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# Support for women's entrepreneurship: a Nordic spectrum

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#### **Abstract**

**Purpose** – The purpose of this paper is to analyse national state support programmes for women's entrepreneurship, in the Nordic countries, from a gender perspective.

**Design/methodology/approach** – From an analytical gender perspective based on a combination of Mayoux's framework of paradigms in support of women's entrepreneurship, Rees' approach to gender equality and Bacchi's analysis of what the problem is represented to be, the author performs a systematic comparative analysis of the varying policy goals, underlying paradigms and approaches in state support programmes for women's entrepreneurship in the Nordic countries.

**Findings** – The author concludes that all Nordic countries, with the exception of Iceland, have a programme or an action plan to support women's entrepreneurship, but vary in their underlying paradigms and rationales. The author places Norway at one end of the spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm intended to transform and/or tailor the existing support system through various measures. At the other end of the spectrum is Denmark, which most clearly focuses on economic growth in line with a neo-liberal paradigm. Between these extremes, are Sweden, Finland and Iceland. The analysis reveals that state support programmes, in the name of supporting women entrepreneurs, tend to put women in a subordinate position to men and thereby risk sustaining a male norm.

**Originality/value** – The paper contributes a much-needed systematic comparative analysis of support for women's entrepreneurship in the Nordic countries. This analysis is important in order to further the discussion of how policy actors can refrain from putting women in a secondary position to men, and thus avoid sustaining a male norm in entrepreneurship support.

 $\textbf{Keywords} \ Government \ policy, Entrepreneurialism, Women, Women's \ entrepreneurship, Policy \ support, Nordic \ countries, Gender, Entrepreneurship$ 

Paper type Research paper

#### 1. Introduction

Recent developments in several international organizations emphasize women's entrepreneurship. The OECD (2004) report "Women's entrepreneurship: issues and policies", for example, stresses that women's entrepreneurship relates both to women's position in society and to entrepreneurship in general (www.oecd.org/dataoecd/6/13/31919215.pdf). The weak social position of women combined with a generally weak (political) interest in entrepreneurship has a strongly negative effect



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on women's entrepreneurship. In addition, the International Labour Organization has a special programme on Women's Entrepreneurship Development (www.ilo.org/wed) that to a large extent focuses on developing countries and supporting women's entrepreneurship to achieve the objectives of gender equality, women's empowerment and the creation of decent work and poverty reduction. Research reviews by the international research programme *Global Entrepreneurship Monitor* underline the importance of women's entrepreneurship in the development of national economies and growth (Reynolds *et al.*, 2001); a series of special topic reports focus on women's entrepreneurship. In addition, the European Union promotes women's entrepreneurship through measures such as the *European Network to Promote Women's Entrepreneurship*, a women's entrepreneurship portal on the internet and female entrepreneurship ambassadors. Moreover, the European Commission is working with Member States to find ways to overcome the factors that particularly discourage women from pursuing entrepreneurship (http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/index\_en.htm).

Similarly, within the context of collaboration between the Nordic countries (Denmark, Finland, Iceland, Norway and Sweden), women's entrepreneurship is seen as important and as a prerequisite for a sustainable economic and regional development in rural and sparsely populated areas (Nordic Council of Ministers, 2008). A brief workshop report on supporting women's entrepreneurship in the Nordic countries indicates differences among countries regarding these policies. Denmark had no policy for women's entrepreneurship at the time, whereas Sweden invested comparatively large amounts of funding in these policies (DAMWAD/NICe, 2007). However, a more systematic comparative analysis of the varying policy goals and underlying paradigms regarding support for women's entrepreneurship in Nordic countries is still lacking, and that is the contribution of this paper. This comparative analysis is interesting as the Nordic countries are neighbouring countries with similar levels of entrepreneurial activity amongst women, even though Iceland has a rather high level (11.42 per cent) and Sweden (4.95 per cent) a comparatively low level from a Nordic perspective (Allen et al., 2007). Their welfare state models of society have also been grouped together as a "Nordic model" (Kautto et al., 2001), which has been considered as making way for similar gender relations on the labour market, in politics and in the family (Lister, 2006). Furthermore, the Nordic countries also cooperate, through the inter-governmental body the Nordic Council of Ministers, on entrepreneurship policy (Nordic Council of Ministers, 2010), however with a limited focus on women. The analysis in this article is thus important in order to understand the gendering of social orders like support systems for entrepreneurs in the Nordic countries. Furthermore, it can help avoid putting women in a subordinate position to men, and viewing women's entrepreneurship as less significant, when promoting support for women's entrepreneurship and women entrepreneurs (Ahl, 2006; Pettersson, 2004), in each country in the Nordic region, and/or within the Nordic cooperation.

