

Stream

Entrepreneurship, Innovation and Growth: Gender perspectives

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## **Supporting Women's Entrepreneurship in the Nordic Countries – A Critical Analysis of National policies in a Gender perspective**

### ***Abstract***

Recent developments within international organisations have put a strong emphasis on supporting the development of women entrepreneurs. This paper aims at analysing national state support programmes for women's entrepreneurship, in the Nordic countries, in a gender perspective. The paper in this way performs a more systematic Nordic comparative analysis of the varying policy goals, underlying paradigms and discourses regarding support for women's entrepreneurship in a gender perspective, which have until now been missing. We also apply a specific focus on their spatial perspective. We conclude that the Nordic countries are marked by some differences in their efforts to support women's entrepreneurship. All countries have a programme or an action plan with the aim of supporting women's entrepreneurship, but Iceland. The programmes vary in their underlying paradigms and rationales for supporting women's entrepreneurship: We can place Norway at one end of the spectrum as its' policy programme is most clearly influenced by a feminist empowerment paradigm seeking to tailor and/or transforming the existing support system through measures aimed at women. At the other end of the spectrum we have Denmark focusing most clearly on economic growth in line with a neo-liberal paradigm. In between these extremes we find Sweden with a mix of the neo-liberal and feminist empowerment paradigms with few transforming gender equity measures and efforts that instead seem to act as tailoring the existing system. The geographical perspective is also most prominent in Norway. In addition, Iceland through its' system of support initiatives has some efforts directed to rural areas and counteracting depopulation. We also conclude that more in-depth studies analysing regional and local projects are needed in order to see what has happened in practice and if, and how, regional and local projects and actions on women's entrepreneurship, by the actors in the existing support system, are adapted to the regional and local gendered spaces.

### ***Introduction***

Recent developments within international organisations put an emphasis on women's entrepreneurship. . The OECD-report "Women's entrepreneurship: Issues and policies" (2004) e.g. stresses that women's entrepreneurship relates both to women's position in society and entrepreneurship in general: A weak social position for women combined with a weak general (political) interest in entrepreneurship have a very negative effect on women's entrepreneurship. The International Labour Organization (ILO) has a special programme on Women's Entrepreneurship Development ([www.ilo.org/wed](http://www.ilo.org/wed)) which to a large extent focuses on developing countries and supporting women's entrepreneurship in order to reach the objectives of gender equality and women's empowerment; the creation of decent work and poverty reduction. Recent research overviews made by the international research program *Global Entrepreneurship Monitor* (GEM, 2001) also underline the importance of women's

entrepreneurship in the development of national economies and national economic growth. In a series of special topic reports focus is set on women's entrepreneurship. The European Union promotes women's entrepreneurship through e.g. the *European Network to Promote Women's Entrepreneurship* (WES); a women entrepreneurship portal and female entrepreneurship ambassadors. The European Commission is working with the Member States to find ways to overcome the factors which particularly discourage women from taking up the option of entrepreneurship ([http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index_en.htm), 100610).

Likewise, women's entrepreneurship is seen as being of great importance in the Nordic countries, and as a prerequisite for a sustainable economic and regional development in the rural and sparsely populated areas of the Nordic countries. Women's entrepreneurship and innovation has been pointed as of special interest in this context of rural and sparsely populated areas (Nordic Council of Ministers, 2008). A brief workshop-report on supporting women's entrepreneurship in the Nordic countries indicates that there are differences between the countries regarding these policies: Denmark was seen at one extreme as they, at the time, had no policy for women's entrepreneurship and Sweden at the other extreme investing SEK 100 million in these policies (DAMWAD/NICE, 2007). A more systematic Nordic comparative analysis of the varying policy goals, underlying paradigms and discourses regarding support for women's entrepreneurship is however still missing.

## **Aim**

This paper aims at analysing national state support programmes for women's entrepreneurship in the Nordic countries in a gender perspective. This implies analysing the varying policy goals, the underlying paradigms and discourses and how they position women. We also apply a specific focus on their spatial perspective and the question if they have considered potential geographical and gendered specificities of sparsely populated and /or rural areas of the Nordic countries.

## ***Theory: Gender perspective***

In this paper we take as our perspective a view of gender as a social construction, in line with social constructionist and poststructuralist feminist theory (see e.g. Harding, 1987). This implies that gender is not perceived of as a biological given, but it is understood as socially, historically and spatially constructed (see e.g. Gothlin, 1999; Rose, 1993). Gender is thereby perceived of as something 'being done' rather than something that 'is'. This perspective also builds on the premise that identity is relational, whereas masculinity and femininity are dependent on each other for their existence. Identity is in this feminist view formed through relations of power, and: "Constellations of systematic (but not necessarily coherent) ideas [...] both construct gender as relational- masculine and feminine – and also evaluate one gender over another – masculine over feminine" (Rose, 1993, p. 6). These constellations of ideas and their associated practices can be conceptualised as discourses (Rose, 1993). Gender as an organising principle then builds on a binary division that is also hierarchical, so men and women, feminine and masculine, are while being created as opposites also constructed in relation to each other and the masculine and men are superior to the feminine and women (cf. Hirdman, 1988).

Applying a social constructionist feminist perspective in research on entrepreneurship implies that entrepreneurship and entrepreneurs, as concepts and practices, are understood as gendered (Ahl, 2006; Pettersson, 2004). 'Doing entrepreneurship' is hence 'doing gender' (Bruni et al., 2004). Few studies on (women's) entrepreneurship has however applied this kind of approach

and Ahl (2006) therefore calls for this as a new research direction on women's entrepreneurship, which can be seen as a reaction against the male norm in entrepreneurship studies (cf. Petterson, 2004). Ahl suggests an expansion of the research object and a shifted epistemological position – from an objectivist to a constructionist epistemology – and summarise these moves as presented in Figure 1:

*Figure 1: Moves in the research on women's entrepreneurship.*

| <b>Current research object</b>   | <b>Expanded research object</b>  |
|--|--|
| Individualist focus and essentialist assumptions   | More factors, Contingency studies, Comparative   |
| Studies of how women entrepreneurs construct their lives and their businesses, how the 'do gender' | Studies of how social orders are gendered and of the mechanisms by which this gendering is reconstructed |

Source: Adapted from Ahl, 2006, p. 611.

In this paper we are addressing the suggestion of an expanded research object and a shifted epistemological position through studying the gendering of social orders in the form of support systems for women entrepreneurs. This is also what Ahl suggests as important, as she in exploring the gendering of social orders includes studies of the gendering of institutional orders like business legislation, family policy, *support systems for entrepreneurs*, cultural norms, child care arrangements and the gendered division of labour. Regarding the support system she also suggests studies of the institutionalization of support systems for women entrepreneurs, common in Europe and asks: What are the arguments used, how are the programs designed, and how do they position the woman entrepreneur? Ahl concludes this as: studying what the public discourse on women's entrepreneurship is and what its consequences are? Are the programs really beneficial for women, or do they cast them as helpless and needy and is such casting necessary for the organizations supporting women entrepreneurs and therefore unavoidable?

Researching entrepreneurs and entrepreneurship implies researching the embeddedness and context specificity of entrepreneurship, which has hitherto often been neglected in entrepreneurship studies (de Bruin et al., 2007; Nilsson, 1997). And by recognizing the contextual differences we can better understand the complexities of and gendering of entrepreneurial processes according to de Bruin et al. (2007). A way of approaching contextual differences is to approach them by applying a geographical perspective underlining that place and space matters, and therefore that feminist geography(-ies) can contribute to new insights about entrepreneurship (Gunnerud Berg, 1997; cf. Hanson and Blake, 2009). This in turn includes theorizing the place-based constitution of gendered social relations, gender symbolism and gendered beings and thus how gender relations and geographies are mutually structured and transformed according to Gunnerud Berg (1997).

### ***Literature review: Supporting women entrepreneurs***

In this section of the paper we make an account of the rather limited literature on supporting women's entrepreneurship which discusses the tension between the approaches of gender mainstreaming existing systems for supporting entrepreneurs and/or 'sidestreaming' through special programmes for women entrepreneurs. There is also a discussion on the underlying paradigms of policy discourses that we intend to build on in our analysis. If women's

responsibility for child care presents a barrier to women's entrepreneurship is also in focus in the literature as well as there are suggestions on concrete policy measures. Furthermore a spatially sensitive perspective is applied in the literature on supporting women's entrepreneurship in rural areas. There are also studies on entrepreneurship education.

