners and researchers with expertise in women's enterprise development across the two countries. Through a series of public forums, roundtables and videoconferences held in both Sarawak and Victoria, the project provided many opportunities for participants to share their expertise and practical insights, and co-design a framework for supporting enterprising women.

In Victoria, the study found that enterprise supports are available across five key areas - Mentoring and Advice, Training, Finance, Incubation/Acceleration and Peer Networks - but there are serious issues with accessibility and appropriateness for women entrepreneurs. The majority of resources to support entrepreneurship were concentrated in metropolitan Melbourne and much less accessible for women in regional areas.



Figure 1 Banner used to promote One Stop Centre in Sarawak, Malaysia

In Sarawak, the project team found a lack of awareness among women entrepreneurs about available financial help, and the need to (i) increase awareness and (ii) implement measures to improve women entrepreneurs' access to finance. Women's own self-organising associations are playing a key role in supporting women and providing information. The Sarawak research also identified a need for training in technological skills to enable women entrepreneurs to connect to markets and become more competitive.

An overall finding from mapping the support ecosystems for enterprising women in both Sarawak and Victoria was that the great majority of supports - except for many informal peer networks - were not gender specific: that is, there was limited support designed specifically for women entrepreneurs. While the contexts for enterprising women in both Sarawak and Victoria are very different, the research identified similar challenges and opportunities, reflected in the recommendations below.

Recommendations

- 1. Explore place-based approaches to female entrepreneurship.** Women need to know the supports that are available to them, as well as to feel part of a community of other women. A place-based focus, through a one-stop shop or co-working space, can provide this support.
- 2. Explore accessibility for rural regions beyond capital cities.** The mapping of ecosystem supports indicated a prevalence of supports in metropolitan areas. Rural areas in Victoria and generally in Sarawak, were lacking such supports. Further research needs to be conducted to evaluate the specific supports needed in different locations.
- 3. Develop targeted support and tools with a gender-lens.** There are clear differences between female and male entrepreneurship, and an unmet need for gendered enterprise supports. Many gaps in the current ecosystem also point to the need for targeted support and tools to

encourage more women entrepreneurs, particularly in Sarawak.

4. **Acknowledge social, institutional and cultural constraints to women's participation in entrepreneurship.** There is a need to raise policy and sector awareness of socio-cultural constraints, including attitudes to women and female entrepreneurship, and financial exclusion, which are important barriers to women's entrepreneurship.
5. **Ground desired outcomes for those investing in/supporting female entrepreneurs, in the lived experience of women.** There is a gap between the expectations of investors and supporters, and the on-the-ground reality for women entrepreneurs, hence a need to better reflect the diversity of outcomes along a business and social value creation continuum.
6. **Conduct further research on the role of women's networks and relational learning.** There is limited research on how learning within women's networks can provide key support lever for enterprising women.

As we conclude this project, we are delighted to announce that these recommendations have already led to significant impacts, as the Sarawak government has committed a RM15,000,000 investment to establish a one-stop centre for women entrepreneurs.

1 Background: Women Entrepreneurs in Victoria and Sarawak

Women entrepreneurs contribute significantly to the global economy, generating employment and creating economic growth. This project focuses on identifying the supports that are in place for women entrepreneurs in Victoria, Australia and Sarawak, Malaysia. Researchers from both countries collaborated over a period of 18 months (August 2017 to January 2019) to complete this project, including a Melbourne-based team in Good Shepherd Microfinance, and Swinburne University academics across Melbourne and Sarawak campuses.

Australia leads most other developed economies on most indicators of quality and economic impact of business start-ups, including growth aspirations, number of opportunity-driven start-ups and innovativeness. Australian entrepreneurs are motivated more by opportunity than necessity, as compared to the developing world. Yet female entrepreneurial participation in Australia is only 65 per-cent that of males, revealing a significant gender gap (Steffens et al., 2017).

Australian women entrepreneurs create, run and grow businesses across all industrial sectors, according to Australia's 2016 *Global Entrepreneurship Monitor Report* (Steffens et al., 2017). They are more likely to be highly educated, and hold a strong growth orientation. The business environment, a crucial prerequisite for the advancement and success of businesses, is considered good for women entrepreneurs, with the 2015 *Global Women Entrepreneurs Leaders*

Scorecard ranking Australia second after the United States (Aidis et al., 2015). Australia also ranks third behind Sweden and the UK, in women's access to fundamental resources such as finance and education.

Yet, Australia performs poorly when considering the Pipeline for Female Entrepreneurship category, ranking 14th out of 31 countries (Aidis et al., 2015). Why is the pipeline to women's entrepreneurship weak? Why do women-led start-ups fail to translate into sustainable and high-growth businesses? How can the ecosystem they operate in better support women entrepreneurs? These are the questions this project aims to explore.



Figure 2 Public Forum at Swinburne University held on 23 October 2018

In Victoria, one in every four businesses is founded by women, and they are more likely than their male counterparts to be of mature age (45 or older). Women's businesses in Victoria are often social enterprises, design, real estate or education

businesses (*LaunchVic, 2017*). Melbourne, the capital of Victoria, is ranked as one of Australia's top start-up ecosystems, particularly in the 'Late Activation' phase (*Startup Genome, 2018*). Its infrastructure includes a plethora of accelerators, co-working spaces, and other start-up support organisations, yet a lack of early-stage funding is noted, with smaller median funding available than in other cities (*ibid*).

The story in Malaysia is not entirely dissimilar. Malaysia has seen a significant increase in the number of women entrepreneurs since the rollout of the *Sixth Malaysia Plan (1990-1995)*, which recognized the role that women can play in eradicating poverty and contributing to economic development. Although the participation of women in entrepreneurship is still significantly lower (79.4 percent) than men, the *2016 Economic Census* shows that women-owned enterprises accounted for 186,930 firms (about 20.6 percent of total) in Malaysia, a dramatic increase (46.7 percent) from the *2010 Census results* (Department of Statistics, Malaysia, 2017).

The majority of women-owned firms in Malaysia are small to medium enterprises engaged in the services sector, followed by the manufacturing sector. Fewer women entrepreneurs lead businesses in construction, agriculture, mining and quarrying sectors. The state of Sarawak lacks published data on the number of women entrepreneurs or their business sectors, yet anecdotal evidence suggests in 2016 it had just under 25,000 women entrepreneurs (Swinburne Sarawak research).