#### Aim

The aim of this paper is to analyse national state support programmes for women's entrepreneurship in the Nordic countries from a gender perspective. This entails analysing the varying policy goals as well as the underlying paradigms and how they portray women.

## 2. Gender and entrepreneurship theory

In this paper, I view gender as socially constructed, in line with social constructionist and post-structuralist feminist theory (Harding, 1987). Applying a social constructionist feminist perspective in research implies that entrepreneurship and entrepreneurs, in concept and practice, are understood as gendered (Ahl, 2006; Ahl and Nelson, 2010; Brush *et al.*, 2009; Pettersson, 2004). "Doing entrepreneurship" is hence "doing gender" (Bruni *et al.*, 2004). However, few studies on (women's) entrepreneurship have applied this kind of approach, and Ahl (2006) therefore calls for this as a new research direction in women's entrepreneurship. It can be seen as a reaction against the male norm in entrepreneurship studies which implies, among other things, that the concept entrepreneur is male-gendered. Men are hence seen as entrepreneurs and women entrepreneurs are made invisible (Pettersson, 2004).

Ahl (2006) suggests expanding the research object and shifting the epistemological position from an objectivist to a constructionist epistemology, and summarizes these moves as being from an individualist focus and essentialist assumptions to studies of how women entrepreneurs construct their lives and businesses and how they "do gender". These moves include an expanded research objective with a wide range of factors, contingency studies and a comparative approach.

In this paper, I respond to the suggestion of an expanded research objective and a shifted epistemological position by studying the gendering of social orders in the form of support systems for women entrepreneurs. Ahl (2006) suggests this is important, because in exploring the gendering of social orders, she includes studies of institutional standards such as business legislation, family policy, *support systems for entrepreneurs*, cultural norms, child care arrangements and the gendered division of labour. 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 that the public discourse on women's entrepreneurship and its consequences merits investigation. Are the programmes really beneficial for women, or do they portray them as helpless and needy? Is such a portrayal necessary for the organizations supporting women entrepreneurs and, therefore, unavoidable?

#### 3. Studies of support measures for women entrepreneurs

In this section, I review the rather limited literature on supporting women's entrepreneurship. The review reveals that various paradigms have been applied in the countries studied and that a variety of measures have been used. Varying stances on the use of separate programmes for women, or supporting women in existing initiatives, are also found. Researchers such as Braidford and Stone (2008) indicate that distinct women-focused support is necessary, because many more women than men perceive starting a business as a way of obtaining a job that fits their domestic responsibilities. Tillmar (2006) also argues that special programmes for women entrepreneurs are needed, but sees that these are best promoted in addition to gender awareness among mainstream business providers. This is because of the male norms and gender labelling of entrepreneurship and business ownership that might otherwise influence the selection of clients and exclude women.

Braidford et al. apply Mayoux's (2001) analytical framework and find that an interventionist poverty-alleviation paradigm is used in Canada and the USA,

but not so much in Sweden. Wilson *et al.* (2004) find the interventionist poverty-alleviation paradigm to be strongly present in UK policy because there is a focus on the heterogeneity of women (diverse backgrounds, ethnicity and business desires such as part-time self-employment), social enterprise and "lifestyle" small businesses. In line with this, Rouse and Kitching (2006) find that the arguments for supporting business start-ups by women and people from disadvantaged backgrounds are that they promote social inclusion by enabling excluded groups to take paid work and reduce the social security bill and child poverty.

