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## **How Policy Positions Women Entrepreneurs: A Comparative Analysis of State Discourse in Sweden and the United States**

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-Women (female) entrepreneurs; Gender; Entrepreneurship policy; Sweden/United States;  
Discourse analysis

### **Abstract**

This research compares the positioning of women entrepreneurs through entrepreneurship policy over two decades (1989–2012) in Sweden and the United States. Given Sweden's uniquely family-friendly welfare state, we could expect different results, yet in both countries we find a legacy of discourse subordinating women's entrepreneurship to other goals (i.e., economic growth) and a positioning of women as 'other', reinforcing a dialogue of women's inadequacy or extraordinariness without taking full account of the conditions shaping women's work experience. From this analysis we derive a conceptual schematic of assumptions presented through the discourse, aligning and distinguishing the U.S. and Swedish approaches.

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## **1. Executive summary**

Governments develop policies and then programs to promote business start-up and growth because the creation and support of infrastructure that encourages innovation and business development is seen as a worthwhile national investment in future economic prosperity. Women, and other demographic classes, are specifically targeted within such comprehensive policy approaches in many countries.

In this research we question how such policies position women entrepreneurs in Sweden and the United States, intranationally and in comparison. What are the stated and embedded objectives of these targeted policies, and how do they conceive of the roles of women (and therefore, men) in business and society?

Policies and programs for women entrepreneurs are routinely evaluated for design and effectiveness but not for their impact on the overall position of women in the context of life opportunities and equality. These issues are largely unexplored within business entrepreneurship and associated fields; contributions to entrepreneurial ecosystem development are generally assumed to result in positive outcomes only. However, documented historical patterns of entrepreneurial engagement by women, including industries engaged in, rates of participation, and levels of monetary success, suggest that business ownership may not be unequivocally beneficial for women.

We selected the United States and Sweden for study because they are comparable in many ways; both are rich, innovation-driven economies that subscribe to gender equality in the workplace. But striking differences in policy orientation are present: most prominent is Sweden's state-funded commitment to provide comprehensive family care that makes it comparatively easier for Swedish women to combine work with primary family responsibility (the norm in both countries). We were interested in whether the recognition of women's gendered family role was also reflected in entrepreneurship policy, thus creating a stronger foundation in Sweden for women entrepreneurs as well.

Our research approach is based on Foucault's theory of discourse. Language is not innocent: it has implications for how objects are positioned – in our case, women entrepreneurs. Looking for how policy motivates support for women's entrepreneurship, we analyzed the discourse on women's entrepreneurship in public policy documents over two decades (1989–2012) in both countries. We consider these findings comparatively.

Our work suggests that the policy discourse on women's entrepreneurship in both countries tends to reproduce women's secondary position in society rather than improve it. Further, public dialogue in both countries treats women's entrepreneurship as a means to a wider end, rather than an accomplishment in itself. This is the result of a number of unquestioned assumptions, embedded historically and currently including the imperative of economic growth before gender

equality, the male norm of entrepreneurship, the assumption of women as ‘different,’ the exclusion of men in the policy dialogue, the constitution of entrepreneurship as an individual undertaking, and the exclusion of family and reproductive work as part of the entrepreneur’s life commitment. A welfare state system in which part of reproductive work is publicly paid for and organized – thus freeing women, who operate under gendered norms, to participate in the labor market – made no discernible difference in how women were positioned. While we expected differences in policy, we found that the discursive practices were for the most part similar, if not the same.

Our research contributes to entrepreneurship theory by showing the strong influence of underlying assumptions in policy discourse. We conclude that the value of entrepreneurship should be theorized in context as well as in the specific. One cannot ignore the full lives of entrepreneurs, including their family commitments and the societal structure in which they live. We encourage an abandonment of the individualist approach (i.e., the great man) in entrepreneurship theory and a continued challenge to the gendered male-entrepreneur norm. This research also encourages a thoughtful review of entrepreneurship policy by nations interested in both furthering economic growth and social welfare.

## **2. Introduction**

Research showing that most new job creation comes from new business development (Birch, 1979; Eisinger, 1989; Powell, 2008; Walzer, 2007) has led governments worldwide to support entrepreneurship via public policy vehicles of law, regulation, programming, and budget allocation (Henrekson and Stenkula, 2010). Recent scholarship has questioned such support, noting negative effects such as increased financial hardship for individuals (Shane, 2008), negative effects on family well-being (Jennings et al., 2013), and even impacts considered dark and exploitative (Rindova et al., 2009). Research on women’s entrepreneurship, for example, confirms that most new women owned businesses are necessity-based businesses in female gendered occupations with low earnings potential (Arum and Müller, 2004). Further, entrepreneurship practices reify traditional gender roles (Gurley-Calvez et al., 2009; Marlow and McAdam, 2012). The common assumption that entrepreneurship benefits women by advancing economic health for women themselves (Gatewood et al., 2014) does not always hold. Such findings motivate a critical, feminist study of public policy to explore how entrepreneurship may not be the social and economic panacea for women it is often held out to be.