Project Objectives and Methodology

The *Building Connections for Enterprising Women Project* aimed to develop a long-term collaborative relationship among practitioners and researchers with expertise in women's enterprise development through a series of consultation events and videoconferences, to share expertise and develop a framework for supporting enterprising women in Sarawak and Victoria. The project was a mixture of team-building, knowledge exchange, research and public dissemination activities. The research component of the project in Victoria was approved through Swinburne's Human Research Ethics Committee (SHR Project 2018/050) and comprised a desktop review of documents, roundtables conducted with enterprising women and service providers, and targeted interviews/consultations. Sarawak research was a collaboration with Sarawak Women and Family Department (JWKS).

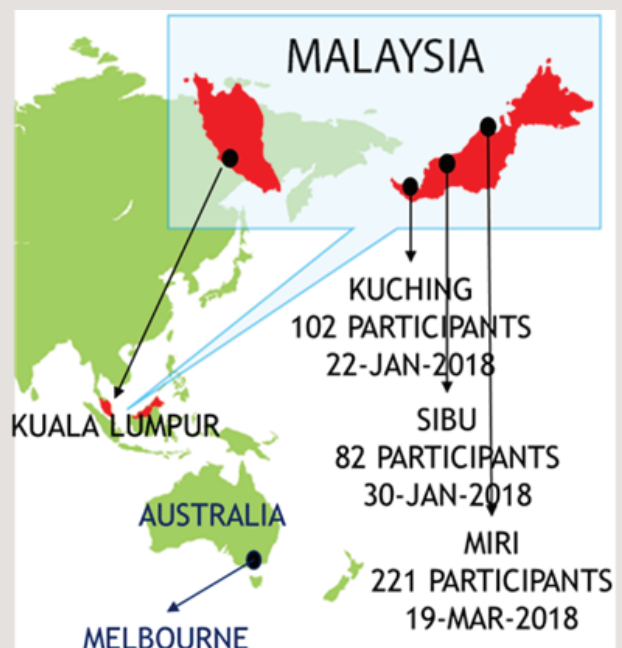


Figure 3 Project research sites

The project objectives and activities undertaken for each, were as follows:

1. To establish networks and enable strategic knowledge sharing among organisations with expertise in different aspects of developing women's entrepreneurial capabilities and economic empowerment.

Targeted stakeholder consultations, discussion forums and roundtables in Melbourne and Kuching linked cross-sector stakeholders and community members in each country context, enabling strategic knowledge exchange. The project took a dynamic approach to ongoing knowledge exchange and dissemination of good practices among stakeholders. A particular focus was identifying key support institutions, resources and institutional blockages for enterprising women, mapping the existing institutional support ecosystem, and sharing learnings across country contexts.

2. To identify needs, gaps and opportunities for strengthening user-centred support for Enterprising Women via a series of strategic meetings among project champions, including women entrepreneurs/their organisations.

In addition to the roundtables discussed in Objective 1, additional strategic meetings were held. For example, video-conferenced meetings linking practitioners, researchers and enterprising women in Victoria and Sarawak deepened knowledge sharing, drawing together the findings of forums and roundtables to give key institutions enhanced knowledge of the resources available to progress their missions. Project champions assessed concrete opportunities

for improving institutional supports for enterprising women, such as targeted support networks, technology-enabled platforms, or new curriculum to enable women entrepreneurs to achieve their own aspirations.

3. To deliver and evaluate a new, user-centred Framework of Support for Enterprising Women in rural and remote Malaysia, detailing how to leverage existing institutional resources to meet identified needs, gaps and opportunities for enterprising women.

The processes described above were used to develop and test a framework of support for enterprising women which is broadly applicable across both country contexts. This framework is already being used to facilitate forward planning and evaluation of institutional supports. The framework is presented in Section 4.





4. To develop genuine relationships with flow-on benefits of improving long-term coordination and collaboration among institutions across sectors that work with enterprising women.

By participating in the *Building Connections for Enterprising Women Project*, partnering organisations developed a deeper understanding of the specific needs of women entrepreneurs in rural/remote contexts and had the opportunity to co-design a support framework. This has been shared with a wider network of organisations in both countries and across the Asia-Pacific region, and will continue to be refined. It is expected that relationships and knowledge developed through this project will pave the way for future innovative collaborative initiatives.

Project Team

The project was led by Good Shepherd Microfinance and delivered through a partnership with Swinburne University of Technology and Federation University.

Table 1 Project team members and their affiliation

Swinburne University of Technology, Australia	Swinburne University of Technology, Australia	Swinburne University of Technology, Sarawak Campus, Malaysia	Federation University, Australia
			
<p>Dr. Vinita Godinho, General Manager Advisory (Project Lead)</p>	<p>Prof. Robyn Eversole</p>	<p>Assoc. Prof. Ida Fatimawati Adi Badiozaman</p>	<p>Prof. Patrice Braun</p>
<p>Dr. Zara Lasater</p>	<p>Assoc. Prof. Naomi Birdthistle</p>	<p>Assoc. Prof. Weng Marc Lim</p>	
<p>Emma Barker-Perez</p>	<p>Dr. Megerssa Walo</p>	<p>Dr. Mung-Ling Voon</p>	
<p>Sherona Parkinson</p>		<p>Dr. Jeffrey TeckWeng Jee</p>	
<p>Lauren Thomas</p>			
<p>Laura Fitzhenry</p>			

Project Deliverables

Table 2 Project timelines and deliverables

Timeframe	Deliverable
August 2017	Project Commencement
December 2017	Roundtable Mapping Ecosystem of Supports: Victoria (14 December)
January 2018	Roundtable Mapping Ecosystem of Supports: Sarawak (22 and 30 January)
March 2018	Roundtable Mapping Ecosystem of Supports: Sarawak (19 March)
May 2018	Roundtable Mapping Ecosystem of Supports: Victoria (7 and 8 May)
June 2018	Interim Project Report
September 2018	Victoria research team site visit in Sarawak (5-11 September) Roundtable Framework Testing: Sarawak (6 September) Public Forum held at Riverside Hotel, Kuching (10 September 2018)
October 2018	Sarawak team site visit in Victoria (week of 22 October) Public Forum held at Swinburne University of Technology Hawthorn campus (23 October) Roundtable Framework Testing: Victoria (26 October)
January 2019	Final Project Report
January 2019	Roundtable: Report Launch, Victoria (22 January)

2 Mapping the Ecosystem of Supports

The Ecosystem of Supports in Victoria, Australia

In Victoria, the Melbourne team conducted desktop research supplemented by key informant consultations. The desk-based research reviewed literature, federal and state government websites and conducted internet searches, to develop a database of available supports for women entrepreneurs and prospective entrepreneurs, as well as those policies and programs broadly available at state and federal level.