Nilsson (1997) indicates that business counselling in Sweden during the 1990s included economic advice and educational activities for women interested in starting a business. There was also a focus on rural areas and attention was paid to developing the small business sector as a means of supporting local development and combating long-term unemployment among women. She also finds attitudes towards entrepreneurs to be gendered. A brief Nordic workshop report, DAMWAD/NICe (2006), finds that the challenges in enhancing women's entrepreneurship are financial insufficiency or lack of financing, lack of advisory systems and mentors, a risk-averse culture among women, work-life balance, heterogeneity of women entrepreneurs, labour market and macroeconomic structures such as a large public sector mainly employing women affecting the "pool" from which women entrepreneurs may be drawn and that further analysis and data collection is needed. A study of support for women's entrepreneurship in Denmark, The Netherlands, the UK and the US concludes that the most important measures have been access to business support, microcredit financing, mentoring and networking activities (Berglund, 2007).

### 4. Methodology and material

In order to fulfill the aim of this study and to follow the research suggestions made by Ahl (2006), investigating which arguments are used, how support programmes are designed and how they position the woman entrepreneur, I have worked with a model for textual analysis following Hellspong and Ledin (1997). They suggest that an analysis of a text's context is necessary to understand why a text is produced and why it is formulated as it is. Analysing the contexts of the texts implies putting them into the linguistic and social backgrounds to try to understand why they are formulated in the way that they are. This has meant to put entrepreneurship programmes against the backdrop of a combination of Mayoux's (2001) framework of paradigms in support of women's entrepreneurship, Rees' (2005) approach to gender equality and Bacchi's (1999) analysis of what the problem is represented to be, which is developed below. I have used Hellspong and Ledins' tools: themes and propositions as the themes mirror the underlying discourses of the texts, and the proposition implies finding out what the texts want to say. This has meant looking at the aim and measures for supporting women's entrepreneurship in each policy document, which I have interpreted as reflecting a certain approach to gender equality. I have also analysed the presuppositions, implying what the premises of the texts are mainly saying, e.g. the positioning of women in the programmes and what is silently presupposed to be known and accepted by the readers. An example of such a presupposition is when women and men are not perceived of as being influenced by a gender order, but as individuals, as in the Danish action plan. In such cases it is silently presupposed that there are no particular problems for women entrepreneurs because of their female gender.

With regard to supporting documentation, I have tried to find all the current national level support efforts for women's entrepreneurship in the Nordic countries. The search for material was performed on the internet, via search engines, by search functions on various ministries' and governmental agencies' home pages, and by contacting various civil servants working in national agencies and ministries. Approximately 14 policy documents and eight homepages on the internet were found relevant for the analysis (see the Appendix 1). Because of the limited availability of English translations of Finnish programme documents, the analysis of Finland to some extent builds on secondary sources and is more limited than those of Denmark, Norway and Sweden, where close and detailed readings of the programme texts were possible. Regarding Iceland no written material is available in English, so instead the material consists of a compilation of activities supporting women's entrepreneurship in Iceland made by the Icelandic reference group member. The variation in the material analysed limits the analysis to some degree, but making the Nordic comparison justifies the inclusion of all countries. That the material varies, and that no programme or plan for supporting women's entrepreneurship exists in Iceland, is also considered a finding of this study. Furthermore, the preliminary findings have been discussed with a reference group for the Women's Entrepreneurship and Innovation in Sparsely Populated Areas of the Nordic Countries project, from which this paper results. This has helped me corroborate the findings and complement the material. The reference group consisted of representatives from governmental organizations in the Nordic countries working to support women's entrepreneurship and the Nordic Innovation Centre.