Braidford et al. (2008) point at the tensions in the debate between separate programmes for women entrepreneurs and/or supporting women as part of existing initiatives. There is also a tension between encouraging a greater number of women-owned businesses and/or encouraging growth among existing ones. Braidford et al. find that an interventionist poverty-alleviation paradigm (cf. Mayoux, 2001) is used in Canada and USA, but not equally much in Sweden, because the women resource centres that have engaged women (and men, in the USA) who would otherwise probably not started their own businesses. A distinct women-focused support is concluded as necessary since many more women, than men, perceive of starting a business as a way of getting a job fitting in with domestic responsibilities.

Tillmar (2006) argues that special programmes for women entrepreneurs are needed, in addition to gender-awareness among mainstream business providers, since the male norm and the male gender labelling of entrepreneurship and business ownership unconsciously may influence the selection of clients and exclude women. Some sectors of the economy, where many women are active as employed and entrepreneurs like education, healthcare and care and personal services are not seen as potential growth businesses with larger markets (Tillmar, 2006; cf. Hedberg and Pettersson, 2006).

Wilson et al. (2004) analyse three underlying paradigms in women's enterprising support: a neoliberal market paradigm, a feminist empowerment and an interventionist poverty alleviation paradigm (following Mayoux, 2001). And they find all three in the UK policy on women's entrepreneurship. They support a gender mainstreaming approach in the context of women's enterprise support as it is better to ensure that mainstream programmes are sufficiently sensitive to women's needs, resource-wise since it avoids duplication and as it has snowballing and sustainability advantages, and as it more quickly creates new norms on how to work and interact for all.

Wilson et al. criticise the believed barrier of lack of appropriate childcare, in the UK policy, as it is not supported in research according to them. Some research cited by Wilson et al, nonetheless, suggests that it might be a barrier to women's labour force participation in rural areas. Rouse and Kitching (2006), however, found that the childcare barrier was both a cause and a consequence of business failure for working-class participants in a youth start-up enterprise programme in the UK. Braidford et al (2008) study women business centres in Canada, USA, and Sweden and conclude that there were common threads of style and content to the initiatives as they centred around networking, peer learning and support not only focusing on the business plan, but also on work-life balance. Conclusions made point at a more sophisticated segmentation of clients than simply male/female, not assuming that women have similar support needs and that they differ from men's needs: women entrepreneurs are not a homogenous group (which also applies to men) and their entrepreneurial processes (including start-up and growth) are not the same.

Wilson et al (2004) find no measures to ensure that issues of women's entrepreneurship are embedded at local level mainstream enterprise support. The authors find the interventionist poverty-alleviation paradigm to be highly present in the UK policy since there is focus on the heterogeneity of women (diverse backgrounds, ethnicity and business desires such as e.g. part-

time self-employment), social enterprise, and the 'lifestyle' small business. Rouse and Kitching (2006) in line with this find arguments for supporting women and people from disadvantaged backgrounds business start-ups to be: promotion of social inclusion by enabling excluded groups to take up paid work and to reduce the social security bill and child poverty. However, a certain hierarchical ranking is also sensed by Wilson et al (2004) as some businesses are perhaps of more value than others, namely high-growth enterprise.

Nilsson (1997) points at Swedish governmental national activities directed towards women in the early 1990s focused on rural areas in Sweden and attention was paid to developing the small business sector as a means to support local development and to combating long-term unemployment among women (24 000 jobs were lost in the primary local authorities a sector women made about 78 % of the employed, and the unemployment figure for women was 7.5 % in 1996). The business counselling for women in rural Sweden included economic advice and educational activities to women interested in starting up a business.

In a brief Nordic work-shop report DAMWAD/NICe (2006) challenges towards enhancing women's entrepreneurship found were: financial insufficiency or lack of financing; lack of advisory systems and mentors; a risk adverse culture among women; work life balance; women entrepreneurs being a heterogeneous group; labour market and macroeconomic structures such as a large public sector mainly occupying women and affecting the 'pool' from where women entrepreneurs can be taken; and further analysis and data collection is needed.

Tillmar (2006) concludes that women entrepreneurs need to handle the societal gender system and the expressions of this that they encounter and therefore: "It is the task of conscious business advisors and their organizations to identify the need for knowledge of the gender-system and integrate this as a vital component in special programs for women business owners" (Tillmar, 2006, p. 94). This component might include qualitative seminars and discussions about the gender-system as well as ideas on how to handle it. Coaching has also proved successful according to Tillmar, who also cites research showing that networking can be a key for success for women entrepreneurs. Rouse and Kitching (2006) suggest a number of policy issues that needs to be considered for women's enterprise policy: a more explicit recognition of the childcare barrier (e.g. childcare issues could be discussed in business plans); parents need financial support to access professional childcare services; parents need creative advice on how to sustain viable businesses while investing only part-time hours; and the need to challenge the unequal childcare burden women face within families in terms of the organisation and conduct of childcare.

DAMWAD/NICe (2007) suggest a range of policy suggestions for supporting women's entrepreneurship in the Nordic countries: a Nordic strategy is needed (as in the OECD and the EU); a co-ordination of activities supporting women's entrepreneurship is needed; a selection on what should be supported has to be made – either increasing the share of women entrepreneurs, despite their sector of the economy, or a special focus on high-growth businesses; more analyses and research on women's entrepreneurship in the Nordic countries is needed; focus on the plethora and heterogeneity of women entrepreneurs; enhancement of the possibilities for women with (previous) employments in the public sector; and focus on women entrepreneurs from universities and university colleges. A study on support for women's entrepreneurship in Denmark, the Netherlands, the UK and USA concludes that the most important measures have been: access to business support, micro-credit financing, mentoring and networking activities (Berglund, 2007).

## ***Methodology and material***

As the aim of this paper is to analysing national state support programmes for women's entrepreneurship in the Nordic countries in a gender perspective national level policy documents on supporting women's entrepreneurship, websites are analysed (see, Appendix 1). Further information on the activities going on in the Nordic countries is also collected from a reference group meeting ,11<sup>th</sup> June 2010, for the project *Women's Entrepreneurship and Innovation in Sparsely Populated Areas of the Nordic Countries*, which this paper is a result of.

Our analytical approach builds on a framework for analysing three distinct paradigms underlying current debates on best practice of support for developing women micro and small enterprise<sup>1</sup> (MSE) entrepreneurs developed by Mayoux (2001) (and applied by Wilson et al., 2004; and Braidford et al., 2008). According to Mayoux the three paradigms differ in a number of respects: the main aims of MSE development in the context of development as a whole; definitions of the MSE sector; what is meant by enabling environment and categorization of different levels of environment – micro-, meso- and macro-levels; and approach to gender and the ways in which gender issues have been inserted into male and mainstream arguments. The paradigms also contain both strengths and weaknesses respectively.

*The neoliberal market paradigm* has economic growth through stimulation of the market economy as its primary goal and it is based on presumptions of economic individualism. Free market prescriptions of economic deregulation, macro-level economic adjustment and social policy reforms are entailed in the understanding of enabling environment. Women's entrepreneurship is promoted mainly on the grounds of efficiency and contribution to market growth – and perceives of women as an underused resource – which entails a downplaying of constraints on women's enterprise. The approach to gender issues is focused on cosmetic changes of the terminology on regulatory frameworks, increasing women's access to capital through micro-finance programmes and business training.

*The feminist empowerment paradigm* is inspired by the international women's movement and focus is put on poor self-employed women and workers in the informal sector and on developing networking and co-operation to address gender and poverty constraints. There is a fundamental critique of market-led growth intrinsic to this paradigm and the way it reinforces gender subordination and poverty. A re-conceptualisation of the 'economic' has been called for so as to encompass non-market work and social welfare policy. Emphasis is also put on women's equal representation in economic decision-making and the need to challenge powerful vested interests. And without these changes the degree to which entrepreneurship development benefits women themselves is called into question.

*The interventionist poverty alleviation paradigm* focuses on poverty alleviation and socially responsible growth but is, according to Mayoux, characterised by an in many ways 'uneasy marriage' between the promotion of market growth and a feminist development critique. MSE policy building on this paradigm continues to treat gender issues as special case requiring attention and extra costs rather than an integral part of mainstream policy and budgets.