Members of the research team and their local partners reached out to their networks to identify enterprising women, creating a database of contacts who were then invited to participate in the research. Consultations with key informants were held through roundtable events with seven enterprising women participants, and nine enterprise service providers attending these events.



Figure 4 Victoria Roundtable held in 2018

At each roundtable event, participants were informed about the purpose of the research and provided consent to participate. Round-

tables were led by a facilitator, supported by a team of scribes who recorded the table discussions. The facilitator asked the participants to identify the types of resources and supports for enterprising women, as well as any gaps, aided by ecosystem maps which visually represented the results of the desktop review.

Participants were asked to explore the ecosystem mapping and answer questions designed to help refine these maps. Working in small groups, they identified the supports that were available to women entrepreneurs, and the organisations delivering them. They also noted their experiences with these organisations if any, as well as identified any information that was missing from the maps. The researchers then analysed the results of this mapping exercise.

The results were mapped into a preliminary visual representation (see Figure 5), which showed that about three dozen organisations were currently providing a range of support for women entrepreneurs, from across multiple sectors - Government, Not for Profit, and Community. This information, not available through any other source, had to be constructed from the ground up, and whilst necessarily incomplete, provided a useful starting point for face-to-face discussions with enterprising women.

The roundtables and follow-up interviews enabled the preliminary mapping to be significantly expanded, with the refined maps identifying over eighty specific

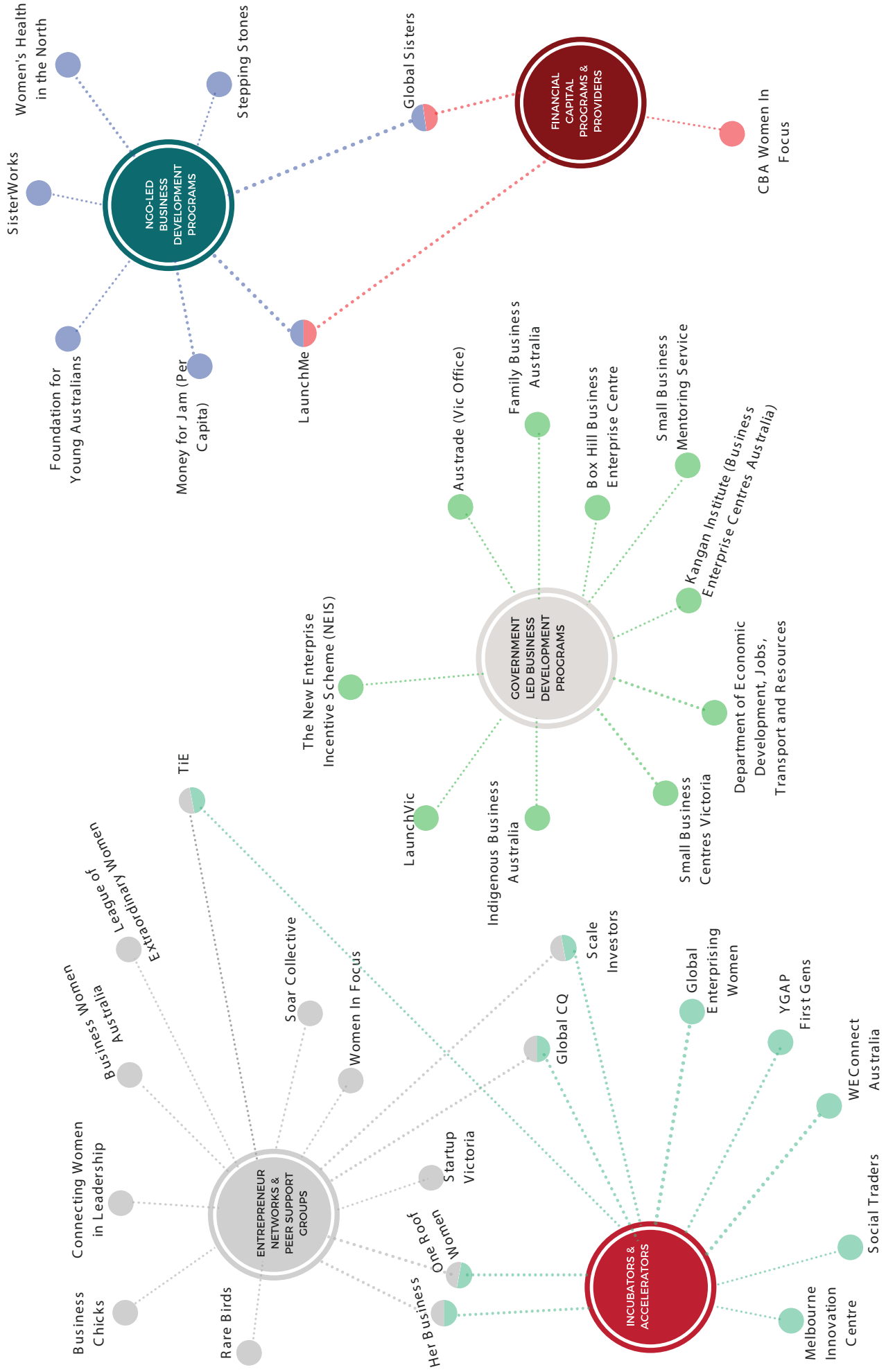


Figure 5 Initial Desktop Mapping of Supports for Enterprising Women - Melbourne

organisations supporting women entrepreneurs in Melbourne. This process also allowed the researchers to categorise the support and provider organisations in the support ecosystem, for example as offering professional (e.g. accountancy firms) or community (e.g. libraries) services, as well as sources of informal supports (family, friends).

