

Female Business Owners Index

AN EVERYWOMAN TIDE COLLABORATION

Select the page number of the section you want to read, to jump to it.



Table of contents

03

SECTION 1

Key findings from the report

06

SECTION 2

About the report

11

SECTION 3

The landscape of women's entrepreneurship

14

SECTION 4

What's helping women succeed?

18

SECTION 5

Challenges and roadblocks

22

SECTION 6

The year ahead: Plans & priorities

31

5 Conclusions and Takeaways

Key findings from the report

28%

Only 28% of female founders could access the funding they needed.

23%

Of female founders have taken on another job to support their business.

67%

More than two-thirds expect their revenues to increase in the next 12 months.



Charlotte Davitt-Mills
Shotley Vineyard
Tide member since 2017

Above: Charlotte Davitt-Mills, Shotley Vineyard Tide Member since 2017

Our research shows that there is no single mould for women entrepreneurs in the UK. Together they form a richly varied yet recognisable community of women who are resilient, adaptable, and determined to grow their businesses.

This report looks at who these women are, what drives them forward, and the challenges that can hold them back. From confidence and AI adoption to barriers such as gender bias, some clear themes emerge.

1. There is no single type of woman entrepreneur

Women's entrepreneurship, as reflected in our survey, is incredibly diverse. Women are starting and growing businesses at every age and across every sector. 28% of our respondents began their businesses in their 40s, and 11% in their 50s, showing that many begin mid-career rather than straight from university.

42%

Overall, more than four in ten (42%) launched their business after the age of 40.

14%

Health is the leading sector where women have launched businesses, followed by retail (10%), marketing, design and web (9%), education (7%), and beauty and fashion (6%).

2. Their own experience and knowledge are the main enablers of success in women-led businesses

In determining the factors that shape their success, women point above all to their own capabilities, specifically self-confidence, experience in their sector, and financial and operational know-how.

42%

say prior knowledge of their industry has been their strongest enabler.

40%

say it's confidence in their abilities and the experience they bring to the table.

16%

highlight financial and operational know-how as a key to their success.

3. Artificial intelligence has become a powerful tool for women entrepreneur

Artificial intelligence is being everyday used by many women entrepreneurs, helping their businesses in a number of ways. In the survey, respondents were asked which factors had helped their business most in the past 12 months, with "Using Artificial Intelligence (AI)" listed as one of the options. Their responses show the growing role of AI tools as a practical support for women-led businesses.

28%

say AI has been the tool that helped them most in the past year.

43%

report that AI has saved them time on admin and repetitive tasks.

80%

Among those using AI, eight in ten (80%) describe its impact as positive.

4. Women are realistic about a range of barriers they'll face as they grow their businesses

While women have ambitious growth plans for the coming year, many also recognise that some of the challenges they face are shaped by gendered realities. Low self-confidence, female-specific health issues, and caring responsibilities emerge as recurring themes that specifically influence women's ability to grow their businesses. Of those, 36% expect self-confidence to be a barrier in the year ahead.

55%

Menopause is a major consideration in mid-life: over half (55%) of women in their 40s expect symptoms to affect their business.

31%

For women with dependents, nearly a third (31%) cite lack of help with caring responsibilities — followed by 22% highlighting childcare costs and 5% limited maternity or paternity benefits.

5. Gender bias and credibility concerns are challenges for women in business

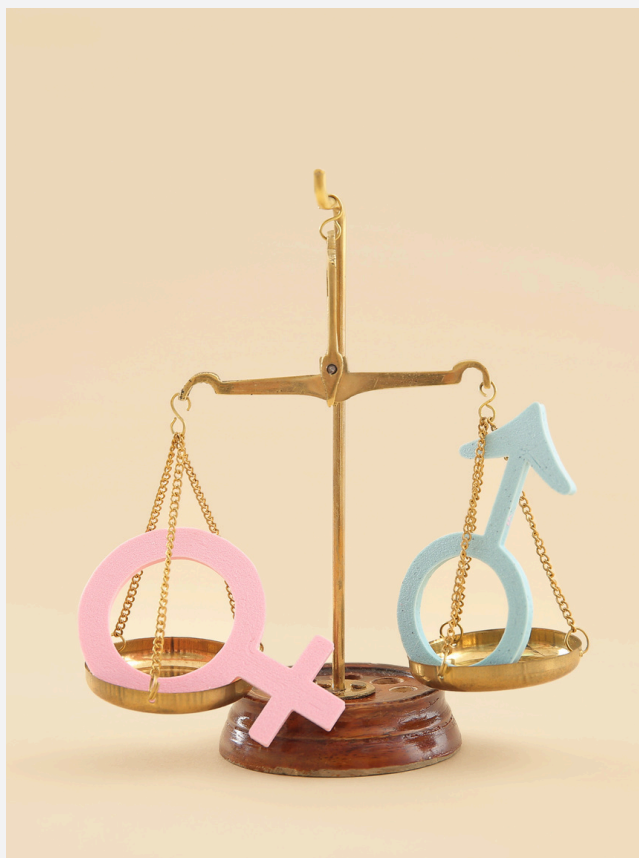
Many of the barriers that women face stem directly from how they are perceived and valued as entrepreneurs; biases that their male counterparts are far less likely to encounter. These include doubts about credibility, expertise, and authority that persist even in sectors where women are well represented.

28%

Gender bias

More than one quarter (28%) of women expect that not being taken seriously will hinder their progress in the year ahead. Bias remains a challenge in male-dominated sectors, investor discussions, and client relationships, where women often have to prove their expertise.

Open responses reveal overt bias in male-dominated sectors such as technology, transport and logistics, investor discussions, and client relationships — where women often have to work harder to prove their expertise.



6. Women are driven to succeed but clear about the support they'll need if they're to continue growing their businesses

Most women expect to grow their businesses in the year ahead – some significantly so – and they are pragmatic about what would help them succeed.

36%

The strongest single ask is financial: 36% say more grants or tax relief would help their business grow. Other financial needs include affordable finance (5%) and greater angel or VC investment in women (5%).

67%

More than two-thirds (67%) expect their revenues to increase in the next 12 months — with 17% predicting transformational growth of 50–100%.

44%

44% plan to enter new markets or locations, 30% will invest in digitisation, and 28% expect to expand their teams.

About this report

This report brings together insights from over 859 Tide members and everywoman X Allbright members across the UK.* The research was designed to capture an up-to-date picture of women's experiences of running and growing businesses, exploring their motivations, the challenges they face, and the opportunities that lie ahead.

By exploring both the enablers and barriers shaping women's entrepreneurial journeys, the report aims to inform future initiatives, partnerships, content and commitments that can better support women to start and grow their businesses.

Women remain underrepresented in the UK's entrepreneurial landscape. According to The Gender Index (2025), only one in five businesses (20%) are female-led, and modelling suggests that without further intervention, this figure will rise only modestly to 21.7% by 2030.

The funding gap is even more stark: just 2p in every £1 of UK equity investment goes to female-founded businesses (British Business Bank, Small Business Equity Tracker 2024). Against this backdrop, the findings of the Tide Female Business Owners Index 2025 highlight both the progress being made and the barriers that persist for women entrepreneurs.