Instructive for our analytical framework is also research which show that gender mainstreaming is performed in differing ways and unevenly throughout Europe (Rees, 2005). Rees in her discussion places gender mainstreaming in relation to two other broad

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<sup>1</sup> Employing up to 50 persons.

approaches to gender equality in the European Community roughly characterizing three time periods: the 1970s, 1980s and 1990s and onwards. The first period is characterized by equal treatment, with Rees word taken as *tinkering*, which focused on individual rights and legal remedies. The second approach used in the 1980s is called *tailoring* and is characterized as having focus on group disadvantage and special projects and measurements. Currently gender mainstreaming is the approach in use and by Rees captured in the term *transforming*, marked by a focus on systems and structures that give rise to group disadvantage, and which integrates gender equality into mainstream systems and structures.

The first two approaches, tinkering and tailoring, in Rees view, builds on a liberal feminist perspective, where male norms are still accepted. The focus is e.g. put on measures helping women to better equip them in the competition with men, but not questioning that the rules of the game were not designed for women in the first place. Gender mainstreaming (transforming) is instead focused on changing mainstream policies, and builds on a relational perspective on gender where recognition is given to differences among women, and among men. It also deconstructs power relations and seeks to redistribute power, and: “Hence gender mainstreaming moves away from accepting the male, or rather dominant version of masculinity as the norm. It needs to challenge systems and structures that privilege this dominant version” (Rees, 2005, p. 559). We think that this approach complements the analytical focus of Mayoux (2001) as it can be used in order to look more deeply into *how* policy measures are to be performed, while Mayoux’ paradigms help us analyse *why* and what rationales underline the choices of goals and measures made in the national policy programmes. We perceive of the two approaches as possible also to see how the neo-liberal market paradigm roughly fits together with a tinkering-approach to gender equality; the interventionist poverty alleviation paradigm somewhat goes together with the tailoring approach to gender equality; and the feminist empowerment paradigm roughly fits with a transforming approach to gender equality.

In summary then, analysing what the national discourses on women’s entrepreneurship is, and what its consequences are, we will make use of the frameworks on paradigm(-s) (Mayoux, 2001), and gender mainstreaming approach(-es) (Rees, 2005), in order to analyse how the Nordic countries’ discourses on support for women’s entrepreneurship are formulated. In addition we want to know if the policies can be taken as making account of a geographical perspective.

## ***Entrepreneurship in the Nordic Countries – A Brief Statistical Overview***

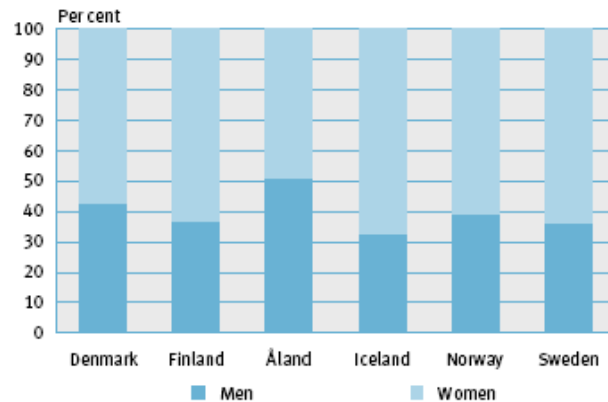
In this section of the paper we provide brief a statistical background of relevance for discussing women’s entrepreneurship. Despite initiatives to improve the statistical reporting regarding gender it is still difficult to find comparable data.

### **A Gender segregated education system and labour market**

Entrepreneurship is highly related to the previous experiences of the entrepreneur, when it comes to education and working life. In the Nordic countries, both the labour market and the education system are gender segregated. Consequently, both a horizontal segregation implying the occupation of different kinds of jobs in different sectors of the economy, and vertical segregation referring to occupation of jobs higher or lower in the hierarchy, between men and women, can be found in the Nordic countries.

*Figure 2. An indication of the education system gender segregation in the Nordic countries.*

*Graduates aged 15–74 at tert. education, by sex. 08/09 Figure 5.2*  
*Examinerade på universitets- och högskolanivå i åldern 15–74 år efter kön.*



■ Educ03  
 Source: National statistical institutes.  
 Note: Finland and Iceland: 2007/2008 data. Sweden: 2006/2007 data. Finland: Includes Åland.  
 Not: Finland och Island: 2007/2008 års uppgifter. Sverige: 2006/2007 års uppgifter. Finland: Inkluderar Åland.

Source: Nordic Statistical Year book, 2008.

Today more women than men get an exam from a tertiary education (figure 2). However, women tend to dominate education programmes as education and health, whilst men dominate engineering education. Looking at statistics for the Nordic labour market, the activity rates between men and women are almost the same.

*Figure 3. Activity and employment rates by gender 2008.*

Activity and employment rates by sex, 2008 Figure 9.1  
 Relativa arbetskrafts- och sysselsättningsstal efter kön



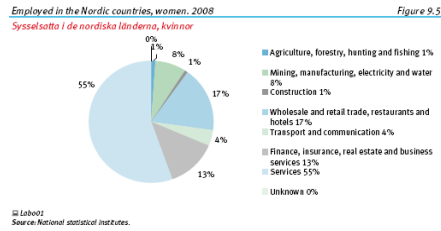
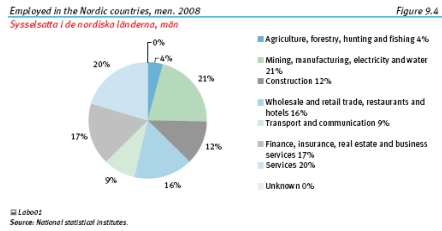
■ Work02  
 Source: Eurostat and National statistical institutes, Labour force survey.  
 Note: Åland: 2007 data. Finland: Includes Åland. Finland: In per cent of 15-64-year-old.  
 Not: Åland: 2007 års uppgifter. Finland: Inkluderar Åland. Finland: Mellan 15 och 64 år.

Source: Nordic Statistical Year book, 2008.

Taking a closer look at in what sectors men and women are employed on the aggregated level in the Nordic countries we can see a rather gender segregated labour market (figure 3). The clearest differences can be seen regarding employment in the construction and services sectors.

*Figure 4. Employed men and women in Nordic countries according to sectors*





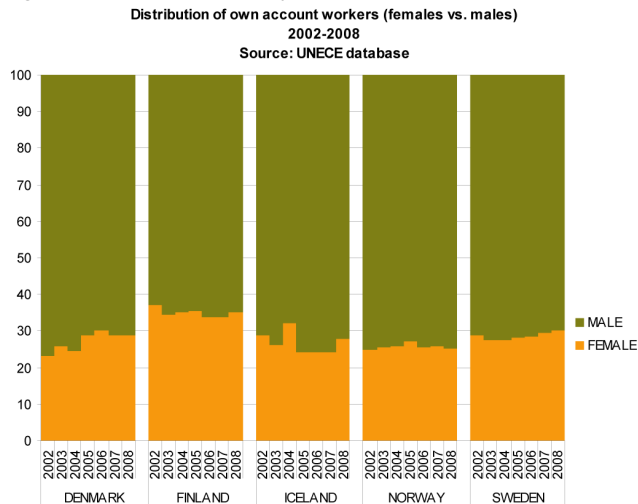
Source: Nordic Statistical Year book, 2008.

Women to a large extent also work part-time in the Nordic countries, e.g. figures for the EU members range from 31 per cent of the women in Denmark to 17 per cent in Finland, in 2002 (European Foundation for the Improvement of Living and Working Conditions, 2007).

## Women and men self-employed

The respective levels of men and women so-called own account workers, or self-employed, from 2002-2008 in the Nordic countries looks rather stable (figure 5), at least over the last decade or so. Perhaps these stable levels are an indication of the increased support for women's entrepreneurship, at least in Sweden and Norway, since the mid-1990s have had a rather limited impact of the development. However a rather limited time period is displayed and the levels of entrepreneurship are also connected to more structural conditions, for instance the gender segregated labour market and education system. We may also question what the situation would have been without any policy support for women – and also if the kind of support measures and initiatives matters.

Figure 5. Distribution of own account workers 2002-2008 in the Nordic countries.



Own-account workers are those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job, and have not engaged on a continuous basis any employees to work for them during the reference period. (OECD)

Source: <http://www.oecd.org/dataoecd/6/13/31919215.pdf>.

GEM (2007) reveal that the entrepreneurial activity in the working force varies between women and men and the Nordic countries (figure 6).