Further discussions in the roundtables also enabled the reclassification of support organisations based on their function, identifying five core categories of enterprise support in the ecosystem:

1. Finance providers
2. Peer Support Networks and Advocacy groups
3. Incubators and Accelerators
4. Education and Training providers
5. Mentoring and Coaching providers

Figure 6, which illustrates the refined mapping of the ecosystem of supports for enterprising women in Melbourne organised by these five categories, shows that a significant number of organisations offer supports in one or more categories. An additional category of ‘other forms of personal or professional support’ identified by participants was also created, including those not specific to entrepreneurship (Eversole et al., in press).

The process of constructing a map of the support ecosystem and reflecting upon it with enterprise service providers and women entrepreneurs generated several insights:

1. There are many organisations offering support to enterprising women in

Melbourne. Yet these supports are difficult to identify, and thus to access.

There was no existing directory of organisations supporting women entrepreneurs, and very little orienting information available on the organisations or what services they offered. Roundtable participants were often unaware of numerous support organisations or their services. Well networked enterprising women had, on average, awareness of less than half the support organisations identified in the desktop mapping. Even organisations providing support were only aware of a handful of other support organisations. Thus, though many resources were available particularly in urban areas, these were not necessarily accessible, as people did not know about them. One roundtable explicitly observed ‘People don’t know where to go’ for supports.

2. Most of the available supports for enterprising women in Melbourne did not offer women-specific supports, or acknowledge the specific barriers facing enterprising women.

Of the five categories of supports available to enterprising women in Melbourne, four (Finance, Incubators and Accelerators, Education and Training Providers, and Mentoring and Coaching) had almost no gender focus. There were a handful of exceptions, such as One Roof Women (a women-focused incubator), Global Sisters, Stepping Stones (Brotherhood of St Laurence), and Money for Jam (Per Capita). By contrast, a number of supports identified in the fifth category, Peer Networking groups, had an explicit gender focus. Many

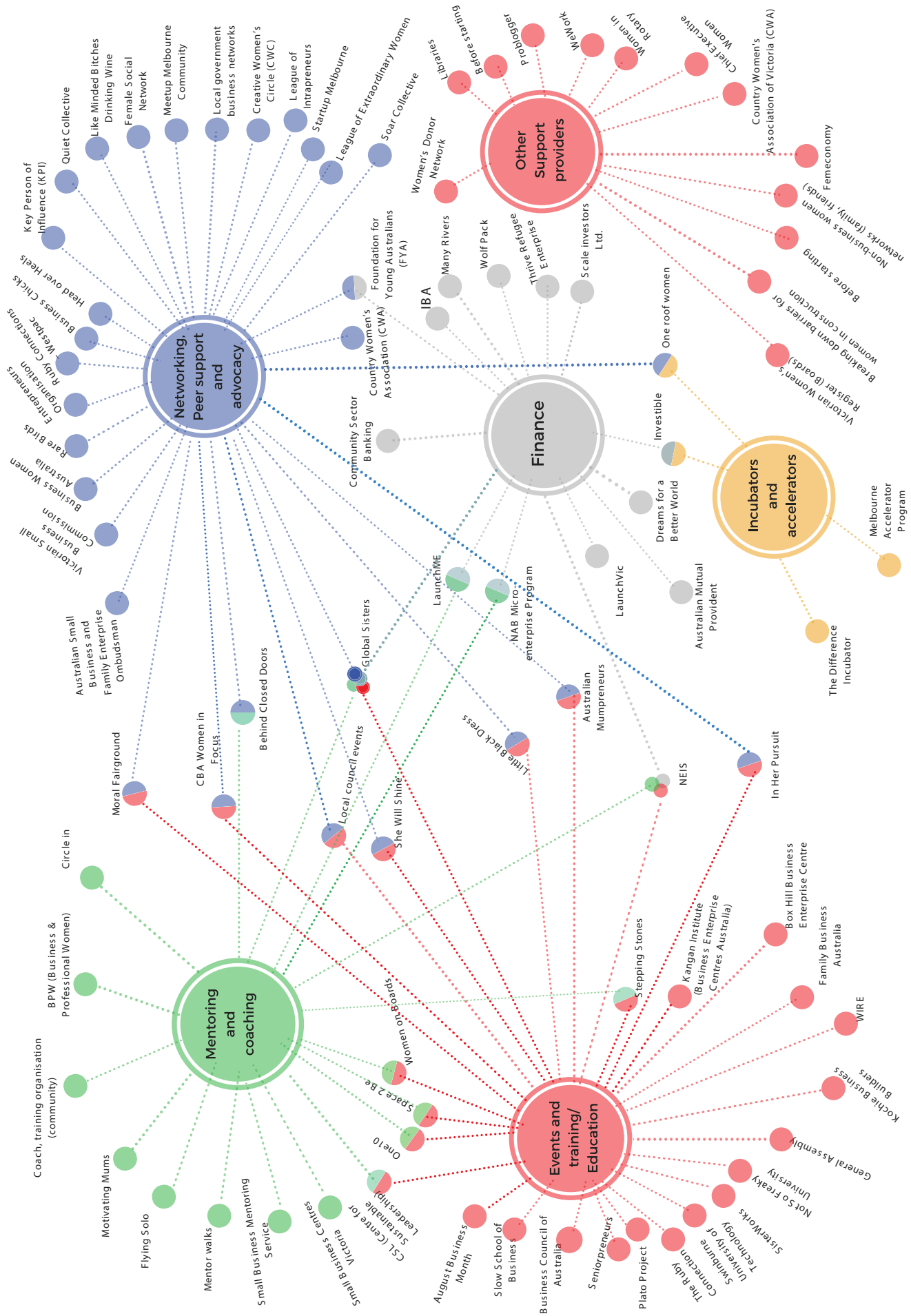


Figure 6 Updated Map of Supports for Enterprising Women in Melbourne

were informal peer support groups for women entrepreneurs, a number of which had formed through social media (e.g. MeetUp, Facebook).

These findings suggest that while formal enterprise supports, particularly those offered by government, are largely gender-blind, smaller and less formal peer support organisations may be emerging to fill a gap in appropriate supports that address the specific needs of enterprising women. The roundtables drew attention to a number of these gender-specific needs, with evidence of current supports missing the mark. For instance, one roundtable participant highlighted negative experiences for women with a mainstream business mentoring program, while another observed that participation in activities for tech start-ups in Melbourne required a willingness to go along and eat pizza and drink beer with a room full of young men.