859

Tide members and everywoman X Allbright members across the UK took part in the Female Business Owners Index 2025.

Only 20%

of businesses are female-led.

Only 2p in every £1

of UK equity investment goes to female-founded businesses.



*who took part in the Female Business Owners Index 2025 between 1st August and 5th September 2025.

1. <https://www.thegenderindex.co.uk/uploads/Reports/TGI-2025-report.pdf>

2. <https://www.british-business-bank.co.uk/about/research-and-publications/small-business-equity-tracker-2024>

About Tide

Launched in 2017, Tide is the UK's leading business financial platform, supporting nearly 800,000 SMEs and representing around 14 percent of the UK business banking market. Through its Women in Business programme, Tide has pledged to help launch 200,000 female-led businesses by the end of 2027 and is the headline sponsor of the 2025 Tide everywoman Entrepreneur Awards.



George Schmidt

Tide UK/Europe CEO

"This report shows the fortitude of women entrepreneurs across the UK - working longer hours, taking on second jobs, yet still pushing for growth.

At Tide, we're committed to championing female founders and breaking down the barriers that hold them back. The unwavering optimism we've seen in this research is remarkable, and we want to help turn that energy into opportunity. Through our Women in Business programme and partnerships like everywoman, we're supporting more women to start, scale and thrive."

About everywoman

everywoman is a global learning and development organisation established in 1999. It empowers women to achieve their professional potential and supports companies in accelerating gender inclusion goals. Through its awards, forums, and extensive membership network of 45,000+ women worldwide, everywoman has created thousands of female role models and inspired future generations of leaders.



Nicole Goodwin

Co-Managing Director, AllBright everywoman

"This report celebrates the strength, creativity, and resilience of women who are driving businesses forward and enriching our economy. While challenges remain, it's clear that female founders possess extraordinary determination and potential. At everywoman, we're focused on transforming that potential into lasting opportunity by equipping women with the skills, confidence, and networks to grow, and by partnering with organisations like Tide to ensure they have access to tangible support, funding, and visibility. Together, we can build a thriving, inclusive economy where women's ambition is matched by the opportunities they deserve."

Who we spoke to

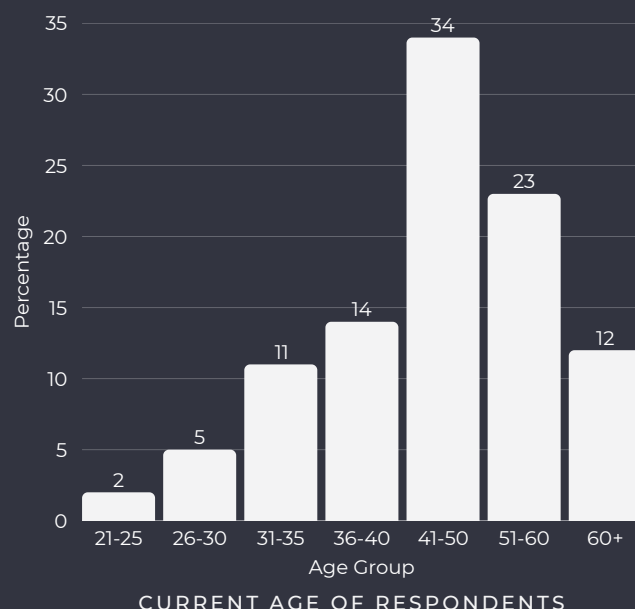
While this report focuses specifically on gender, we recognise that the experience of entrepreneurship is not uniform. For many women, gender interacts with other aspects of identity — such as ethnicity, disability, age, socioeconomic background, or sexual orientation — to shape distinct challenges. Although this study does not explore those intersections in detail, they remain an important part of the wider conversation on equity in entrepreneurship.

The funding gap provides a clear example. In 2024, fully female-founded teams received just 2% of all UK equity investment.

Earlier data show that the issue is even more pronounced for women of colour: across a decade of investment activity, Black founders collectively received only 0.24% of venture capital funding, with just a handful of Black female founders securing backing.

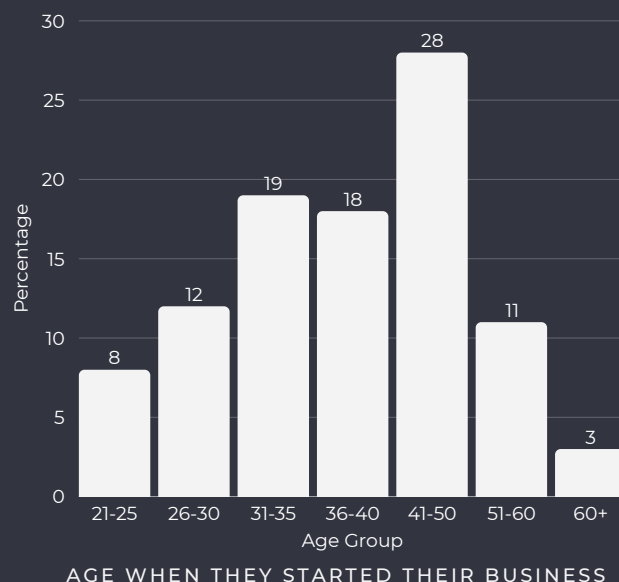
Life Stage:

Our respondents range from founders in their twenties to those in their sixties and beyond. The largest cohorts are women currently in their forties (34%) and fifties (23%), giving us a strong view of entrepreneurs with substantial career and life experience.



When they started:

Looking back to when they launched their businesses, the picture is similarly varied. Women began their ventures at every stage of life, but the single largest group (28%) started between the ages of 41 and 50. In total, 42% launched over the age of 40, demonstrating that many women move into entrepreneurship after building earlier experience elsewhere.



Business Stage:

More than four in ten (41%) of our respondents have been trading for six years or more; one quarter (25%) for three to five years; and around one in three (35%) are in their first two years.

Business Size:

The majority of our respondents run small enterprises. 39% are sole traders and 35% lead micro-businesses with up to five employees.

Family life:

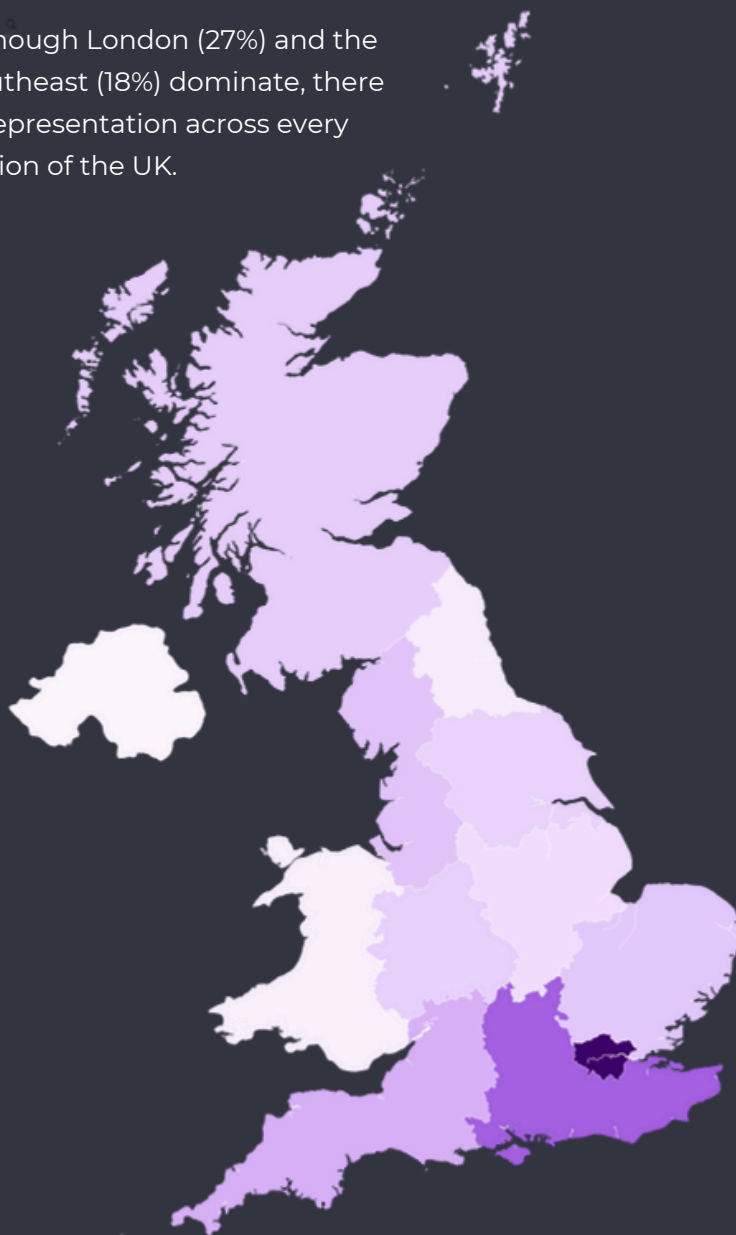
More than four in ten of our respondents (41%) have dependants or caring responsibilities.

Sectors:

Our respondents run businesses across a wide variety of industries. Health (14%), retail (10%), marketing/design/web (9%), education (7%), and beauty and fashion (6%) are represented, alongside hospitality, financial services, ICT, food/agricultural, construction, and logistics.

Location:

Although London (27%) and the Southeast (18%) dominate, there is representation across every region of the UK.



Ethnicity:

Most of our respondents are White British (65%), but the data also includes women from Indian, African, Pakistani, Caribbean, and Chinese backgrounds, among others.

The landscape of women's entrepreneurship



Beyond the stereotypes

Women's entrepreneurship is often portrayed through narrow lenses — the young tech founder, the side-hustler, or the career-breaker. In reality, women's ventures span every age, industry, and motivation.

No single path

Women are launching and growing businesses across all sectors — from education and health to design, retail, and tech — often after years of professional experience. There's no single face of entrepreneurship, and no single route in.

Who they are and how they're feeling right now

Women's entrepreneurship is sometimes reduced to familiar stereotypes: the young tech graduate launching a new app, the hobbyist turning a skill into a side hustle, or women on career breaks setting up so-called "kitchen-table" businesses.

The reality, as reflected in the data presented earlier, is far more diverse. Women are starting and growing businesses in every sector and at every stage of life, often after building substantial experience elsewhere, from corporate leadership to portfolio careers.

They are educators, designers, health practitioners, retailers, consultants, creatives, and tech founders. In short, there is no single face of entrepreneurship, nor a single route in.

Challenging the stereotype

As the survey data shows, women entrepreneurs today defy any single mould. They represent a broad spectrum of ages, career paths, and sectors, from beauty and retail to digital technology, logistics, health, and education. Many are mid-career professionals pivoting into self-employment, while others are younger digital natives carving their own path. They are often building businesses while balancing family responsibilities, highlighting just how multi-faceted and resourceful women's entrepreneurship is. It is shaped both by the professional experience women bring and by the responsibilities many continue to juggle outside of work.



How they feel right now



Almost four in ten
(39%) of our
respondents said it
was harder than the
year before.



Just under a third
(31%) found it easier,
and...



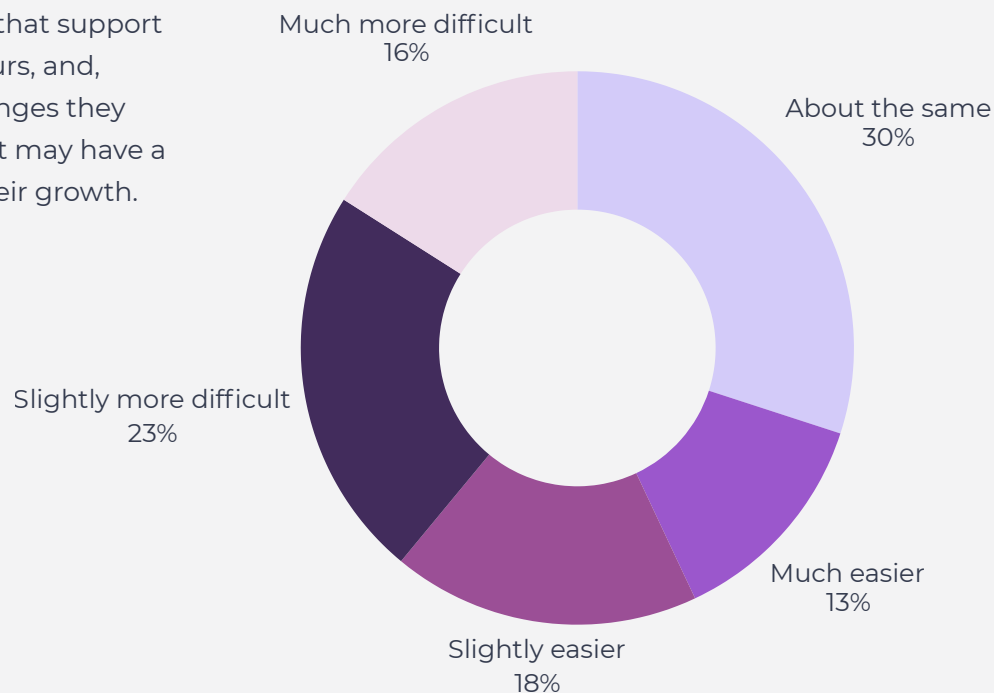
30% said
“about the same”.

** For clarity in the narrative above we group responses into these three broader categories; the full five-part breakdown (separating “much” easier/harder from “slightly”) is shown opposite/below.*

How have you found running your business over the past 12 months, compared to the previous year?

These findings provide a temperature check of how women are experiencing running a business right now. In the sections that follow, we explore the factors that are shaping these sentiments:

- Firstly, the enablers that support women entrepreneurs, and,
- Secondly, the challenges they continue to face that may have a limiting effect on their growth.



What's helping women succeed?

The inner strengths powering women entrepreneurs

We asked our entrepreneurs what has helped their business most over the past year. We wanted to understand what factors enable their success and drive them forwards.