Figure 6: Entrepreneurial activity among men and women in the Nordic countries.

| Country | Men (%) |             |                              | Women (%) |             |                              |
|---------|---------|-------------|------------------------------|-----------|-------------|------------------------------|
|         | Total   | Established | Early stage<br>(nascent+new) | Total     | Established | Early stage<br>(nascent+new) |
| Denmark | 14,75   | 8,54        | 6,21                         | 8,00      | 3,43        | 4,56                         |
| Finland | 19,27   | 10,31       | 8,96                         | 9,60      | 4,8         | 4,81                         |
| Iceland | 30,83   | 13,43       | 17,4                         | 11,42     | 3,98        | 7,44                         |
| Norway  | 16,79   | 8,2         | 8,59                         | 7,78      | 3,5         | 4,28                         |
| Sweden  | 12,65   | 6,87        | 5,78                         | 4,95      | 2,48        | 2,47                         |

Source: GEM, 2007, Report on Women and Entrepreneurship, p. 12.

### ***Findings: Nordic variations – Elements from all paradigms and approaches***

In this section of the paper we analyse the current national policies on women's entrepreneurship in country by country. In the following section we conclude these analyses and make a comparison between the countries connected to the analytical framework and literature on supporting women's entrepreneurship.

#### **Denmark**

In the Danish national action plan for women entrepreneurs, initiated and published by the state agency the Danish Enterprise and Construction Authority, which will be performed in 2009-2011, we can see that the overarching aim is influenced by a neo-liberal market paradigm, as: "Women are continuously under-represented among entrepreneurs and even more so among high-growth entrepreneurs. There is thus an underused potential in women" (Erhvervs- og byggestyrelsen, 2009, p. 4, our translation). The policy goal is formulated as to get more women and men equally inclined to start their own businesses and to ensure that their businesses grow. The 'preparation' is to be performed through education and work experiences and the creation of an 'entrepreneurial culture' is therefore seen as necessary, in order to get more women to start successful businesses. These actions can be taken as following a tailoring approach to gender equality. No financial sum of the implementation of actions is presented in the action plan. Analyses are said to indicate that the difference between men and women's entrepreneurial levels are due to different choices of education and work experiences. The discourse on supporting women's entrepreneurship in Denmark can thus be concluded as stressing differences between women and men.

The report "Women can be successful with their own businesses" (*Kvinder kan få succes med egen virksomhed*) (2008) that preceded the action plan also argues for this perspective and builds the arguments on an analysis indicating that so-called "Get started-loans" (of up to one million) are used by 30 per cent women which is taken as a rather high number as women makes up a slightly lesser share of new-starters. Loans for growth (up to five million DKK) are used by 14 per cent of women, which is less than the share of women entrepreneurs, but women only make up roughly 10 per cent of 'growth-entrepreneurs' (Erhvervs- og byggestyrelsen, 2008).

The neo-liberal paradigm together with a 'light version' of a tailoring approach is underlining these formulations of the discourse on supporting women's entrepreneurship in Denmark as no explicit understanding of the gendered character of society influencing education and work experiences is presented. The lack of special measures for women (except at the regional level funded by the EU Social fund) also supports this interpretation as does the interconnected hesitation to initiate any clear-cut state initiatives. It is explicitly stated that instead of special measures for women, solely administered or performed by the state, active participation of

women entrepreneurs themselves, their own organisations and other actors (unclear which ones) are seen as the ones having to create a better ‘entrepreneurial climate’ for women. The initiation and publication of the report and action plan, however, somewhat paradoxically, an actual state initiative. It is also concluded that the existing support system in Denmark is well-functioning, despite the fact that the initiative for encouraging more women to become entrepreneurs is launched. The Danish discourse on supporting women’s entrepreneurship can perhaps be said to neither recognise any existing problems nor really supporting women (as there are limited analyses of the problems and challenges they might encounter as women):

“The existing systems are already fulfilling women’s needs when starting and growing their businesses. For example the Business Links’ personal guidance processes are tuned into the individual entrepreneur – and thereby the specific needs or challenges, that female or male entrepreneurs respectively have” (Erhvervs- och byggestyrelsen, 2008, p. 37).

Despite the conclusion that the system is working, and that no special measures for women are needed, seven initiatives are presented in the action plan:

- the establishment of a website
- networking- and mentoring initiatives
- the development of women entrepreneurs with, and business managers in, growth businesses
- more women in entrepreneurship educations at higher education institutions – through information arrangements directed towards women
- a new understanding of growth in businesses, which can build on other measurements than an increased number of employed, like ‘network-based growth’, through analyses of statistics
- women role-models (ambassadors) with successful businesses are to be promoted in order to inspire other women and give them courage to become entrepreneurs
- publication of statistics on entrepreneurship and gender

Four of the initiatives have Business Link South Denmark<sup>2</sup> as their project leader. The focus in the action plan, and the report preceding it, is mainly set on the (potential) women entrepreneurs themselves as no problems with the current support system are identified and since the gendering of society, gender segregated education or labour market is not recognised. The women should, according to the action plan, improve their competences and lust for starting growth businesses which can be interpreted as both a highly individualised view, in accordance with a neo-liberal paradigm and a tinkering approach to gender equality, and a view of women as ‘lacking’ the right competences, educations, in addition to courage, and possibly hard enough work. The focus on business growth is also an indication of this neo-liberal paradigm, with e.g. little focus on women with businesses without growth ambitions. A geographical perspective and a sensitivity to spatially varying contexts of gender and entrepreneurship seems to be absent from the Danish action plan.

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<sup>2</sup> Business Link South Denmark is financed by the National Agency of Enterprise and Construction and the 22 municipalities in the Region of Southern Denmark. Business Link South Denmark provides purposeful guidance and clarification of problems for entrepreneurs and businesses with an ambition to grow and achieve greater success [http://www.startvaekst.dk/vhsyddanmark.dk/english\\_syddanmark](http://www.startvaekst.dk/vhsyddanmark.dk/english_syddanmark), 100602.

## Finland<sup>3</sup>

In 2004 a working group on women entrepreneurship was set up in Finland (Kyrö and Hyrsky, 2008). They agreed on an aim for a support programme to be long term fundamental changes in women's position and it took as its starting point the gendered segregation as a problem. The purpose was to raise the share of women entrepreneurs to 40 per cent and four sets of actions were proposed: the social welfare system's costs for entrepreneurs during pregnancy, parenthood, sick leave and insurance; financing and a special system for financing the service sector entrepreneurs who are to a large extent women; tailored support for women and entrepreneurship education to women in social and health care educations; research and statistics (Kyrö and Hyrsky, 2008). This Finnish programme for women's entrepreneurship seems influenced by a feminist empowerment paradigm and a transforming approach to gender equality, since it is grounded in an understanding of the gendered labour market and education system and aims at changing women's position. What has come out of the proposed actions in practice is however unclear to us.

The 2004 policy initiative was followed by another working group to promote women's entrepreneurship in 2008 (TEM, 2010). Their task was to examine the current status and prepare proposals for the promotion of women's entrepreneurship. The working group proposed the following measures, which to some extent follow the previous ones:

1. Secure adequate resources and competences for advisory, guidance and training services targeted at women entrepreneurs
2. Nationalise support for self-employed persons (assistance for the salary expenses of their first employee)
3. Strengthen entrepreneurship training and education
4. Support women entrepreneurs' well-being at work and working ability<sup>4</sup>
5. Expand the scope of the public Tourist Trade Capital Investment Fund to cover services and creative business activities in the service sector and creative industries
6. Support ongoing entrepreneurship and family life development projects under the Ministry of Social affairs and Health
7. Improve the compilation of statistics on female entrepreneurship, enhance the monitoring of activities and develop research into women's entrepreneurship

Most of these proposed actions seem focused on individual women, perhaps except for the entrepreneurship and family life development action, and grounded in a tailoring approach to gender equality. In political strategies, women's entrepreneurship is seen as important for national and regional competitiveness, employment and welfare, but also for the equality between men and women. Both the feminist empowerment and neo-liberal growth paradigms hence seem to influence the Finnish programme (TEM, 2010).

Challenges for initiatives for supporting female entrepreneurship are according to TEM (2010) report three interlinked factors: uncoordinated initiatives which make it difficult to create a holistic approach out of the possibilities for support; project-based actions and funding. Many actions are just short-term initiatives funded from different projects and their results do not cause any long-term learning or changes in public policies. A long-term funding is also needed

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<sup>3</sup> Due to limited availability of English translations of the Finnish programme documents the analysis of Finland builds on secondary sources and is more limited than that of Denmark, Norway and Sweden.