THE ECOSYSTEM OF SUPPORTS IN SARAWAK, MALAYSIA

In Sarawak, the Sarawak research team used a mixed-methods approach, combining both qualitative and quantitative techniques, to hold roundtable discussions complemented by a survey, to identify and investigate key issues faced by women entrepreneurs in Sarawak. A total of 405 current and aspiring women entrepreneurs participated in the

research, randomly recruited by Jabatan Wanita dan Keluarga Sarawak (JWKS) based on selection criteria provided by the researchers. The sample included women aged between 18-80 years, based in Sarawak, who had expressed consent and willingness to engage in the research, contribute to discussions and have their responses recorded.

A series of roundtable discussions were held with women entrepreneurs in three locations between January and March 2018, to brainstorm the challenges and issues faced by women entrepreneurs in Sarawak, as well as to identify possible strategies to address these challenges. A survey was also conducted during the third roundtable discussion, using a questionnaire developed on the findings from the first two; 158 valid responses were received from this survey.

The researchers ensured that the roundtable sessions allowed participants to fully understand the purpose of the research, and be apprised of their rights. A participant information statement was circulated, and informed consent forms provided. Researchers took notes detailing the responses of participants, and photographed the visual materials produced during the discussions including any diagrams and mind maps, with permission from the participants, taking care not to include any information that could identify individuals.



Figure 7 Sarawak Roundtables held in 2018

Short interviews were conducted with roundtable participants who wished to elaborate more about their thoughts, and who consented to have their responses audio/video recorded. The information gathered from the first two roundtables were then analysed and grouped into meaningful categories using qualitative thematic analysis to formulate the questionnaire items for the survey conducted at the third roundtable. This was analysed using SPSS v20, a robust statistical package.

When mapping the macro environment of women entrepreneurship in Sarawak, the team focused on the political, economic, social, technological, environmental and legal aspects (Gillespie, 2007). Their findings are summarised below:

- Both current and aspiring women entrepreneurs felt that political foresight and political will locally and abroad, are important. They reported that it was easier for them to connect with local authorities and politicians, than their male counterparts. Outreach programs and meet-and-greet sessions with politicians were favourable elements of support.
- The supports most valued by women at the economic level included affordable housing and business capital. Raising capital at either the start-up phase or to scale enterprises was 'very challenging' with limited funding opportunities.
- Technology-enabled entrepreneurial efforts such as developing a business website, were viewed more favourably by women than men. Yet some women are less familiar with such technology. Legally, women also identified that it is difficult to obtain a license to trade.

- At the social level, women spoke of desiring to connect with other women, but also with men, as they found it harder to connect with, and sell products to them.
- At the environmental level, women indicated a need for better supporting infrastructure, as well as increased environmental awareness.

Overall, the Sarawak research team noted that:

1. Women entrepreneurs face a number of challenges, mainly on the economic, social and technological fronts, which create barrier to enter and expand entrepreneurship.

Maintaining a work-life balance is challenging. There is a lack of funding for setting up businesses. Women also find it more difficult to deal with credit institutions, obtain economic aid and secure business licenses in Sarawak. Yet women are confident that they can face these challenges, and fully leverage entrepreneurial opportunities which have been created to help them.

2. Women entrepreneurs have good marketing skills, followed by accounting and finance, product development and human resource management. Skills that need more support are social media, information technology and negotiating the financial system.

Women need targeted support and initiatives to continuously support them over the different stages of the business life-cycle stages (start-up vs. scale-up). They also need more topical and relevant knowledge and skills training, and information on

business opportunities, to create and sustain their entrepreneurial activities. In particular, technology-related entrepreneurial capability-building is needed to connect to markets and counter threats from direct competitors, new entrants and substitutes.

Financial exclusion is also a reality - there is a specific lack of awareness amongst women, about available financial help, and access to finance. This points to the need to increase awareness amongst women entrepreneurs, and implement measures to improve their access to finance.

3 Sharing Research in Public Forums

In order to expand and deepen insights across the two research sites, the research team from Melbourne visited Sarawak from 5-11 September 2018. The site visit included a tour of Wisma Wanita Training Center (WWTTC) where the team observed aspiring and existing women entrepreneurs receiving training in diverse areas such as culinary skills and massage therapy. The team also took the opportunity to meet a range of organisations who support women entrepreneurs. The visit culminated in a public forum on 10 September that included sharing of the research from Australia and from Malaysia. The forum featured a speech announcing further Sarawak government support delivered by the Minister of Welfare, Community Wellbeing, Women, Family and Childhood Development.



Figure 8 The Minister of Welfare, Community Wellbeing, Women, Family and Childhood Development at the Sarawak public forum

In October 2018, the Sarawak team visited Melbourne for research and to present at a public forum hosted by Swinburne University.



Figure 9 Discussion of research results at the Victoria public forum

The Victorian forum included a review of findings from both research teams, as well as an opportunity for other support organisations such as Global Sisters, a not for profit working in Victoria, to discuss their work and answer audience questions. In both Malaysia and Australia, these public forums also afforded an opportunity to profile women's entrepreneurship and specific women entrepreneurs through showcases. These showcases provided a chance for attendees to meet women entrepreneurs and for women entrepreneurs to sell their goods to attendees. In addition to the public forum, the Sarawak delegation conducted site visits to organisations such as Global Sisters and One Roof Women, a co-working space, in order to gain insights into models of gendered support offered in Victoria.

4 Developing A Capabilities-Based Support Framework



Figure 10 Research team workshop to develop the Framework of Supports for Enterprising Women

Borrowing from Sen’s *Human Capabilities Development Approach* (Sen, 1999) as well as literature on entrepreneurial attributes and behaviours, the research team developed a preliminary framework to communicate the key capabilities of an enterprising woman, as identified through the research, and articulate how support

ecosystem could support her to develop these entrepreneurial capabilities. The preliminary framework embedded aspirations, attributes, agency and action within influencing rings beginning with the family and concluding with socio-institutional support such as policy levers.