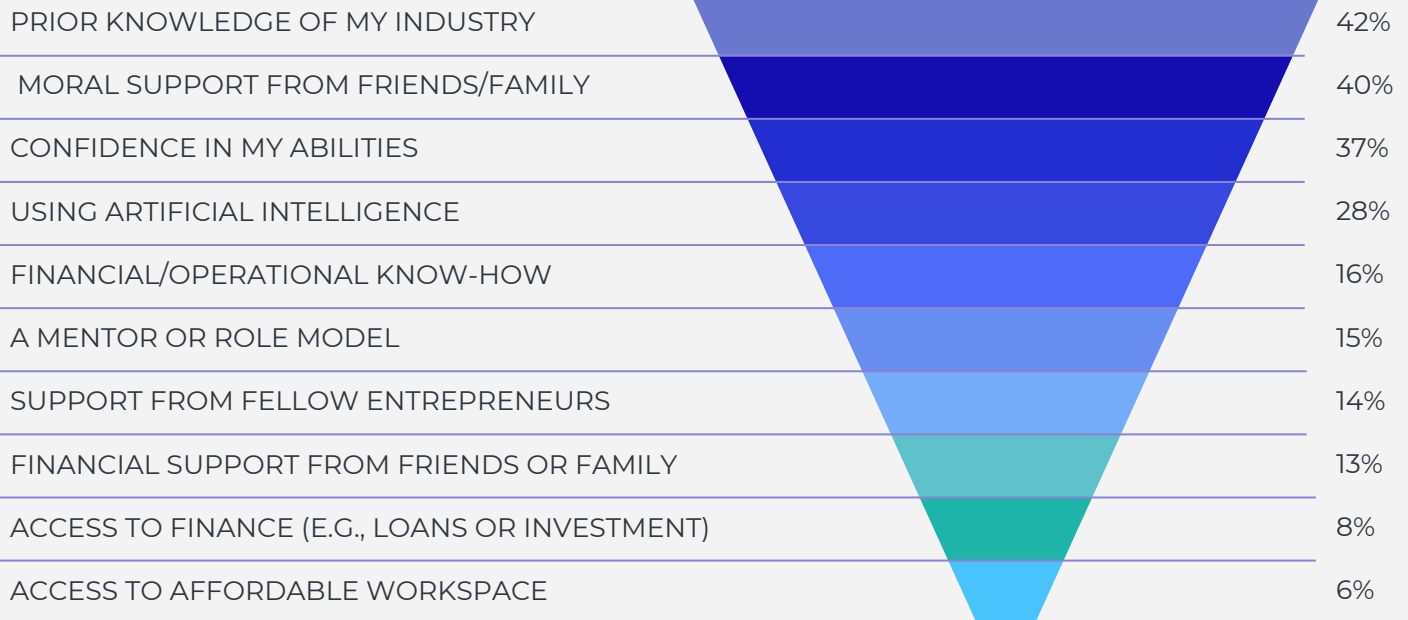
Their answers reveal that success is grounded first and foremost in their own strengths. These include qualities like self-confidence, deep industry knowledge, and the financial and operational know-how they inject into their businesses every day. These are not accidental advantages; they are hard-won skills built over years of experience and persistence.

Women are, above all, creating their own support structures. They are drawing on inner reserves of resilience, resourcefulness, and determination to keep their businesses moving forward, often in the absence of formal support systems or external funding. Many are building networks from the ground up, finding strength in family, peers, and personal conviction when institutional backing is limited. Their businesses are not only products of good ideas, but of grit, adaptability, and self-belief.

These inner strengths are supported by close personal networks, with only a handful of external factors, such as artificial intelligence, playing any significant role. Yet even here, women are showing initiative and innovation, adopting AI tools to save time, enhance creativity, and strengthen the foundations they've built themselves. Rather than replacing human effort, AI is being used as an amplifier of it, extending the reach of small teams and freeing up energy for the parts of business that matter most.



Top enablers of success for women entrepreneurs



Confidence and experience lead the way

When asked what has helped them most in the past 12 months, women overwhelmingly pointed to their own skills and qualities.

Prior knowledge of their industry (42%) and confidence in their abilities (40%) top the list of enablers, with **financial and operational know-how (16%)** also playing a meaningful role. Together, these figures show that expertise and experience, innate self-belief, and practical business skills are central to women's success.

Rather than relying on external intervention, our respondents highlight the strengths they have built over years of work and life experience, demonstrating **resilience and self-belief** even when faced with real obstacles. We will explore these later in the report.





Top enablers of success for women entrepreneurs

Women draw strength primarily from their own confidence (40%), experience (42%), and close relationships (37%), rather than from formal supports such as mentorship (15%). Some also highlight participation in business networks for fellow entrepreneurs (14%), though these remain secondary to more immediate, personal sources of support.

Only a small proportion of respondents said that access to finance had helped their business in the past year – around 8% selected this option. This relatively low figure likely reflects the continued difficulty women face in obtaining funding, rather than its lack of importance. Access to finance remains a well-documented challenge for women entrepreneurs, shaping both the pace and scale of business growth.

AI: a powerful tool with broad appeal

Alongside these inner and close-to-home supports, one external factor stands out: the use of well-known artificial intelligence tools such as ChatGPT and Microsoft Copilot. More than a quarter of women (28%) say such tools have helped them most in the past year.

Women of all ages report these benefits, showing that AI is being used widely by women founders of all ages rather than concentrated among younger or more tech-oriented entrepreneurs.

Not everyone has embraced AI. One in five women (21%) said they haven't used it at all, but of those using AI, attitudes are strongly positive. 80% describe its impact as positive (37% very positive and 43% somewhat positive). 14% said it had little impact on their business, while 5% of our respondents report a negative effect.

The impact of AI tools on business operations is tangible:

43%

said it saved them time on **admin and repetitive tasks**.

33%

said it improved the quality of their **marketing or content**.

28%

said it **boosted their productivity** overall.

Top ways AI has positively impacted women-led businesses

- 1 Saved me time on admin and repetitive tasks
- 2 Boosted my productivity overall
- 3 Improved the quality of my marketing/content
- 4 Helped me make more data-driven decisions
- 5 Helped me feel more confident
- 6 Saved me money

Overall, how would you describe the impact of AI on your business so far?

37%

Very positive

43%

Somewhat positive

14%

Neutral

5%

Negative

Strong foundations, but obstacles remain

In summary, our findings show that women entrepreneurs lean first on their own skills and immediate circles, while also making use of tools like AI to save time, improve marketing, and support day-to-day business needs. These enablers are one part of the picture. Women also face barriers that can impede their success, which we explore in the next section.



Challenges and roadblocks

Reflecting on the past 12 months

Women entrepreneurs are facing a range of roadblocks that limit their ability to grow their businesses. These challenges reflect wider structural inequalities in the UK business ecosystem. Despite women leading only 20% of UK businesses⁶ and receiving just 2p of every £1 in equity investment,⁷ their ambition and resilience remain clear throughout this research.

Many of these barriers are rooted in gender bias and in structural systems that still equate 'entrepreneur' with 'masculinity'. These challenges go beyond the practical, day-to-day difficulties all entrepreneurs face and reflect the additional hurdles many women must navigate to be seen, funded, or supported on equal terms.

The most commonly cited barrier is lack of access to finance (28%). Alongside this barrier, a quarter (25%) are struggling with self-confidence, operational or financial knowledge (23%), and a lack of mentors or role models (23%).