# Analysing support for women's entrepreneurship

To analyse the support programmes for women's entrepreneurship, I designed an approach that builds on a framework developed by Mayoux (2001) and applied by Wilson *et al.* (2004) and Braidford and Stone (2008). This framework analysed three distinct paradigms underlying current debates on best practice for supporting the development of women's micro and small enterprises employing up to 50 people. According to Mayoux, the three paradigms differ in their approaches to gender and the ways in which gender issues have been inserted into male and mainstream arguments.

The neo-liberal market paradigm has economic growth through stimulation of the market economy as its primary goal. Women's entrepreneurship is promoted mainly on the grounds of efficiency and contribution to market growth. Women are perceived as an underused resource, which entails a downplaying of constraints on women's enterprise. The approach to gender issues is focused on cosmetic changes in the terminology of regulatory frameworks, for instance, increasing women's access to capital through microfinance programmes and business training.

In the feminist empowerment paradigm, focus is on poor self-employed women and causal workers 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 in which it reinforces gender subordination and poverty. Emphasis is on women's equal representation in economic decision making and the need to challenge powerful vested interests. 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 according to Mayoux, it is characterized by what

is in many ways an "uneasy marriage" between the promotion of market growth and a feminist development critique. Policy building on this paradigm continues to treat gender issues as special cases requiring attention and extra costs, rather than an integral part of mainstream policy and budgeting.

Also instructive for my analytical framework is research into gender mainstreaming (Rees, 2005). Rees places gender mainstreaming in relation to two other broad approaches to gender equality in the European community, roughly characterizing three time periods: the 1970s, 1980s and 1990s onwards. The first period is characterized by equal treatment, which Rees describes as tinkering, focusing on individual rights and legal remedies. The second approach, that of the 1980s, is called tailoring and is characterized by a focus on group disadvantage, special projects and measurement. Currently, gender mainstreaming is the approach in use and is captured by Rees in the term transforming, marked by a focus on systems and structures that give rise to group disadvantage, and integrates gender equality into mainstream systems and structures. The first two approaches, tinkering and tailoring, in Rees view build on a liberal feminist perspective in which male norms are still accepted. These approaches stress measures such as better equipping women for competition with men, but not questioning "the rules of the game" that were not designed for women in the first place. Gender mainstreaming (transforming) is instead focused on changing mainstream policies, deconstructing power relations and seeking to redistribute power.

Furthermore, I have chosen to apply Bacchi's (1999) analytical approach "What's the problem represented to be" to analyse the underlying problem formulations contained in the goals of support programmes for women's entrepreneurship. I believe that Rees' (2005) and Bacchi's (1999) approaches complement the analytical focus of Mayoux (2001) because they can be used to examine more deeply how policy measures are to be adopted, while Mayoux's paradigms help me analyse why they are adopted and what rationales underlie the choices of goals and measures in the national policy programmes. I perceive the neo-liberal market paradigm as approximately corresponding to a tinkering approach to gender equality. The interventionist poverty alleviation paradigm approximates the tailoring approach to gender equality, and the feminist empowerment paradigm generally matches the transforming approach to gender equality.

# 5. Findings: a spectrum of policy support for women entrepreneurs in Nordic countries

In this section of the paper, the analysis compares the Nordic countries' support for women's entrepreneurship.

#### Scopes and time frames

I can conclude that the Nordic countries are marked by some differences in their efforts to support women's entrepreneurship. First, all countries have a programme or action plan to support women's entrepreneurship, with the exception of Iceland. Most of the Nordic countries thus promote special programmes for women, an approach encouraged in the literature (Braidford and Stone; Tillmar, 2006).

The programmes and plans vary in extent, but I find that Norway and Sweden have extensive programmes in place. Norway has an action plan for more entrepreneurship among women, for the years 2008-2013, with a range of measures, each with an estimated budget, but no total sum is presented in the programme. Sweden had the national

Support for women's entrepreneurship programme to promote women's entrepreneurship in place in 2007-2009, costing 100 million SEK per year, and this was continued for one year in 2010 (87 million SEK).