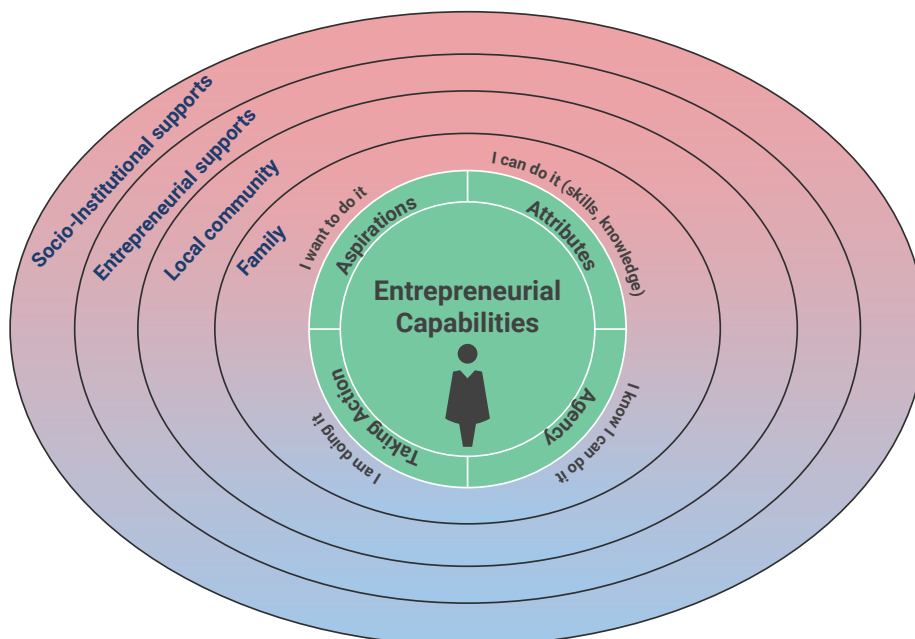


Figure 11 Initial Framework of Supports for Enterprising Women

During the site visits in Malaysia and Australia, the research team used the framework presented in Figure 11 as a means to elicit further discussion on the aspirations, attributes, agency and aspects of taking action as described by enterprising women who were involved in the research. A roundtable using this framework to elicit

discussion was held in Sarawak on 6 September 2018 and in Melbourne on 26 October 2018. In both sites, the framework provided a mechanism for stimulating an in-depth conversation about the profile of an ‘enterprising woman’ and the four sets of capabilities identified. Findings from both sites are provided in Table 3.

Table 3 Comparison of findings from Sarawak and Victoria

	RESPONSES FROM SARAWAK	RESPONSES FROM VICTORIA
Enterprising women’s profile:	<p>Women in Sarawak:</p> <ul style="list-style-type: none"> - Many are single mothers who need to generate income, particularly those care for sickly children. 	<p>Women in Victoria:</p> <ul style="list-style-type: none"> - Women from a wide range of backgrounds and circumstances are drawn to entrepreneurship
Aspirations - motivations for choosing entrepreneurship	<ul style="list-style-type: none"> - Employment not a viable solution (not qualified, no time) - Entrepreneurship provides them hope (the hope to be rich) <p>However many women report they lack business-related skills, and need financial assistance to live, making it even more difficult for them to start a business.</p>	<ul style="list-style-type: none"> - Aspire for financial independence - Challenges to accessing the job market (e.g. immigrants) - An outlet for passion/interests - To earn extra cash/income - To realise an opportunity they have recognised - To enhance confidence, sense of accomplishment, etc.
Attributes - Important attributes displayed:	<p>Self-belief and hard work</p> <p>Soft skills needed:</p> <ul style="list-style-type: none"> - Multilingual - Networking <p>Business skills needed:</p> <ul style="list-style-type: none"> - Accounting, Marketing and Technology 	<ul style="list-style-type: none"> - Planning skills - Marketing skills including social media/creating websites - Personal development (e.g. time management) - Budget planning (business and personal)

Agency - self-belief displayed:	<ul style="list-style-type: none"> - Associations facilitate agency by enhancing self-belief and skills - Share success stories first-hand - Learn skills (between members) or via training and workshops (partners, third-party information) 	<ul style="list-style-type: none"> - Link between self-belief and agency - Value of peer support to build agency - Value of community support - Link to attributes - Relationships not linear - Impact of negative messaging
Taking action:	<p>Agencies can facilitate action:</p> <ul style="list-style-type: none"> a) Returning members can clarify questions, and check business-related documents b) Can provide support letters for businesses <ul style="list-style-type: none"> - Women use the following means to keep connected - Facebook, WhatsApp Groups and social gatherings. 	<ul style="list-style-type: none"> - Not all women are keen to scale-up - Important to set small goals rather than see the business end-to-end - Can dip in and out of taking action - Important to test market and products - Success is not always a business, could be employment or education pathways - Women support each other in taking action

In addition, roundtable conversations and consultations during site visits provided an opportunity to test and further refine the framework with end users. Feedback regarding the initial Framework of Supports for Enterprising Women included a number of insightful points:

- The layered ecosystem creates the impression that the woman needs to move through one layer, such as family, to gain access to the other layers. This is not true in practice. Also the influence of the different elements (family, local community, etc.) can vary.
- Not all layers of the ecosystem resonate with all women - for example, family can represent an important mediator for some women, but not all. Some women report

having traumatic relationships, with families not supporting their entrepreneurial ambitions. A participant wondered if a framework such as Porter's 5 Forces would better enable the visualisation of differing influences?

- 'Supports' can be a misleading term because these domains are not necessarily supportive - for some women, 'they can also be barriers'. Could 'Influences' be a better descriptor?
- Different women have different attitudes to each influence, and the resource they can draw from each is different. The framework in practice could look different for different women.
- Lines are blurred between entrepreneurial

support and local community support with some organisations operating at both levels.

- The word ‘culture’ could be added to socio-institutional supports.

The inner-most layer of the Framework, describing entrepreneurial capabilities, also attracted feedback, as follows:

- ‘Attitudes to women’ is a key driver, and can influence all levels.
- Time is an important factor - first, how women spend their time can be a determinant of how much time they can invest in their business. Second, ‘taking action’ doesn’t always mean “I’m doing it now” - it can mean ‘maybe later. Not yet’. Third, to avoid being static, the framework could consider where women are at, during different stages.
- Capacity is important, ‘when we think about all the work that women do, sometimes they just don’t have the capacity to take action right away’. There is often a ‘vision of entrepreneurs that they give up everything’. Yet this is not necessarily feasible for women (‘But women just have more obligations’, stated one participant.)
- Entrepreneurial capabilities are ‘important’ but instead of a woman alone, one participant stated ‘there should be a sister-tribe in the middle’. Another added, ‘if we want women to see themselves as entrepreneurs, connection with other women is really important.’
- The word ‘agency’ is an academic term that does not necessarily mean anything to women entrepreneurs - could ‘self-belief’ be used instead? Agency and taking action are interrelated, and can fluctuate over the entrepreneurial journey.