These results mirror findings from the previous year's Female Business Owners Index (2024), in which difficult accessing



finance was the biggest obstacle for women, along with low self-confidence (33%) and not being taken seriously as a female business owner (26%).

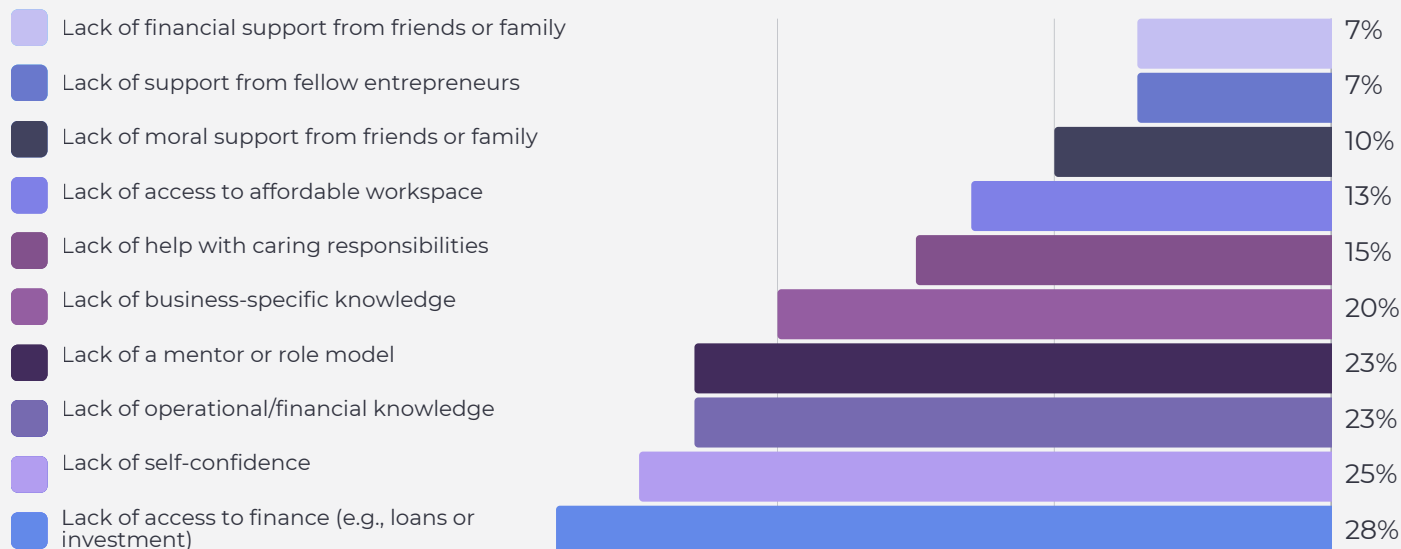
Other roadblocks include gaps in business-specific knowledge (20%), and access to affordable workspace (13%). A smaller proportion cite lack of moral support from friends or family (10%), peer support (7%), or family financial support (7%).

While 15% of all respondents cite lack of help with caring responsibilities as a barrier, this figure only tells part of the story. Among women with dependants – those for whom the question is most relevant – the proportion nearly doubles to 29%, revealing the true scale of the challenge for those balancing business with caring duties.

6 <https://www.thegenderindex.co.uk/uploads/Reports/TGI-2025-report.pdf>

7 <https://www.british-business-bank.co.uk/about/research-and-publications/small-business-equity-tracker-2024>

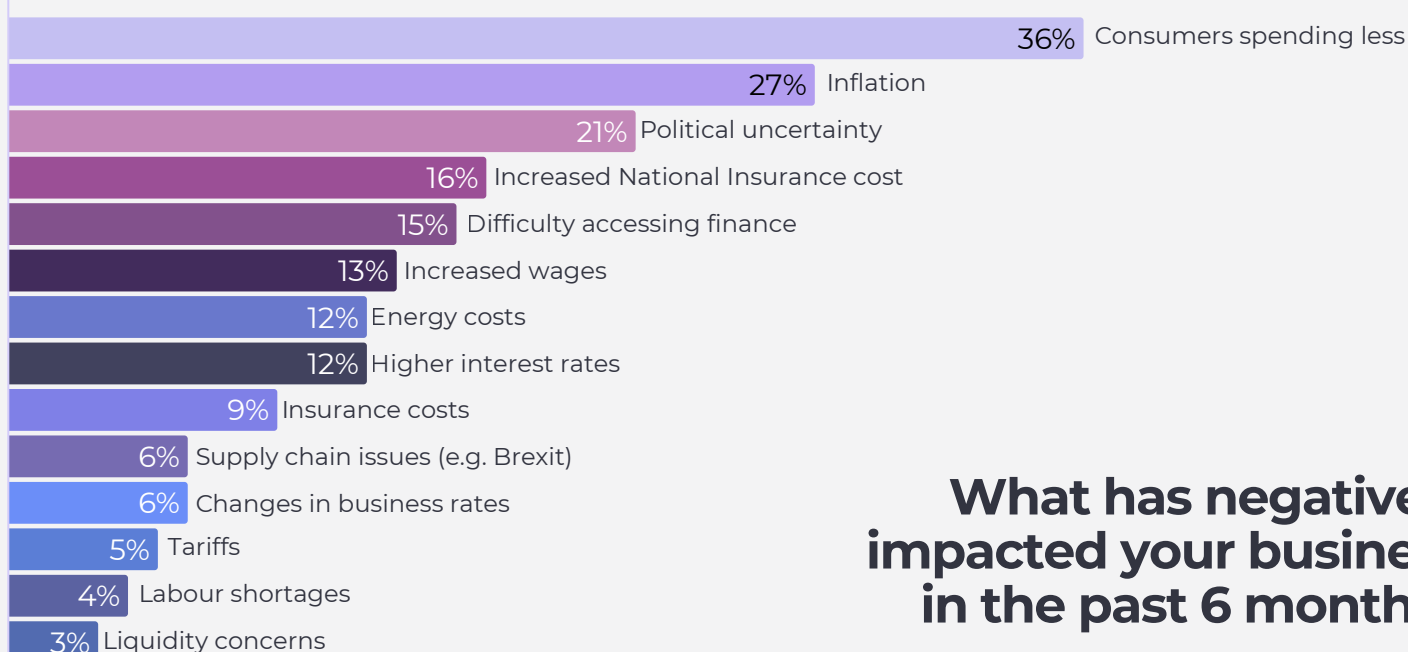
Main roadblocks women entrepreneurs have faced in the past 12 months



Specific negative impacts in the last six months

Over the past six months, women entrepreneurs have felt the squeeze from a tougher economic climate. The most common setbacks have been falling consumer spending (36%), inflation (27%), and political uncertainty (21%).

Rising employment costs – from National Insurance contributions (16%) and higher wages (13%) to energy bills (12%) – add to the pressure, while 15% cite difficulty accessing finance.



What has negatively impacted your business in the past 6 months?

The data reflects the wider reality in business that women still face extra hurdles in being seen and funded on equal terms. Access to finance is not only about business plans or performance; it's also about widespread and difficult to shift perceptions of credibility and risk that can work against women.

A well-documented example is the so-called “prove-it-again” bias, where women are required to demonstrate their competence repeatedly in order to earn the same confidence or backing that their male counterparts receive more readily.