Norway has engaged a range of ministries and governmental agencies in the programme. The current support system, administered by government agencies, is also applied in the transformation or gender mainstreaming of the programme. The Swedish Agency for Economic and Regional Growth administers most of the Swedish programme, while the Swedish Governmental Agency for Innovation Systems is responsible for a research initiative. Sweden has also engaged a range of regional actors (the county administrative boards and their equivalents) to administer the majority of the programme (in terms of funding and number of projects) consisting of business and innovation development. Among the Nordic countries, Norway and Sweden appear to budget the largest sums to support women's entrepreneurship. These countries' programmes seem to continue a long tradition of programmes supporting women's entrepreneurship.

In 2004, a working group on women's entrepreneurship was established in Finland (Kyrö and Hyrsky, 2008). 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 a range of measures that are rather extensive, but the total budget is unknown to me and is funded exclusively by the European Social Fund.

In Denmark, the national action plan for women entrepreneurs scheduled for 2009-2011 and initiated and published by the Danish Enterprise and Construction Authority state agency, is the first of its kind and hence is not a continuation of any action. The Danish action plan somewhat ambivalently balances the view that there are no problems for women entrepreneurs in the existing system and the action plan, which is apparent in the following citation:

The existing systems already fulfil women's needs when starting and growing their businesses. For example, the Business Links' personal guidance processes are attuned to the individual entrepreneur – and thereby the specific needs or challenges for female or male entrepreneurs' (Erhvervs- och byggestyrelsen (the Danish Enterprise and Construction Authority), 2008, p. 37, my translation).

Consequently, the plan may be regarded as rather limited in its scope because few actors are engaged, mainly the Danish Enterprise and Construction Authority and Business Link South Denmark. The budget for the Danish plan is unknown to me. Iceland lacks a more general national strategy to support women's entrepreneurship. There are, however, some public policy initiatives that emerged in Iceland in the 1990s with the establishment of two grant schemes: the Women's Fund (Kvennasjóður) and The Women's Loan Guarantee Fund (Lánatryggingasjóður kvenna). There are also other initiatives in Iceland, like courses for women entrepreneurs.

It is interesting that the longest term programme for women's entrepreneurship is in Norway (2008-2013), with shorter or unclear time frames for the other countries. TEM (2010) interestingly notes the problem of project-based actions and short-term funding because they cause no long-term learning or changes in public policies. Indications at the reference group meeting for the project, of which this paper is part, were clear on a certain "political fragility" regarding the issue of women's entrepreneurship because it requires support from one or more politicians. Without such support, it is postponed or never developed. Support for women's entrepreneurship thus does not seem

to be "self-evident". However, one should bear in mind that there have been projects since the beginning of the 1990s in Sweden (Nutek, 2005) and Iceland, since the late 1990s in Norway (Jensen, 2005) and in Finland since the late 1980s (Kyrö and Hyrsky, 2008).

Uses of paradigms and gender mainstreaming approaches

The programmes, action plans and efforts in the various countries contain a range of measures supporting women's entrepreneurship. The programmes and plans are analysed to reveal the underlying paradigms and rationales for supporting women's entrepreneurship in the Nordic countries. I have found that Norway can be placed at one end of a spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm seeking to tailor and/or transform the existing support system, although it is also influenced by other paradigms. The overarching aim of the Norwegian action plan is as follows:

The Government wants to prioritize the promotion of entrepreneurship among women all over the country through creating a more gender equal and diverse industry. The point of departure is that a higher share of women entrepreneurs will contribute to more value creation, greater flexibility, more innovation and greater ability to adapt in the economy (Departementa (Ministries), 2008, p. 5, my translation).