- Attributes and agency are also interrelated. Subliminally, society can give young girls a ‘no can do’ message. Also skillsets without self-belief do not represent a linear process, as many women have huge self-doubt.

This feedback was taken on board and incorporated into an updated Framework of Support for Enterprising Women (Figure 12). First, entrepreneurial ‘capabilities’ was changed to ‘wellbeing’ to better reflect the women’s desired outcomes. Second, the outer layers of the ecosystem were consolidated into one layer, with arrows indicating a dynamic and fluid movement through the ecosystem. Socio-institutional ‘supports’ was changed to socio-institutional context. Third, the inner circle has now been clustered, with the academic terms ‘agency’ and ‘capability’ framing the more practical terms ‘self-belief’ and ‘taking action’ (both manifestations of agency), and attributes and aspirations (both manifestations of capability). Again, the fluid interrelationship between capabilities and agency is represented with dynamic arrows. Finally, the enterprising woman has been placed within a ‘tribe’ of support from peers.

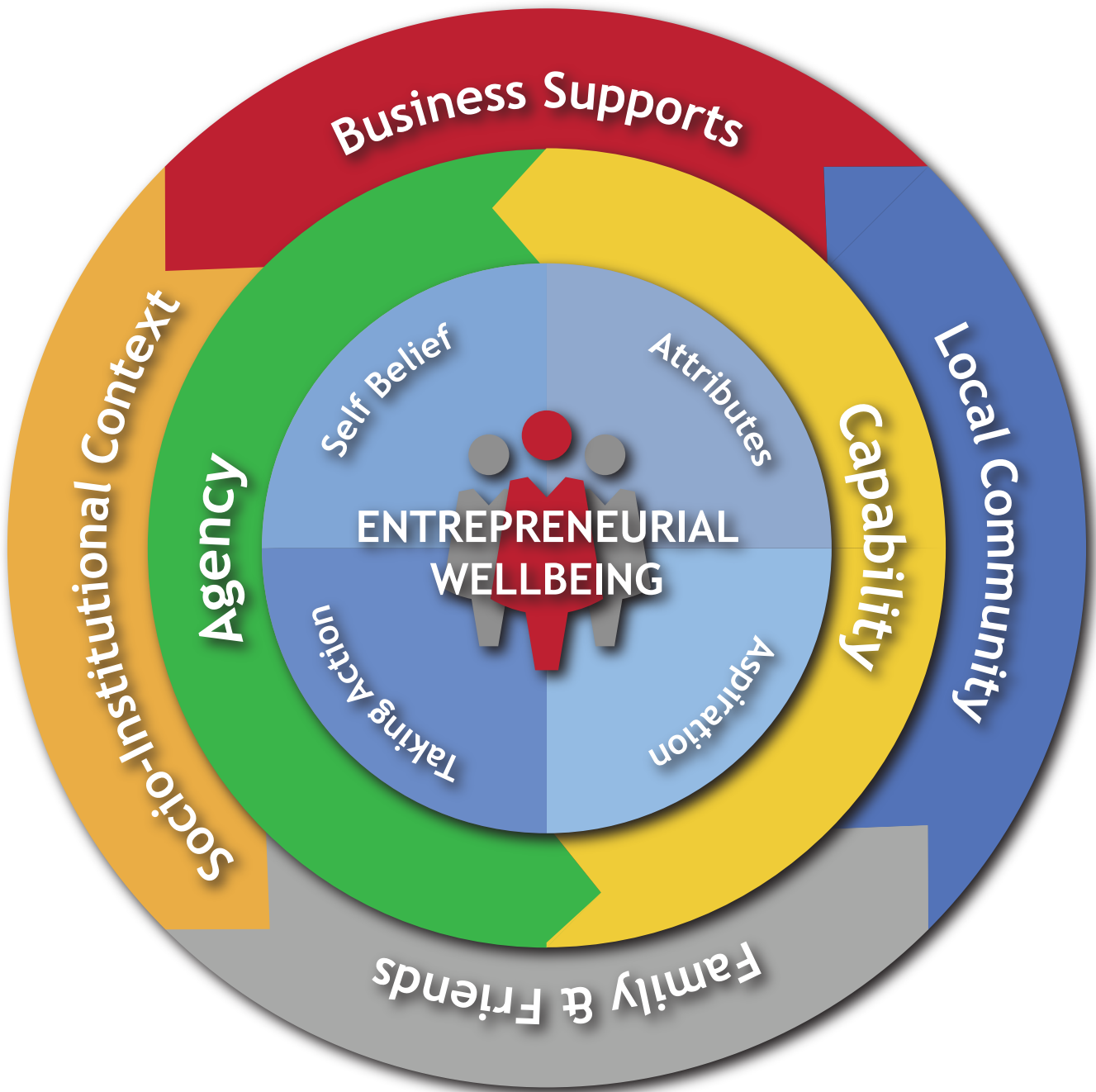


Figure 12 Revised Framework of Supports for Enterprising Women

5 Conclusions and Recommendations

The *Building Connections for Enterprising Women Project* has helped to advance understanding of women entrepreneurship in two important ways. First, it helped us to create a map of the support ecosystem for enterprising women, which to the best of our knowledge, did not previously exist in either Sarawak or Victoria. The study also allowed us to explore gaps or shortfalls which may explain why women-led businesses have a disproportionate tendency to start and stay small, and fewer women lead high-growth start-ups in both Sarawak and Victoria. In addition, it highlighted many similarities facing women entrepreneurs in both developed and developing countries - namely the need for more targeted support and nuanced understanding of how women identify as entrepreneurs. There were also important research findings specific to each of the research sites.

In Victoria

In particular, the Victorian researchers found that **enterprise supports** are available in Victoria across five key areas - Mentoring and Advice, Training, Finance, Incubation/Acceleration and Peer Networks. Yet gaps persist in **appropriateness** and **accessibility** of such supports for enterprising women. Overall, many supports lack a gender-specific focus, which means enterprising women may not perceive them as relevant or accessible for them. Women, particularly in rural areas, also face specific challenges to accessing supports, as we briefly discuss below.