Actions taken in response

Faced with these pressures, women entrepreneurs are working harder than ever to sustain their businesses. More than half (54%) report working longer hours, and almost a quarter (23%) have taken on another job alongside running their business.

Other coping strategies include raising prices (30%), delaying capital investment (22%), and involving family and friends in the business (18%). Some have reduced headcount (14%) or cut contractor hours (11%), while a small number have closed physical offices or stores.

Beyond the numbers: Lived experiences

While finance, confidence, and caring responsibilities dominate in the data, women were also invited to provide their own open-text responses to the question: Which of the following roadblocks have you faced in the past 12 months? A selection of these comments is included below.

Although these examples highlight experiences shared by all entrepreneurs, many also point to the influence of gender bias and additional pressures facing women running their own businesses.

Structural forces and commonly held perceptions can make running a business more complex for women than for men. We also recognise that intersectionality plays a role here: while this study focuses on gender, other factors such as ethnicity, disability, age, or sexual orientation can intersect with gender to shape additional barriers and stresses.

“Overall juggle of being sole parent with repeated health issues.”

“Very few project opportunities/new clients.”

“Lack of time due to working as an employee in addition to running business.”

“Managing growing interest and scale while working part-time and parenting.”

“Lack of support from government.”

Looking ahead

These findings show that women entrepreneurs are navigating multiple pressures, from structural barriers like gender bias to personal responsibilities. Yet despite the strain, they remain determined to adapt and keep going. The next section explores this determination, looking ahead to women's ambitions and optimism for the future of their businesses.



The year ahead: Plans & priorities

Where our entrepreneurs expect to be

The confidence and resilience of women entrepreneurs is evident in their plans for the year ahead. Many are extremely ambitious about growth, but they are also realistic about the challenges they are likely to encounter.

More than two-thirds (67%) anticipate revenue growth in the next 12 months. Some are aiming high, with 17% expecting

transformational expansion of 50–100%, while a further 19% predict significant growth of 25–49%. Around one third (32%) anticipate more moderate growth of 1–24%.

A smaller group take a steadier view: 14% expect revenues to remain the same. Meanwhile, 11% foresee contraction, and a very small minority (2%) say they may close their business.



How they plan to get there

The optimism of many of our respondents is backed by action. In many cases they are not waiting for favourable conditions; they are making deliberate choices about how to expand, build resilience, and seize opportunities.

The single most common growth strategy is entering new markets or locations (44%). Alongside this, many are building digital foundations: 30% plan to invest in ecommerce, websites, or social media, and 20% intend to spend more on online advertising. For others, growth comes through people, with 28% planning to expand their team and 21% focusing on training and upskilling.

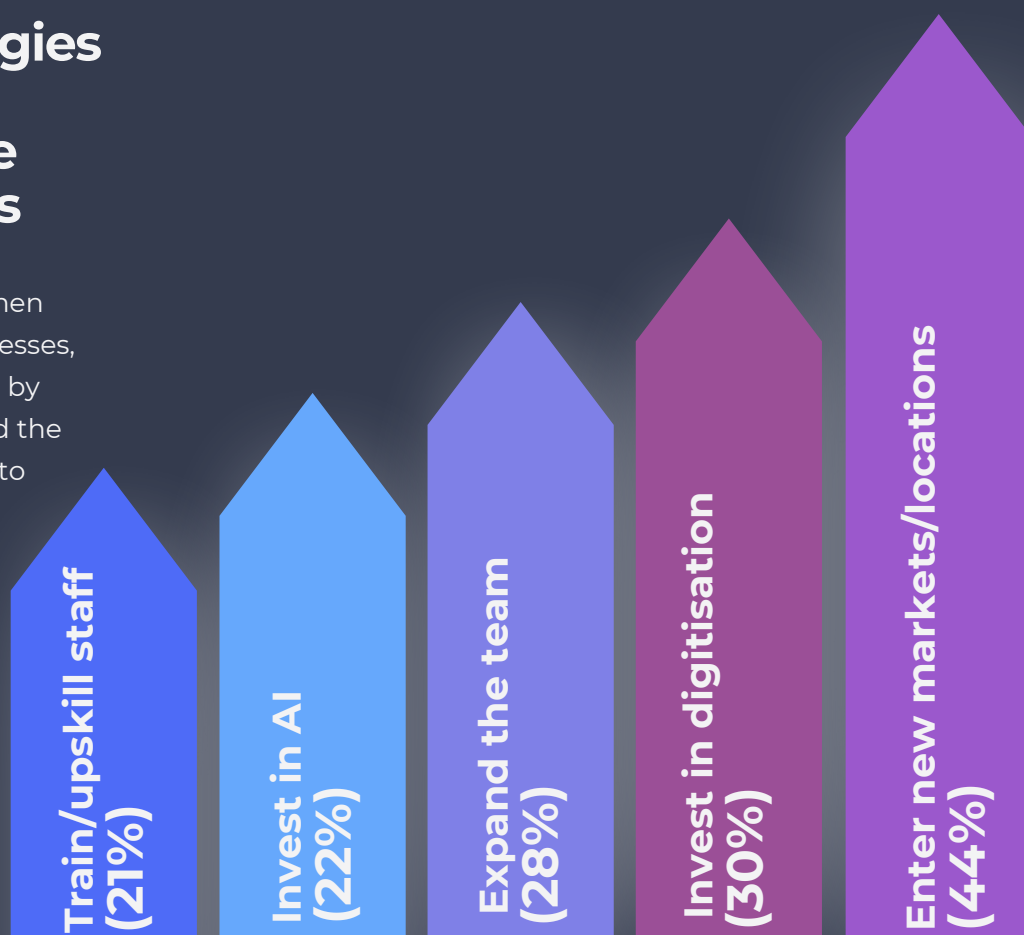
AI also features prominently in growth plans: 22% say they will invest further. Earlier in this report, women told us AI had already saved time and improved quality; here, they're building on that experience by making it a deliberate growth priority.

By contrast, fewer are prioritising heavy capital investment (9%) or bricks-and-mortar expansion (8%).



Top five strategies for growing business in the next 12 months

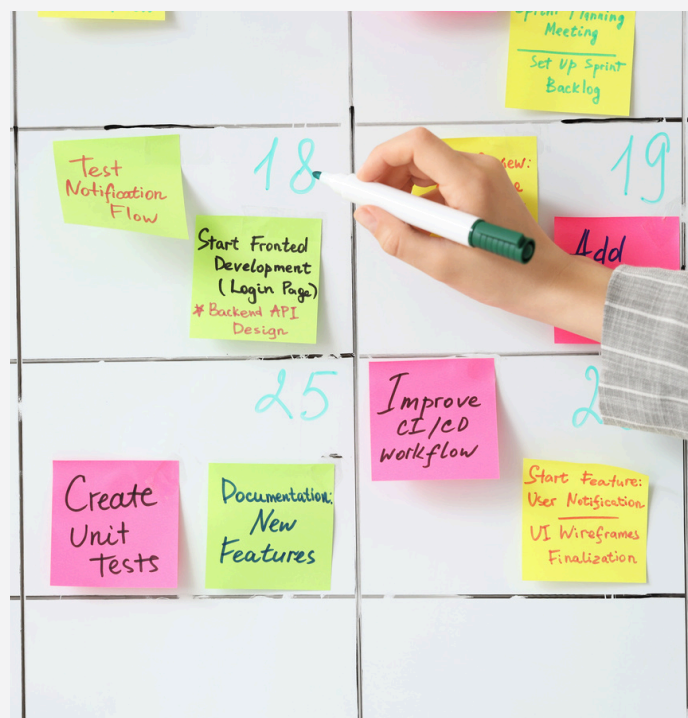
These strategies show women actively leading their businesses, expanding customer reach by building both the team and the tools and systems it needs to facilitate growth.