This goal, according to my interpretation, encompasses elements from the feminist empowerment paradigm - the explicit mention of gender equality as a goal. The neo-liberal paradigm is evident because value creation is mentioned as a goal and as the action plan, in a literature-based section, discusses what the central challenges are in getting more women to establish and develop more businesses. The challenges can be summarised as following a rather individual focus on women and perceiving of them as lacking competence, networks, role models and access to financial capital. Furthermore, the poverty alleviation paradigm is included as the spatial dimension in promoting women's entrepreneurship in all of Norway and in the diversity in industry. This can be interpreted as encompassing all kinds of women entrepreneurs and entrepreneurial activities. Norway's action plan lies well in line with research findings supporting a transforming approach to gender equality in the context of women's enterprise (Wilson et al., 2004). Norway appears to build most clearly on an understanding and recognition of gendered inequalities – the gender-segregated education system and labour market – and their influence on women's entrepreneurship. For example, there is an understanding of the gendered nature of parental leave making it problematic for women entrepreneurs to be on leave, and Norway has launched a policy measure concerning the right to parental benefits with 100 per cent coverage for the self-employed. Moreover, Norway promotes a measure granting men more parental leave to support women's entrepreneurship. This indicates a view where men are just as responsible as women for the taking care of children. The perspective that men's and women's work and life balances are interconnected, and that women's entrepreneurship might be influenced by a support measure centred on men seems quite unique in the context of the Nordic countries, as well as in a larger international context.

In contrast, I find Denmark at the other end of the spectrum. In the Danish national action plan for women entrepreneurs, the overarching aim is influenced by a neo-liberal market paradigm:

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 (the Danish Enterprise and Construction Authority), 2009, p. 4, my translation).

The Danish national action plan clearly focuses on economic growth, even at the level of the individual woman entrepreneur, because one goal is to promote growth among business owners. There is also an emphasis on the differences between men and women entrepreneurs, and accordingly a view of the woman as a poorer kind of entrepreneur. The focus in the Danish action plan is mainly on the (potential) women entrepreneurs because gender segregation in education, or in the labour market, have not been recognized or mentioned and because no problems with the current support system have been identified. The Danish discourse on supporting women's entrepreneurship can, therefore, be said to neither recognise any existing problems with gender equality (or for women), nor really support women entrepreneurs, as there are limited analyses of the problems and challenges they might encounter as women. According to the action plan, women should improve their competence and drive to start growing businesses. This can be interpreted as both a highly individual 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, education, courage and possibly diligence.

Between these extremes, I place Sweden, Iceland and Finland with a mix of the neo-liberal and feminist empowerment paradigms. In Finland, there is a focus on economic growth, but also recognition of the connection between family life and entrepreneurship. The overall impression is, however, a rather limited Finnish programme that does not rely on a transforming gender approach, even though it is grounded in an understanding of the gendered labour market and education system and aims to change the position of women (Kyrö and Hyrsky, 2008).

Iceland's initiatives focus on providing microcredit for women entrepreneurs, which is well in line with a neo-liberal paradigm and a tinkering approach to gender equality. In addition, the Icelandic Institute of Regional Development and the Ministry of Social Affairs jointly offers services of equal rights and employment consultants in targeted areas of Iceland with the main goal of increasing job opportunities for women and helping them to establish and run their own businesses. The Icelandic approach to gender equality also seems to be a tailoring one, focusing on complementing the existing support system with special measures for women.

In Sweden, few transforming gender equity measures and efforts are evident, but its measures seem to tailor the existing system. However, Swedish efforts are based on a view that men and women entrepreneurs are similar and thus there is recognition of gendered labour market and education system segregation. At the same time, the Swedish programme focuses on individual women as needy and lacking since the measures to a large extent consist of mentoring, networking, role models and business development. The aim of the Swedish programme 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 new ways of using their expertise, creativity and capacity (Tillväxtverket (The Swedish Agency for Economic and Regional Growth) *et al.*, 2009a, p. 10).

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I interpret this aim as building mainly on a combination of a neo-liberal with a feminist empowerment paradigm, and as such it contains a tailoring approach to gender equality. In Sweden, there is also one measure for gender mainstreaming of the existing support system: gender training of business advisors In addition, some of the regional and local projects may have this as an element, although their focus is on business and innovation development.