<sup>4</sup> The Ministry of Employment and Economy has a large research project "Women entrepreneurs' well-being and business practises" together with the Finnish Institute of Occupational Health and the Central Association of women entrepreneurs 2008-2012.

to enable the creation of stable policy practises (TEM, 2010). Since inspiring intentions and growing competences for entrepreneurial behaviour is a long process, it requires long term gender specific efforts at all levels from education to counselling and funding. The Finnish programme for women's entrepreneurship however receives no particular budgeted funding from the Government, but is funded by the EU Social Fund (ESF) (meeting, Tuulikki Laine Kangas).<sup>5</sup>

## Iceland<sup>6</sup>

Iceland lacks a more general national strategy for supporting women's entrepreneurship. Regarding economic development the overarching goal is to increase export of goods and services, as a consequence of the economic crisis. There are, however, some public policy initiatives to support women's entrepreneurship, that came to the fore in Iceland in the 1990s with the establishment of two grant schemes. The Ministry of Social Affairs has, since 1991, given special grants to women, through the administration of the Women's Fund (*Kvennasjóður*) (<http://eng.felagsmalaraduneyti.is>). The aim is to reduce unemployment among women, help women to get access to finance to start a business, increase economic diversity and fight against the depopulation of rural areas. The Women's Loan Guarantee Fund (*Lánatryggingasjóður kvenna*) is a supportive measure which has existed since 1997 (<http://www.vinnumalastofnun.is>). The role of this fund is to support women in becoming entrepreneurs and to participate in the business sector by providing loan guarantees (*Women towards ownership, in business and agriculture*, 2005).

The Institute of Regional Development is an independent institution also employs a specialist, who provides counselling to women entrepreneurs on identifying funding opportunities, how to apply for loans, advice on issues to be dealt with in individual businesses (<http://eng.idnadarraduneyti.is/laws-and-regulations/nr/1158>). In addition, the Icelandic Institute of Regional Development and the Ministry of Social Affairs jointly offers the services of equal rights and employment consultants in targeted areas of Iceland on a rotating basis. The main goal of the consultants is to work towards increasing job opportunities for women and help them to establish and run their own businesses. There is a special emphasis on women in rural areas (WES Annual Activity Report, 2007). Imprá Service Centre for entrepreneurs and SMEs provides ongoing counselling and mentoring of women entrepreneurs in rural areas. This is carried out by situating project managers in rural areas in proximity to the potential entrepreneurs (Bjarnheiður Jóhannsdóttir, email). The Icelandic approach to gender equality regarding women's entrepreneurship largely seems to be a tailoring one, focusing on complementing the existing support system with special measures for women.

## Norway

The goal of the Norwegian *Action plan for more entrepreneurship among women*, launched in 2008 – 2013, is formulated as follows:

“The Government wants to prioritise the work with promoting entrepreneurship among women all over the country through creating a more gender equal and diverse industry. The point of departure is that a

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<sup>5</sup> See further: [http://ec.europa.eu/employment\\_social/esf/members/fi\\_en.htm](http://ec.europa.eu/employment_social/esf/members/fi_en.htm), 100614, the Finnish state allocates funding to priority 1: Developing work organisations, the employed labour force and companies and encouraging entrepreneurship. How much of the funding that goes to supporting women's entrepreneurship is however not stated.

<sup>6</sup> Due to limited availability of English translations of the Finnish programme documents the analysis of Finland builds on secondary sources and is more limited than that of Denmark, Norway and Sweden.

higher share of women entrepreneurs will contribute to more value creation, greater flexibility, more innovation and larger ability to adapt in the economy” (Departementa, 2008, p. 5, our translation).

We interpret this goal as encompassing elements from the feminist empowerment paradigm – through the actual mentioning of gender equality as a goal; the neo-liberal paradigm – as value creation is mentioned as a goal; as well as the poverty alleviation paradigm – as the spatial dimension on promoting women’s entrepreneurship in all of Norway and a diverse industry is strived for can be interpreted as encompassing all kinds of women entrepreneurs and entrepreneurial activities. The quantitative aim is that the share of female entrepreneurs is to be 40 percent in 2013. In 2007 the share was 33 percent. A point of departure in the action plan is also that women are said to experience that the conditions – like incomes; own capital; work experiences and choice of education – for entrepreneurship are less good for women than for men. The action plan also, in a literature based section, discusses what the central challenges are in getting more women to establish and develop more businesses. They can be summarised as following a rather individual focus on women and perceiving of them as lacking competence, networks, role model, access to financial capital, which very much is connected to a neo-liberal paradigm and a tailoring approach to gender equality. Other challenges are attitudes towards women entrepreneurs; possibilities to combine family life and entrepreneurship and coordination and cooperation between actors encouraging women’s entrepreneurship and these can be said to be more based on a feminist empowerment paradigm and a transforming approach to gender equality. One challenge is extra clear on this paradigm: “facilitate more entrepreneurship among women in several areas and through the [sic] more equality in business life and society in the form of a less gender segregated education and labour market” (Departmenta, 2008, p. 17, our translation).

The Ministry of Trade and Industry is responsible for publishing the action plan and compiling an overview of the situation and development of the actions in the budget proposition. The action plan has, however, in the spirit of a transformative gender mainstreaming approach and a feminist empowerment paradigm been developed by, and is to be by implemented, as a cooperation between eight ministries: Children and equality; Local Government and Regional Development; Trade and Industry; Labour and Social Inclusion; Fisheries and Coastal Affairs; Education; Research; and Agriculture and Food.

To reach the objectives policy initiatives from the different ministries will be performed. In the action plan there is thus an ambition to coordinate actions between different ministries and governmental agencies. The main actor of the programme is hence the state, and its’ agencies. In the action plan initiatives addressing the problems which entrepreneurs might have with the social security system like parental leave, being adapted to employed persons, are suggested. Recognition of women’s more extensive care duties is made also through one action in the plan being an effort to get more men to take more parental leave (than the so-called father-quota) and this can be interpreted as a transforming approach to gender equality. Both new and existing policy instruments are mentioned as important for instance incubators, networks, access to funding and more research about women and entrepreneurship. In the action plan 12 new measures are explicitly mentioned:

1. The right to parental money with 100 percent coverage up to 6 G for self-employed
2. New support scheme for small start-growth businesses in the peripheral parts of Norway (New Growth)
3. Reinforced prioritisation of women in the existing policy/support system

4. Reinforced commitment to credits under the auspices of the Innovation Norway
5. Enhanced effort on women in Innovation Norway
6. New effort on women the VRI program (instrument for Regional Innovation) to the Research Council
7. New effort on women in the Incubator Program for SIVA Enhanced emphasis on women and youth audiences in the management of regional development funds
8. Enhanced focus on women and young persons in the management of the regional developmental funding
9. New mentoring scheme for young entrepreneurs under the direction of Innovation Norway
10. Reinforced commitment to first-line service for business in the municipalities
11. Aiming to get more men to take out more than fathers quota
12. New research programs on entrepreneurship and women entrepreneurs

The estimated budgets for the measures vary and no total sum is presented in the programme.<sup>7</sup> Most of the initiatives aiming at promoting entrepreneurship among women are to be carried out through prioritising women in the existing policy instruments/support system. One of the initiatives is also specifically aiming at reinforcing the prioritisation of women in the existing policy/support system through getting the ministries to formulate a common text in the allotment letter to the governmental agencies, which is clear on the prioritisation of women, and active work to increase the share of women in all programmes and services, set clear goals on the share of women in the programmes, report the levels of women in the programmes back to the government; and work to increase the share of women in the management. We interpret this as a tailoring approach with the potential of being transforming in line with a feminist empowerment paradigm (depending on the outcome of the support programme).

In a spatial perspective it is interesting to see that there is also an initiative with specific focus on the more peripheral parts of Norway (*distrikta*). (These are mainly financed by the KRK). Under a particular heading – Entrepreneurship and geography – in the programme it is indicated that there are differences concerning the conditions for entrepreneurship. The GEM Norway 2006 investigation is cited as concluding that women experience that conditions for entrepreneurship are better in smaller cities. This might be explained by the fact that there are less employment opportunities there. The action plan also points at the access to financial capital might be more problematic in rural areas due to long geographical distances and less private sources of capital.