Planning for tougher times

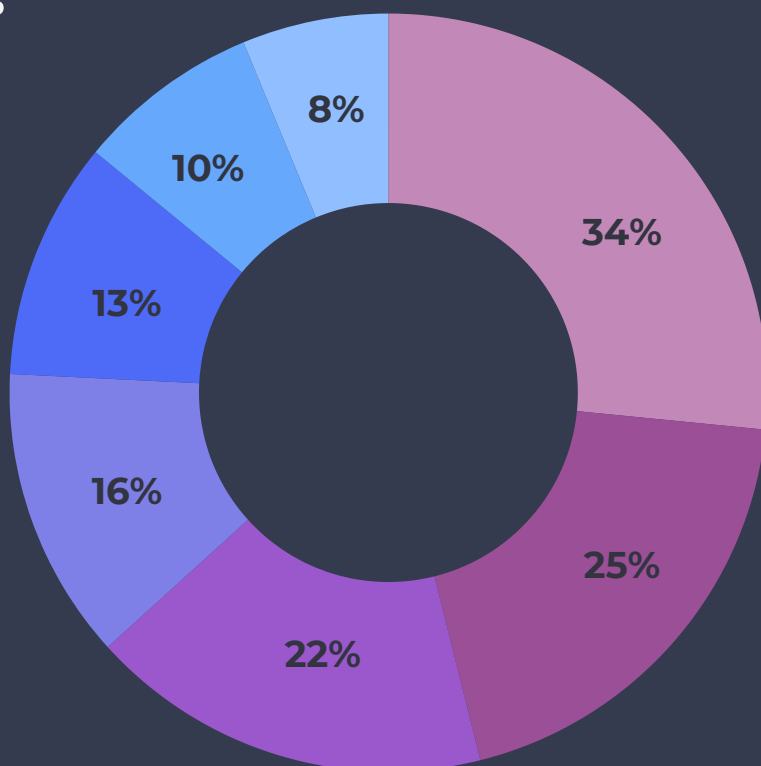
Resilience also means preparing for setbacks. Many of our respondents have already thought about how they will respond if their business contracts.

The first instinct is proactive: 34% say they would increase business development, and 25% would step up their use of AI. Only after these efforts would women turn to more defensive measures, such as reducing staff (22%), cutting marketing and digital spend (16%), or delaying capital investment (13%).



Actions women will take if their business contracts

- Increase business development (34%)
- Increase use of AI (25%)
- Reduce staff (22%)
- Cut marketing/digital spend (16%)
- Delay capital investment (13%)
- Cancel expansion plans (10%)
- Downsize workspace (8%)



Top personal factors influencing women entrepreneurs by age

Women in their 20s

Not being taken seriously (51%)

Lack of self-confidence (45%)

Health issues (34%)

Women in their 30s

Lack of self confidence (41%)

Caring responsibilities (31%)

Childcare costs (30%)

Women in their 40s

Menopause symptoms (55%)

Lack of self-confidence (36%)

Not being taken seriously (31%)

Women in their 50s

Menopause symptoms (41%)

Lack of self-confidence (33%)

Not being taken seriously (28%)

Health issues (28%)

Base: women who said at least one personal factor was likely to impact their business in the next 12 months.

Confidence

Earlier in this report, we saw that confidence is one of the strongest enablers for women entrepreneurs, and a quality that allows many to lead and grow their businesses. For some, however, self-belief is harder to sustain.

Among those who expect personal factors to present in the year ahead, **36% say their confidence levels may hold them back.**



“It’s more to do with my mindset and lack of confidence in myself and thinking no-one is taking me seriously.”

RESPONDENT



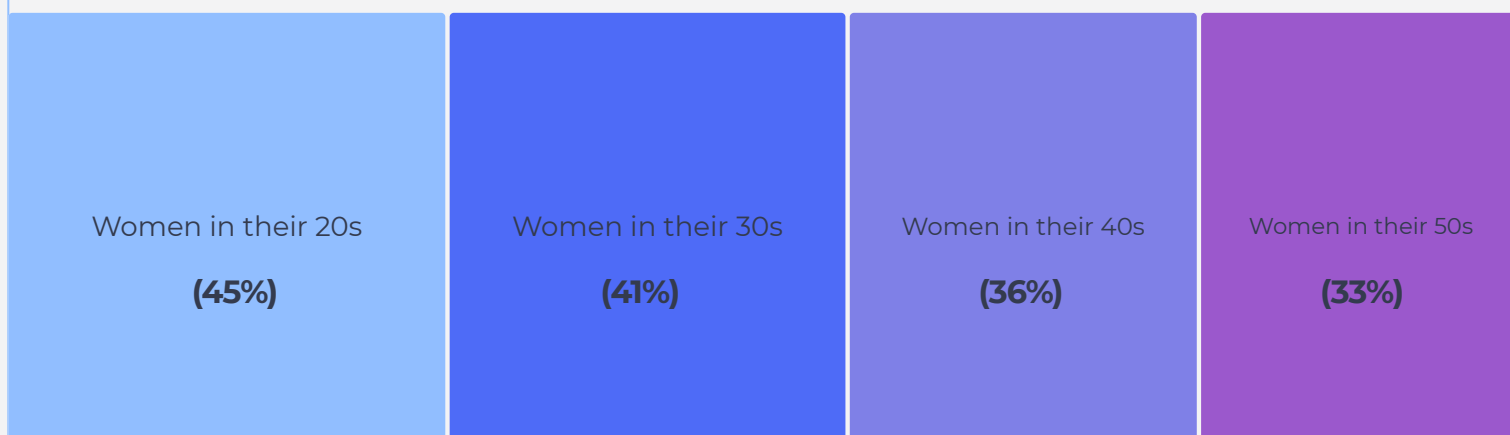
Whilst women are ‘allowed’ to start their own business, they are not seen as innovative, entrepreneurial or capable above and beyond men

RESPONDENT

Lack of self-confidence is a concern for founders of all ages, appearing in the top three limiting factors for women in their twenties, through to their fifties. Though it is more pronounced in younger founders, a third (33%) of women in their fifties say it’s an issue that could negatively impact their business.

The pattern suggests that confidence is not a fixed trait that develops with experience, but one that fluctuates according to experiences and circumstances.

Lack of self-confidence could negatively impact my business over the coming 12 months *



* Among women who said a personal factor was likely to impact their business



Bias and credibility

Unlike their male peers, women often find that expertise alone is not enough to secure credibility. The need to continually demonstrate competence can undermine confidence and slow business growth, even for highly experienced founders.