Mentoring and Training, which build

entrepreneurs' skills through both informal and formal learning, are available to women in both urban and rural regions studied. Whilst women in urban Melbourne identified more supports than their rural sisters, they did admit they had little information about what they were or how to access them. Service providers also felt that a 'one stop shop' might better ensure that the supports were both available and accessible to enterprising women.

Financial knowledge and access to appropriate finance is vital for any new businesses to survive, and for high-growth firms to expand and grow. Financial inclusion i.e. access to safe, affordable and appropriate finance, is particularly important for women entrepreneurs, as they are more likely to be excluded. Yet we found that women in both urban and rural areas have low awareness and confidence in handling financial matters, and lack access to finance, particularly from mainstream providers. They are also less likely to negotiate investment opportunities, and/or pitch their business ideas to potential investors. Whilst we did not target finances, the low presence of financial supports in the ecosystem mapping exercise suggests that enterprising women in both urban and rural areas do face financial exclusion, as previous studies such as *The Diana Project* have also identified.

The urban-rural divide is also clear when mapping enterprise Incubators and Accelerators, which provide a mix of infrastructure and services to support

start-ups and growth businesses. Whilst abundantly available in urban Melbourne, they are lacking in regional areas, exposing a potentially important gap in the rural enterprise support ecosystem. Melbourne also has an abundance of Peer Support Networks, with many explicitly focused on women across the areas of enterprise, business, and leadership. These networks are mostly informal, and tend to be short-lived, relying on the energy of their founder or founders to be sustainable. Yet their prevalence in urban contexts suggests that these networks may be filling a gap in appropriate gendered support for enterprising women. This corroborates a pilot led by the Gender-Global Entrepreneurship and Development Index (Gender-GEDI) exploring the conditions that foster high potential female entrepreneurship, which found that ‘gender-blind business support measures do not support women’s enterprise development to the extent that they support men-owned firms’.

In Sarawak

The research conducted in Sarawak broadened our understanding of wider regional gaps in supporting women’s enterprise, as the study shows that a fair and equitable environment for enterprising women is still under construction. Targeted supports for women entrepreneurs which suit differing needs at various stages of their journey are needed to overcome the multiple barriers identified by participating women. In particular, business-related training can help the women to build the knowledge and skills they need to not just create, but also sustain their

entrepreneurial activities. Women also highlight a gap in technology-related skills, which is restricting their ability to better connect to markets, and become more competitive.

Similar to the findings of the Victorian research, the Sarawak study also revealed a lack of awareness amongst women entrepreneurs of financial matters in general, and financial supports already available in their ecosystem. They also highlighted the need for financial capability-building and targeted opportunities to improve women entrepreneurs’ access to finance.

Overall

Combining the findings from both the research teams, we conclude that there is an active support ecosystem for enterprising women in Victoria, with urban Melbourne most likely to produce successful women entrepreneurs. Yet there are gaps in this ecosystem which mean that women entrepreneurs are still the exception, not the accepted norm. Meanwhile in Sarawak, the support ecosystem for women entrepreneurs is still under construction. However, there is stronger and better coordinated institutional and political support in Sarawak.

Overall, this project has shown us that our work with enterprising women, while still in its early stages, is contributing to knowledge and action by beginning to interrogate the support ecosystem for enterprising women in different local contexts. There are many gaps in this ecosystem, with rural areas more disadvantaged than urban locations. We recommend the following ways to

strengthen these ecosystems, as we believe this can help to widen the pipeline for women entrepreneurs.

Recommendations

- 1. Explore place-based approaches to female entrepreneurship.** Women need to know the supports that are available to them, as well as to feel part of a community of other women. A place-based focus, through a one-stop shop or co-working space, can provide this support.
- 2. Explore accessibility for rural regions beyond capital cities.** The mapping of ecosystem supports indicated a prevalence of supports in metropolitan areas. Rural areas in Victoria and generally in Sarawak, were lacking such supports. Further research needs to be conducted to evaluate the specific supports needed in different locations.
- 3. Develop targeted support and tools with a gender-lens.** There are clear differences between female and male entrepreneurship, and an unmet need for gendered enterprise supports. Many gaps in the current ecosystem also point to the need for targeted support and tools to encourage more women entrepreneurs, particularly in Sarawak.
- 4. Acknowledge social, institutional and cultural constraints to women's participation in entrepreneurship.** There is a need to raise policy and sector awareness of socio-cultural constraints, including attitudes to women and female entrepreneurship, and financial exclusion, which are important barriers to women's entrepreneurship.

- 5. Ground desired outcomes for those investing in/supporting female entrepreneurs, in the lived experience of women.** There is a gap between the expectations of investors and supporters, and the on-the-ground reality for women entrepreneurs, hence a need to better reflect the diversity of outcomes along a business and social value creation continuum.
- 6. Conduct further research on the role of women's networks and relational learning.** There is limited research on how learning within women's networks can provide key support lever for enterprising women.

On a final note, we acknowledge the winning combination of researchers who collaborate with practitioners to transform not just knowledge and policy, but also on-the-ground action. As we conclude this project report, we are delighted to announce that the recommendations from the *Building Connections for Enterprising Women Project* have already led to significant impacts, as the Sarawak government has committed RM15,000,000 in investment to establish a one-stop centre for women entrepreneurs (see Figure 13).

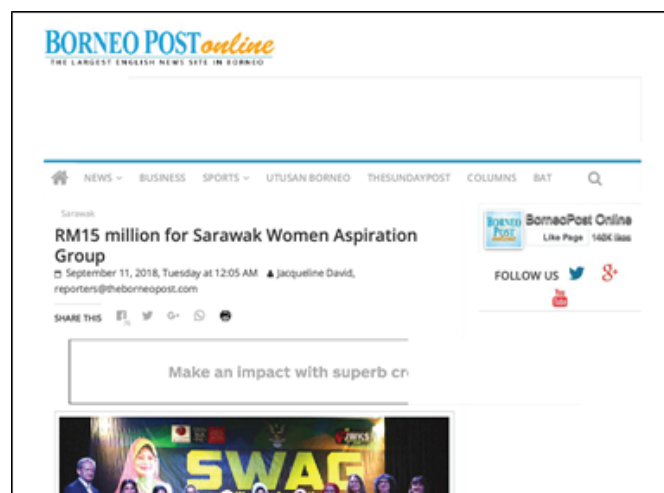


Figure 13 Announcement of investment by the Sarawak Government into enterprising women

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