## Sweden

The aim of the Swedish national *Programme to promote women's entrepreneurship*, encompassing 100 million SEK/year which has been performed 2007-2009 and which has been followed by a one-year continuation in 2010 (87 million SEK), is to:

“contribute to higher employment and economic growth in Sweden by more women establishing, operating, taking over and developing companies. It increases the dynamics and competitiveness of Swedish enterprise. Entrepreneurship can also entail new career paths for women who want to find

<sup>7</sup> The budget posts vary from NOK 122 million/year for measure number 1 in the above list; NOK 40 m for # 2 in 2008; NOK 10 m for # 4; NOK 5 m for # 5 in 2008; NOK 6,5 m for # 6 in 2008; NOK 3 m for # 7 in 2008; NOK 3 m for # 9; NOK 3 m for # 10; NOK 4 m/year for # 12.

new ways of using their expertise, creativity and capacity” (The Swedish Agency for Economic and Regional Growth et al., 2009a, p. 10).

Nutek (2008) also presents three overarching quantitative goals for the programme: at least 35 per cent of the young women 18-24 years old should at the end of the programme period say that they want to become entrepreneurs; the share of women among new entrepreneurs should be 40 per cent at the end of the programme period; businesses that have participated in programme activities should two years after the programme has ended be more successful in terms of growth, increased turnover, increased employment etc. than a comparable group of entrepreneurs that have not participated in the programme. The sum to be allotted to the activities in the programme is clearly presented, but how much this sum implies in comparative terms – related to other policy measures in Sweden – is unclear reading the policy documents. We interpret this aim to build mainly on a combination of a neo-liberal with a feminist empowerment paradigm, and as such contains more of a tailoring approach to gender equality. The programme builds on a discourse that combines ideas on women being invisible as entrepreneurs – currently and throughout the history, even though they have been entrepreneurial – with an understanding of a gender segregated labour market and many women working in the public sector with limited opportunities for entrepreneurship, both which can be seen as a feminist critique. It is also explicitly stated that: “The basis of these initiatives is that men and women should have the same opportunities to run and develop companies” (The Swedish Agency for Economic and Regional Growth et al., 2009a, p. 5), which underlines a feminist critique of the current situation and builds on a feminist empowerment paradigm.

The Swedish discourse on supporting women’s entrepreneurship also clearly stresses that women’s and men’s entrepreneurship in Sweden does not differ, as long as the comparison is made within the same business sector which can be taken as building on a feminist empowerment paradigm problematising a male norm in entrepreneurship (see also The Swedish Agency for Economic and Regional Growth et al., 2009b).

At the same time it is underlined that women are a heterogeneous group in terms of age, education, background and business sector. However, no specific focus on poverty or disadvantaged groups is evident, which can be interpreted as the poverty alleviation paradigm being non-consistent within the Swedish discourse, and consequently no measures in this direction are suggested. Together with the goals of empowerment goes the aim of (sustainable) economic growth, which clearly builds on a neo-liberal paradigm. The programme focuses on ‘making visible, making possible and providing the tools’ and consists of actions in four areas, promoting that more women should start their own businesses, and grow existing businesses as well as consider the idea of starting, or buying, a business:

- Information, business advice and business development
- Actions regarding transfer of business, entrepreneurship amongst women at universities and a mentor programme
- Development of financing opportunities
- Attitudes and role models including facts and statistics and ambassadors for women’s entrepreneurship

The programme is rather extensive and can be said to mostly focus on special measures in line with a tailoring approach – and to a more limited extent gender mainstreaming of (and transforming) the current support system. This is then somewhat contradictory to the



recognition of women entrepreneurs having been invisible through the history and of the gendered labour market and education system.

The majority of programme funding, SEK 50 million each year (SEK 45 m. 2010), goes to business and innovation development for women. And 50 % of the target group is supposed to consist of women with existing businesses. The county administrative boards<sup>8</sup> have been in charge of assessing and deciding on which projects are conducted locally and regionally by private businesses<sup>9</sup>, governmental organizations, like the regions, and NGOs. The programme also aims at making it more possible for women entrepreneurs to operate, take over and develop companies now and in the future, through activities such as mentorship, business transfer, business angel networks, gender-trained advisors – the last one mentioned one of few initiatives mainstreaming gender in line with a transforming approach rather than being a special support measure for women. To-date, it is estimated that slightly more than 17 500 women have been involved in just over 420 projects that offer business development (Tillväxtverket, 2010).

The programme includes entrepreneur projects conducted at universities which focus on education, advice and coaching efforts to raise interest in entrepreneurship. The objective of the projects is to make entrepreneurship a ‘natural’ career choice for women already during the time of study. Of the 13 projects conducted at universities throughout Sweden, some are regional and others are national. The Government has, as part of the programme, in addition, commissioned The Swedish Governmental Agency for Innovation System (Vinnova) to run a research programme on women’s entrepreneurship. Vinnova has funded ten research projects under the programme *Research on Women’s Entrepreneurship*.<sup>10</sup>

In addition, the programme aims at making women’s entrepreneurship more visible by continuing to work with role models and the attitudes that exist regarding women who run companies and women’s entrepreneurship. The Government’s ambassadors for women’s entrepreneurship, in total over 800 women from all over Sweden, are said to be especially important as role models – as they reflect the entire range of women’s entrepreneurship. The ambassadors are supposed to conduct lectures in schools, at universities, in various networks or receive study visits, and have media contacts – everything on a voluntary basis.<sup>11</sup> We think that the changing attitudes initiative through the ambassadors can be interpreted as mainly to take place in the general public, rather than e.g. in the existing public support system or among business supporting organisations.

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<sup>8</sup> In some counties the regional associations in Skåne and Västra Götaland and cooperation bodies, in Kalmar and Gotland Counties.

<sup>9</sup> This way of organizing the programme has to some extent been problematic since there have been hard to combine the rules of the county administrative boards with the idea that private businesses should carry out the business development projects (meeting, Kerstin Wennberg; Karin Klerfelt).

<sup>10</sup> Vinnova has also published a researcher report on different aspects of women’s entrepreneurship: Vinnova rapport, VR 2008:12, *Sesam öppna dig! Forskarperspektiv på kvinnors företagande*.

<sup>11</sup> See <http://www.ambassadorer.se/search>. Twelve ambassadors for women’s entrepreneurship representing Sweden have also been appointed in 2009 as ambassador concept now is implemented in nine other EU (-affiliated) countries (Sweden, Norway, Denmark, Iceland, Germany, Poland, Norway, Slovakia, Italy and Ireland). The aim is to make women’s entrepreneurship more visible in the EU and inspire others to regard running a business as a viable career option.

Furthermore, the programme includes projects run by ALMI Företagspartner<sup>12</sup> on financing, business development and a mentor programme for women managers. *Mentor Eget Företag* is a national mentor programme run by ALMI in cooperation with Jobs & Society – Nyföretagarcentrum<sup>13</sup>.

One of few initiatives within the Swedish programme that seems to be mainstreaming gender – or rather women and hence tailoring the existing system (except perhaps regional and local projects, which are beyond the scope of this paper to analyse) is that ALMI is charged with making innovation financing more available to women with innovative ideas, within the existing activity *Innovation financing*. ALMI has granted innovation financing to slightly more than 450 projects run by women (Tillväxtverket, 2010).

During 2010 the *Programme to promote women's entrepreneurship* includes new efforts in order to make the programme reach women in the sectors of the economy farming and forestry (*gröna näringar*) in sparsely populated and rural areas, the service sector, the creative and cultural sector, health care and care and education sector; possibly because these have been missing in the previous activities. Increased uses of business oriented ICT- and web-solutions are also to be prioritised for measures in rural areas ([http://www.tillvaxtverket.se/huvudmeny/programfortillvaxt/framjakvinnorsforetagande.4.21099e4211fdb8c87b800016837.html, 100412](http://www.tillvaxtverket.se/huvudmeny/programfortillvaxt/framjakvinnorsforetagande.4.21099e4211fdb8c87b800016837.html,100412)).

We interpret the Swedish discourse on women's entrepreneurship as to a large extent focusing on the individual woman and her lacking abilities, as the measures performed to a large extent consist of mentoring, networking, role models and business development. This is seen as a typical neo-liberal market paradigm according to Wilson et al. (2004) and in line with their findings in the UK context we find that the Swedish discourse also lack specific legislative or regulatory actions at the macro level. Instead the systemic problems are to some extent to be solved by the individual woman.