One factor that may influence these confidence levels is how women and their businesses are perceived by others. It is striking that more than a quarter (28%) anticipate that not being taken seriously will hold them back in the year ahead. Despite the capability and ambition that women bring to their ventures, credibility is clearly still a concern. The data shows that it's the number one concern for women who are just beginning their entrepreneurial journeys, with more than half (51%) of women in their 20s who say there is likely to be a personal factor impacting their business highlighting this one.

However, this concern does not diminish with experience. 31% of women in their forties and 28% of women in their fifties highlighted this as something that could negatively impact their business. While experience and business maturity can strengthen confidence, they do not always protect women or their businesses from the external bias that undermines it.

The open responses highlight the many ways this bias can manifest, from being patronised in male-dominated sectors to struggling to have authority recognised by clients or funders or finding that less-experienced male peers are treated with greater respect.

I did not believe sexism still existed. I have recently taken on a male member of staff in his 40s with much less experience than me. Difficult clients accept what he says without question when with me they query everything. It's been a revelation.

RESPONDENT

Health and menopause

Three in ten women (30%) entrepreneurs expect that health issues may affect their business in the year ahead. There is little variation across age groups, suggesting that health is a consistent consideration for many whose businesses rely on them being well and present.

Among women in mid-life, menopause symptoms are a particularly significant factor. More than half of women in their forties (55%) and four in ten (41%) of women in their fifties expect these will negatively impact their business over the next year. It is clear that for women in these age groups, menopause directly impacts how they run their businesses.

Being 47, I've found that my confidence and other health symptoms are affected by the menopause. I'm sure I lost a client last year because of it.

RESPONDENT



Peri-menopause is wreaking havoc with my life, and I have three young children to care for and ageing parents who live with me.

RESPONDENT

Open responses reinforce how symptoms such as fatigue, disrupted sleep, and changes in concentration can directly influence day-to-day business activity.

I get close to burnout regularly, suffer from symptoms of stress daily such as difficulty sleeping. It's mainly lack of investment and access to finance.

RESPONDENT



Caring responsibilities

For women with dependents, caring-related pressures are the most significant personal factors affecting their businesses. More than three in ten (31%) expect that a lack of help with caring responsibilities will affect their business in the year ahead, and around one in five (22%) cite childcare costs as a challenge.

If these factors are viewed together as part of a single theme of caring responsibilities, they would clearly outweigh any other personal factor currently topping the list, such as confidence, health issues and menopause symptoms.

These roadblocks are most pronounced among women in their thirties, where 31% cite a lack of help with caring, 30% cite childcare costs, and 15% point to limited maternity or paternity benefits offered to women entrepreneurs.

The open comments illustrate how these responsibilities extend beyond logistics to perception. Women describe how the expectation that they will fit work around family can limit both their time and how seriously others view their businesses.



People assuming as a mother my business is just a hobby [and that] working on it is less important than anything else.

RESPONDENT

What would most help growth

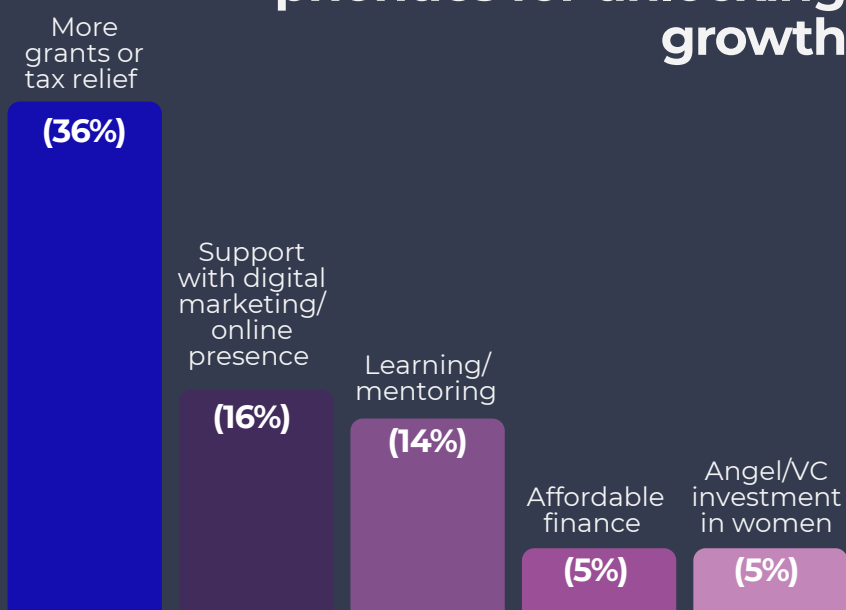
Alongside identifying potential challenges, we asked women what single factor would help them most to achieve growth in the year ahead. Their answers highlight the kinds of support that would make a tangible difference.

The strongest call is for more grants or tax relief for small women-led businesses (36%). Other priorities include practical support with digital marketing and online presence (16%) and opportunities for learning and mentoring with other founders (14%), both of which tie back to the importance of networks and capability-building seen earlier in the report.

When 36% of women say more grants or tax relief would help their business grow, they are voicing a frustration that mirrors the national picture, whereby only 2p in every £1 of UK equity investment currently reaches female-founded businesses (British Business Bank, Small Business Equity Tracker 2024).⁸

Finance and investment also feature, though less prominently: 5% identified affordable finance as their number one ask, and another 5% pointed to greater angel or VC investment in women.

Top five women's priorities for unlocking growth



In conclusion: 5 key takeaways

1 Women's entrepreneurship is thriving, but it's not yet on equal terms

Women are building businesses across every age, stage, and sector, proving that entrepreneurship is not the preserve of one kind of founder. Yet systemic gaps remain. Only one in five UK businesses are female-led, and just 2p in every £1 of equity investment reaches female-founded firms. Progress is real, but equality of opportunity is still out of reach.



2 The barriers holding women back are built into the system, not into women

The biggest obstacles to growth are rarely about women's ability or ambition. They lie in how women's credibility is perceived, in unequal access to finance and support, and in the disproportionate share of caring responsibilities many still carry. These are structural issues, not personal shortcomings. Progress depends on shifting the systems, assumptions, and expectations that continue to hold women entrepreneurs to different standards.



3 Confidence, community, and creativity are women's growth engines.

What's working is clear: women are drawing on their own innate skills, experience, and personal ambition to grow sustainable businesses, often without the safety nets others rely on. Their resilience, resourcefulness, and openness to innovation – including the use of AI – are creating new models of leadership and growth that others can learn from.



4 There is a massive opportunity ahead if support and investment catch up.

Modelling shows that without targeted action, the proportion of female-led businesses will rise only marginally in the next decade. But the potential uplift for the economy and for society is enormous. Closing the gender gap in entrepreneurship means unlocking thousands of viable businesses, jobs, and innovations that are currently left on the table.



5 Tide and everywoman are helping to close that gap.

Through our partnership, both our organisations are working to create the conditions for women to thrive, providing visibility, mentorship, and the practical tools that help turn ambition into growth. Together, we strive to build a more inclusive entrepreneurial ecosystem where women's success is not the exception or against the odds, but expected, supported, and celebrated.



Female Business Owners Index