# Diverse implicit problem formulations

The objectives in the various programmes and action plans can also be viewed as implicit expressions of the problem to be solved by the policy initiatives and the position of women (Bacchi, 1999). Denmark, Finland, Norway and Sweden all have the goal of supporting women's entrepreneurship for women to contribute to economic growth, and hence see women as an untapped resource. The implicitly formulated problem can be interpreted as: "women contribute too little to economic growth" and women should therefore become entrepreneurs to increase the country's gross national product, rather than for their own sake or out of their own interest. This macroeconomic rationale can also be seen in the Danish and Swedish goals of ensuring that women's businesses grow, with the implicit problem that women's businesses are too small in terms of turnover, number of workers employed and/or network-based growth.

A goal of both Norway and Sweden is to achieve a higher proportion of women entrepreneurs, whereas quantitative goals of varying kinds are presented. The problem implicit in this formulation can be interpreted as: "women make up too small a proportion, compared with a gender equal 40:60% balance". However, this goal alone can be achieved in various ways because it may entail a larger number of women entrepreneurs and/or a reduced number of men. An interesting question in the context of these goals is who the governments believe should and could become entrepreneurs. In the Nordic countries, it is difficult to imagine a large "pool" of non-economically active women because labour market participation for women is high (*Nordic Statistical Year Book*, 2008). In addition, the problem of a low proportion of women entrepreneurs in the labour market is implicitly formulated as too many women being employed by the public sector, and claims are made that the country would be better off if they worked in the private sector as entrepreneurs. There is no recognition that the problem may be one of too few men employed by the public sector, which could in the long run also imply an increased proportion of women entrepreneurs.

This quantitative goal can also be interpreted as being focused on the macroeconomic level rather than on the wishes of individual women. However, Norway is an exception in this respect as the goal of a gender balanced and diverse industry is promoted, which can perhaps be read as intended to change the gendering of the public sector as well. In Norway the quantitative goals are more clearly complemented by those intended to improve the balance of family life and the system for parental leave.

The overarching goal in Denmark is to encourage women to start their own businesses, and this is also stated in Sweden. This goal may imply the problem that "too few women are inclined to start businesses" (compared with men), placing women as "lacking" the right drive to become entrepreneurs. Changing the attitudes of 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 concerns who actually holds these wrong attitudes? In Sweden, it seems to be mostly school pupils

and university students (and to some extent the general public) that hold the problematic attitudes, as illustrated in the so-called ambassadors' programme (where more than 800 women from all over Sweden work as role models) conduct lectures in schools, at universities, in various networks or receive study visits and have media contacts. There is thus limited focus on changing the attitudes of actors in the existing public support system and among mainstream business support organisations.

In Norway, the focus is 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 has been reported, but a focus on changing media attitudes seems to be implied. One could imagine that other groups such as business advisors, financers (e.g. venture capitalists, business angles, etc.) and people in industry would also benefit from changed attitudes. Another goal is to improve knowledge (in Norway and Sweden) and statistics on women's entrepreneurship (Denmark, Finland, Norway and Sweden), which indicates an opinion that "too little information, analytical competence and statistics about women's entrepreneurship is available".

#### 6. Conclusions

The aim of this paper has been to analyse national state support programmes for women's entrepreneurship in the Nordic countries from a gender perspective. This analysis is important in order to avoid putting women in a secondary position to men, and thereby creating or sustaining a male norm in entrepreneurship support. The analysis conducted reveals that national support programmes, to some extent, and especially in some countries, tend to place women in a subordinate position to men and thereby sustain a male norm.

Furthermore, the analysis reveals that the Nordic countries vary in their underlying paradigms and rationales for supporting women's entrepreneurship. I can position Norway at one end of the spectrum because its policy programme is most clearly influenced by a feminist empowerment paradigm seeking to tailor and/or transform the existing support system through measures aimed at women. For policy makers this implies that if you want to promote women's entrepreneurship and avoid representing women as secondary, then the Norwegian example can be inspirational. At the other end of the spectrum, Denmark is focused most clearly on economic growth in line with the neo-liberal paradigm. The Danish denial of any problems with the existing system facilitates only cosmetic changes in the support programmes for women's entrepreneurship, such as increasing women's access to capital through microfinance programmes and business training. This portrays women as "secondary" entrepreneurs in need of help in order to become "proper" entrepreneurs. Between these extremes, I find Sweden, Finland and Iceland with their mix of neo-liberal and feminist empowerment paradigms. Programmes in these countries have few transforming gender equity measures and their efforts appear to merely tailor existing systems.