There is however an education of business advisors as part of the programme and also a wish to change the attitudes towards women entrepreneurs in general. And 450 business advisors are

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<sup>12</sup> ALMI Företagspartner AB is owned by the State and is the parent company of a group of 19 subsidiaries. The subsidiaries are 51 per cent owned by the State and 49 per cent is owned by regional owners like county councils, regional authorities and municipal cooperative bodies. The basis of ALMI's mission is the need for financing and business development that is complementary to the market. ALMI's task is to promote the development of competitive small and medium-sized businesses as well as to stimulate new enterprise with the aim of creating growth and innovation in Swedish business life ([www.almi.se](http://www.almi.se)). ALMI's types of financing are: *Business loans*: for both new and already established companies. *Microloans*: for companies with lower capital requirements. *Innovation loans*: for the development of innovation projects. *Export financing*: for entrepreneurs who sell to foreign markets. ALMI's *microloans* are directed at companies with lower capital requirements of up to SEK 250,000 and the loan can be granted without collateral. The objective of the microloan is to facilitate and stimulate the establishment of new companies and to develop existing companies that have difficulty in meeting their capital requirements on the ordinary capital market. To compensate for the higher risk and to not compete with banks, ALMI levies a higher interest rate than an average bank interest rate. In 2007, around half of the microloans were granted to women and slightly more than one third were granted to persons of a foreign background.

<sup>13</sup> The Swedish Jobs and Society Foundation, which is the national mother organisation of Enterprise Agencies (NyföretagarCentrum) covering 200 of Sweden's 290 municipalities. Since 1985 they have worked to stimulate the start of more new companies in Sweden, and they are according to their own judgement the biggest player in Sweden in this field. 15,000 people come to our Enterprise Agencies every year to receive professional and start-up advice, which is confidential and free of charge, [http://www.jobs-society.se/Startsida/In\\_English/](http://www.jobs-society.se/Startsida/In_English/), 100604.

said to have obtained an education on a gender perspective, good pedagogy and a professional attitude (Tillväxtverket, 2010). We can interpret this as an element of a feminist empowerment paradigm and a transforming approach to gender equality. Notwithstanding this, the lion part of the programme is not aiming at transforming the existing support system, which would have been the case following a more thorough feminist empowerment paradigm. A study by the Swedish Agency for Economic and Regional Growth (2007) also reveals that business financing from the state goes to men to a larger extent than to women. This reflects the fact that more men are entrepreneurs but: “The results also show that support in practice are often directed towards male dominated sectors of the economy and areas of activity” (Tillväxtverket, 2010, p. 6 our translation).<sup>14</sup> The Swedish discourse can perhaps be interpreted as a kind of acceptance of how things are handled by the existing support system. The discourse in this way also seems more focused on women and tailoring the system, than on gender (mainstreaming), e.g. through the unquestioned male norm in the existing support system – or rather questioned, but not transformed through any extensive measures.

### ***Concluding discussion: Varying goals and approaches***

#### **Quantitative and qualitative goals**

In conclusion we can see that the Nordic countries are marked by some differences in their efforts to support women’s entrepreneurship. To start with, all countries have a programme or an action plan with the aim of supporting women’s entrepreneurship, but Iceland. Most of the Nordic countries hence promote special programmes for women, an approach argued for in the literature (Braidford et al., 2008; Tillmar, 2006). The aim or goal formulations to some extent also to some degree differ between the countries. These goals and aims can also be read as implicit expressions of what the problem that is going to be solved by the policy initiatives is (cf. Bacchi, 1999). Denmark, Finland, Norway and Sweden all have the goal of supporting women’s entrepreneurship in order for women to contribute to the economic growth and hence see women as kind of an untapped resource in this respect. The problem implicitly formulated can be interpreted as: ‘women contribute too little to economic growth’, and women should hence become entrepreneurs for the sake of the country’s increasing gross national product, rather than for their own sake. This macro-economic rationale can also be seen in the Danish and Swedish goals of ensuring that businesses of women grow, with the implicit problem that women’s businesses are too small in terms of turnover, number of employed and/or network-based growth. These macroeconomic goal-formulations can be taken as new in comparison to previous programmes, in Sweden, whereas they also consisted of supporting local development and to combating long-term unemployment among women (Nilsson, 1997).

A goal presented by both Norway and Sweden is a higher share of women entrepreneurs, whereas quantitative goals of varying kinds are presented. The problem implicit to this formulation can be interpreted as: ‘women make up a too small share, compared to a gender equal 40-60 per cent share’. This goal, alone, can however be met in different ways as it can imply a larger number of women entrepreneurs, and/or a reduced number of men. There are

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<sup>14</sup> A more recent study (Tillväxtanalys, 2010) however shows two specific forms of support – regional investment support to vulnerable regions are not being unfair to women-owned businesses. The differences between men and women are said to be explained by the economic sector and size of the business. It is noted that businesses active on the local market is not eligible for support (other than as an exception) and this might imply that the share of businesses eligible for support owned by women is influenced. But this needs to be further investigated.

also other quantitative goals like: more entrepreneurship among women (No); a larger number of women entrepreneurs (Swe); more women establishing, operating and taking over and developing companies (Swe); more young women saying that they want to become entrepreneurs (Swe) which express the same problem of too few women or too small shares of women. An interesting question in the context of these goals is who the government thinks should and could become an entrepreneur. In the Nordic countries it is hard to imagine a large 'pool' of non-economically active women as the labour market participation for women is high (Nordic Statistical Year book, 2008). We should bear in mind that women to a large extent work part-time in the Nordic countries (cf. European Foundation for the Improvement of Living and Working Conditions, 2007). Consequently, we can wonder if the governments imagine that employed women should leave an employment to become an entrepreneur (DAMWAD/NICE, 2006;)? We can also ask questions around what kind of entrepreneurship is strived for in the support actions (in what sectors of the economy, and on what 'level') and if entrepreneurship is always 'good' *per se*, or if it is not; for whom is it good/beneficial.

We could, in addition, interpret the problem of too low levels of women's entrepreneurs, implicitly expressed, being the context of labour market segregation in terms of too many women being employed by the public sector and that the country would be better off if they worked in the private sector as entrepreneurs. There is no recognition of the problem being too few men employed by the public sector, which could in the long run also imply an increased share of women entrepreneurs. Focus is also regarding this goal placed on the macro-economic level rather than putting an emphasis on the wish, or sake, of the woman. Norway, though, has the goals of a gender equal and diverse industry which can perhaps be read as a goal pointing in the direction of changing the gendering of the public sector too. In Norway we can, in addition, see that the quantitative goals are more clearly complemented by goals regarding the context of better possibilities to combine family life and entrepreneurship and the system for parental leave. There is also an understanding of the relation between men and women's work and family life responsibilities, as there is a goal of men taking a larger share of the parental leave.

### **Women as 'lacking'**

The overarching goal in Denmark is to get women more inclined to start their own businesses and this goal is also stated in Sweden. This goal can be read as the implicit problem formulated being: 'too few women are inclined to start businesses' (compared to men, DK). This goal is of a kind that can be seen as placing women as 'lacking' the right drive or 'spirit' to become entrepreneurs, but it can also be read as seeking to change the gendered labour market and education systems which tend to construct and prepare women to become employed, rather than entrepreneurs. Changed attitudes on women entrepreneurs is also a goal promoted by Norway and Sweden, which can be interpreted as dealing with malfunctioning, or wrong attitudes. An interesting question is who is seen as encompassing these wrong attitudes. In Sweden it seems to be mostly school pupils and university students (and to some extent the general public), as the ambassadors' programme is first and foremost turned to these groups of people. In Norway the focus is set on women who are potential entrepreneurs and who can be inspired by other successful women through role-modelling; a problematic image of women as improper entrepreneurs is reported on, but focus on changing media attitudes seems suggested. One could have imagined that other groups could also benefit from changed attitudes, like business advisors, financiers (e.g. venture capitalists, business angels etc.) and people in the industry. Another goal is to improve the knowledge (No, Swe) and statistics on women's entrepreneurship (DK, Fi, No, Swe), which indicates that there is an opinion that too

little knowledge and analytical competence and statistics on women's entrepreneurship is available.

### **Mostly 'side-streaming', but some mainstreaming efforts**

The programmes seem to vary in how extensive they are, whereas we find Norway and Sweden having extensive programmes put in place. Norway have engaged a range of ministries and governmental agencies in performing the programme, and the existing support system, administered by the latter, are also to be mainstreaming the efforts of the programme. What the outcome in practice has been, so far, of the gender mainstreaming effort is however unknown to us. Sweden has engaged a range of regional actors (the county councils and their equivalents) administering the largest part of the programme (in terms of funding, and number of projects) consisting of business and innovation development. The Swedish Agency for Economic and Regional Growth is administering most of the programme, while The Swedish Governmental Agency for Innovation Systems is responsible for the research initiative. The state and regionally owned company ALMI and the Swedish Jobs and Society Foundation are also involved in performing some of the measures in the programme. In Sweden there seem to be only few measures seeking to gender mainstreaming the existing support system (gender-trained advisors) (but some of the regional and local projects might have this as an element, even though their focus is on business and innovation development). Norway and Sweden also seem to budget the largest sums, of the Nordic countries, to supporting women's entrepreneurship. These countries' programmes also seem to build a continuation of a longer tradition of programmes for supporting women's entrepreneurship.