My analysis also finds that the most typical problem implicit in the goal formulations of the programmes and action plans is that women contribute too little to economic growth. Another problem is represented as women comprising too small a proportion of entrepreneurs and being over-represented in the public sector, instead of being entrepreneurs in the private sector. These implicit problem formulations can be said to place women in a position where they do not become entrepreneurs for their own sake or of their own will, but rather for the particular country's sake. This rationale

can be questioned on the basis of a gender perspective because it represents women as objects without a will of their own who can be steered toward the "right" activity, rather than people with their own goals and aspirations.

Generally, the study concludes that none of the programmes and/or actions plans analysed in this paper builds on a thorough understanding of entrepreneurship and entrepreneurs as gendered, conceptually or practically (Ahl, 2006; Bruni *et al.*, 2004; Pettersson, 2004). There are elements of such an understanding, most clearly in Norway and to some extent in Sweden. It is also questionable whether in the programmes and action plans of any Nordic country there is any recognition of the existing support system for entrepreneurs being based on a male norm (Tillmar, 2006). Most programmes do not seem to take gender equality seriously, and the results of their implementation therefore risk becoming counterproductive, with support to women actually reinforcing status quo in the gender order.

The study notes that although programmes and projects have continued for a considerable period in some Nordic countries, notably in Sweden, the form of these is questionable. I can ask why there are no longer-term structures to support women's entrepreneurship. This may be in line with a tailoring approach to gender equality, for example, in the form of more long-term support for women's entrepreneurship within existing support systems. Alternatively, a transforming agenda may emerge, whereby the male norm of the existing system is truly challenged and transformed, and in which women entrepreneurs would not require special measures because they would be obvious clients of the existing support structures.

If I return to the theoretical perspective applied in this paper, and the view that "doing entrepreneurship" is "doing gender" (Bruni *et al.*, 2004), this can be equated with the conclusion that "doing entrepreneurship support" is "doing gender". I can then ask what kind of gender national policy makers want – more equality amongst women and men in line with a transforming approach, or portraying women entrepreneurs as secondary to men, in line with a tinkering or tailoring approach, an image with little or no correspondence to "real" (potential) women entrepreneurs. If I then return to the research questions posed by Ahl (2006): are programmes supporting women's entrepreneurship really beneficial for women? And: is portraying women as secondary to men necessary for the organizations supporting women entrepreneurs and therefore unavoidable? The development of the interpretative framework in this study, and the results when applying it, provides the following answer: It depends what approach to gender is taken and on what paradigm a support programme is built. As Mayoux (2001) puts it: various goals imply various paradigms, underlying the support for women's entrepreneurship.

Policy makers should therefore be very careful in their formulation of goals regarding entrepreneurship and the means they want to apply in order to reach those goals: they should be highly aware that neither the goals nor the means are gender neutral. Consequently, if policy makers, on the one hand, strive for economic growth, women should be supported to contribute to market growth through, e.g. access to capital. However, if policy makers, on the other hand, seek to profoundly change the gendered character of entrepreneurship and introduce efforts to ensure that entrepreneurship support benefits women themselves, then programmes need to be transformed, e.g. through challenging powerful interests and involving and changing the approach of regular support actors. Also, if policy actors want to take a "middle course"

the promotion of special support for women could be applied, seeking to couple the goals of market growth with a feminist critique.

The analysis in this paper is centred on national programmes and actions to support women's entrepreneurship. I have analysed the paradigms and approaches upon which they are based. Events in regional and local settings when the programmes or action plans are implemented are, however, outside the scope of this paper, but would make for interesting studies. Studies analysing regional and local projects in greater depth are needed to reveal both their exact outcomes and the experiences of their women participants.

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