The programme in Finland also seems rather extensive and builds on a previous effort, but the budget is unknown to us, and consist exclusively of ESF-funding. In Denmark the action plan for supporting women's entrepreneurship seems to be the first in its kind, and hence presents no continuation of a previous programmes or efforts. The action plan also somewhat ambivalently balances between the idea that there are no problems for women entrepreneurs in the existing system and the existence of the actual action plan. Consequently, the plan can be taken as rather limited in its scope also due to the fact that few actors are engaged, mainly the Danish Enterprise and Construction Authority and Business Link South Denmark which may limit the range of the plan. The budget of the Danish plan is unknown to us. In Iceland there is no programme, however, some initiatives performed by governmental agencies do exist. There seems to be no special budgeted funding, except for one or two projects.

The programmes also vary in their underlying paradigms and rationales for supporting women's entrepreneurship: We can place Norway at one end of the spectrum as its' policy programme is most clearly influenced by a feminist empowerment paradigm seeking to tailor and/or transforming the existing support system through measures aimed at women. And perhaps this transforming approach is possible because Norway has already promoted special support for women's entrepreneurship has been performed for a while: Perhaps it is necessary to 'side-stream' before you can mainstream?

Norway's approach lies well in line with research findings supporting a gender mainstreaming approach to gender equality in the context of women's enterprise (Wilson et al., 2004). But Norway has not entirely left the neo-liberal paradigm aside, since it also promotes the goal of economic growth. At the other end of the spectrum we have Denmark focusing most clearly on economic growth in line with a neo-liberal paradigm, even at the level of the individual woman entrepreneur, as one goal is to promote growth among business-owners (the latter is also true

for Sweden). There is also an emphasis on differences between men and women entrepreneurs, and accordingly a construction of women as a poorer kind of entrepreneurs.

In between these extremes we find Sweden with a mix of the neo-liberal and feminist empowerment paradigms with few transforming gender equity measures and efforts that instead seem to act as tailoring the existing system – within the system itself – but resting on a discourse of men and women entrepreneurs being alike and recognition of gendered labour market and education system segregation. The Swedish discourse, however, at the same time place focus on individual women as needy and lacking and promotes measures to come to terms with these perceived problems/barriers to women's entrepreneurship.

Consequently, Norway can be seen to most clearly build on an understanding and recognition of gendered inequalities – the gender segregated education system and labour market. Norway has launched a policy on the right to parental money with 100 percent coverage for self-employed, a budget post of NOK 122 m. /year, alone. And they promote a measure focused on men taking more parental leave in the context of supporting women's entrepreneurship, which seems quite unique in the context of the Nordic countries, as well as in a larger international context. The research literature to some extent concludes that supporting women's entrepreneurship benefit from a better work and family-life balance and hence a (measures that) focus on childcare and caring responsibilities (cf. DAMWAD/NICe, 2006). But it can perhaps be questioned if there is any recognition of the existing support system for entrepreneurs encompassing a male norm (cf. Tillmar, 2006) in Norway, as the goals set for the women mainstreaming efforts are mostly centred on quantitative goals. There is a risk that the programmes will be unsuccessful, in practice, if there is no transforming of a male norm and a raised gender-awareness. Norway however, as the only Nordic country, has as its overarching goal gender equality in its' business life. Though, Sweden has the only programme explicitly containing a measure on gender-training among business advisors (even though it is in the Swedish context a limited measure). We can however on a more general level conclude that none of the programmes analysed in this paper builds on a thorough understanding of entrepreneurship and entrepreneurs, as concepts and practices, as gendered (cf. Ahl, 2006; Pettersson, 2004), even though there are elements of such an understanding, most clearly in Norway and to some extent in Sweden.

### **Long- and short term programmes**

It is also interesting to see that the most long term programme on women's entrepreneurship exist in Norway (2008-2013), with shorter or unclear time frames for the other countries. TEM (2010) point at the problem of project based actions and short term funding as they do not cause any long-term learning or changes in public policies. Indications at the reference group meeting for the project which this paper is part of were also clear on a certain 'political fragility' regarding the issue of supporting women's entrepreneurship, as it requires support from some (or several) politician otherwise it is postponed. It as such hence does not seem to be evident. We should bear in mind that there have been projects going on since the beginning of the 1990s in Sweden (Nutek R 2005:23) and Iceland, since the late 1990s in Norway (Jensen, 2005) and some efforts have been put in place in Finland since the late 1980s, but a more comprehensive approach exists from the mid-2000 in Finland (Kyrö and Hyrsky, 2008). There are also other programmes put in place in some countries, and also various regional agencies that have focused supporting women's entrepreneurship, but they have been outside the scope of this paper to investigate.

The Danish action plan, 2009-2011, however seems to be the first national approach to women's entrepreneurship. But, even though there have been projects going on for a long time one can perhaps question the project form as such and why there are not more long-term structures set up for the support of women's entrepreneurship – either in line with a tailoring approach to gender equality e.g. in the form of more long-term support for women's entrepreneurship within existing support systems; Or following a tailoring agenda whereas the male norm of the existing system is truly transformed and vanished, and where women entrepreneurs are not in need of special measures, since they are obvious clients of support structures. The amount of long-term funding is probably also of importance for long-term effects.

### **Geographical perspective**

An aim of this paper has also been to investigate the geographical perspectives and possible focus on rural and sparsely populated. In this respect Sweden seems to have gone from a focus on rural areas in the north (cf. Nilsson, 1997) to a less geographically centred policy. In the programme for 2010 there is however a focus on rural areas and farm related sectors of the economy, possibly in order to compensate for a certain previous bias. There might also be focus on rural areas, and areas in the north of Sweden in the regional and local projects conducted within the context of the programme. Norway mentions the geographical perspective and also has a focus on the more peripheral parts of Norway. Interestingly enough it is concluded that rural conditions can be beneficial for entrepreneurs as there are less employment opportunities there, at the same time financial capital sources may be limited there. Denmark has no specific focus on spatial variations. Iceland through its' system of support initiatives has some efforts directed to rural areas and counteracting depopulation.

### **Measures not applied**

To conclude the paper it is also interesting look some of the policy measures, in the literature, that have not been applied in the Nordic countries, and dwell a bit on why. Rouse & Kitching (2006) calls for a more explicit recognition of the so-called childcare barrier to especially women's entrepreneurship. This kind of thinking is not explicitly part of any of the Nordic countries, with an exception of Norway's measure on increasing men's parental leave: However if childcare, after the period of parental leave, causes a barrier against entrepreneurship is not discussed. Perhaps this is due to a more affordable and developed childcare system in the Nordic countries, but it is also important to recognise variations between countries in this respect and maybe even regional variations with in countries and particularly in sparsely populated and rural areas. Rouse and Kitching (2006) also underlines that business advisors and training should recognise entrepreneurs working part time, and adapt the advice to them, which may be especially important for women. This is not an explicit focus of the Nordic programmes or efforts, but perhaps on a more project centred level it is; this however needs further investigation. As we have seen the interventionist poverty alleviation paradigm is not so explicit in the Nordic countries' programmes supporting women's entrepreneurship as measures focused on women from disadvantaged groups and heterogeneity between women (entrepreneurs) is not very common (cf. Bradiford et al., 2008; DAMWAD/NICe, 2006; Rouse and Kitching, 2006). Also in this respect Norway stands out, since it is in their programme mention that minority and disabled women, too, are target groups for the programme.

### **Further research**

The analyses in this paper are centred on national programmes and actions supporting women's entrepreneurship. The analyses reveal that there are national programmes and actions plans put

into effect in Denmark, Finland, Norway and Sweden, and that actions are being performed in Iceland in order to support women's entrepreneurship. More in-depth studies analysing regional and local projects are however needed; in order to see what has happened in practice and if, and how, regional and local projects and actions on women's entrepreneurship, by the actors in the existing support system, are adapted to the regional and local gendered spaces.

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