In this article we analyze and compare policy for women’s entrepreneurship over a 20-year period in two select countries. We define public policy as the action taken by government to address a particular public issue to protect and benefit the population (Johns Hopkins, 2014). We have chosen Sweden and the United States since they are in many ways comparable: both are rich, innovation-driven economies (GEM, 2013), both have policies and programs for women’s

entrepreneurship, and both subscribe to gender equality in the workplace. But Sweden does the latter in a different way than the United States. Many traditional women's responsibilities such as child care are to a larger extent organized by the state and paid for by tax money, making it comparatively easier for a Swedish woman to combine work and family. We are interested in whether this is also reflected in entrepreneurship policy, thus creating better conditions for women entrepreneurs in Sweden.

While studies on entrepreneurship policy are typically concerned with design, implementation, and impact (Audretsch, 2013; Lundström, 2008) or on the policy process (Arshed et al., 2014), we offer a new perspective by focusing on policy formulation itself. Using a discourse analytical approach (Foucault, 1972b), we explore policy texts to identify discourses produced and reproduced that have power implications for women. Our research question is: How does the discourse on women's entrepreneurship in policy in Sweden and the United States position women and their entrepreneurship?

The study contributes to an emerging body of constructionist/feminist research on entrepreneurship discourses. Scholars have, for example, analyzed media (Achtenhagen and Welter, 2011; Iyer, 2009; Wallis, 2006), business periodicals (Gill, 2013), popular narratives (Smith, 2010; Smith and Anderson, 2004), teaching material (Ahl, 2007b; Jones, 2011) and entrepreneurship research (Ahl, 2004; Bruni et al., 2004). All results point to the male gendering of entrepreneurship and the stereotyping and second-ordering of women. Will government policy specifically aimed at supporting women break this pattern?

The following section sets the context for our study. We describe the two different welfare states in order to clarify why, from a feminist perspective, we expect their policies to be different, with different outcomes delivered for women entrepreneurs. The ensuing methodology section discusses discourse analysis as theory and method. In our findings we first give an overview of programs and policies in each country, then we compare the discourses in both countries, and finally, we synthesize the findings across countries. Our conclusions challenge the normative assumption that entrepreneurship as promoted through policy delivers only positive value; the picture, in fact, is more complicated.

### **3. Why Sweden and the United States make an interesting comparison**

#### ***3.1. Two countries with different welfare state regimes***

The most cited current welfare state model (Esping-Andersen, 1990, 2009) theorizes the effects of different welfare state regimes on social stratification, distinguishing among welfare states according to their degrees of de-commodification, that is, the degree to which an individual can maintain a livelihood without relying on the labor market. Social-democratic welfare states have a larger degree of de-commodification than liberal states. But the model has been criticized for

overlooking gender relations, unpaid caring work, and the internal division of labor within the family/household. Feminist scholars have developed several alternative or modified typologies in response, taking women's unpaid work in the family into account (Boje and Ejrnaes, 2012; Budig et al., 2012; Folbre, 1994; Lewis, 1992; Melby et al., 2009; O'Connor, 1993; Orloff, 1993; Sainsbury, 1994, 1999). Any one model will not explain all country variations (O'Reilly, 2006), but what all of them predict is that the construction of the welfare state will have consequences for women's life chances based on their sex and on the gender constructions of their society.

According to the United Nations Gender Equality Index (UNdata, 2012), Sweden does a better job than the U.S. in this respect. Sweden is consistently ranked within the top three exemplars over the years, whereas the U.S. comes further down the list, in the 42<sup>nd</sup> position in 2012, for example. Important differences in family policies are part of the explanation. Whereas women all over the world do the lion's share of unpaid caring work, Sweden, unlike the U.S., has outsourced some of this responsibility to the public (government funded) sector, thus making it easier for Swedish women to combine work and family.

Sweden has been characterized as a social democratic welfare state regime (Esping-Andersen, 1990), as a weak male breadwinner system (Lewis, 1992), and as a nation with an extensive family policy system (Boje and Ejrnaes, 2012). There is a well-developed, publicly funded universal health insurance system, unemployment insurance, and social assistance system, but the state also takes responsibility for children and the elderly, with publicly subsidized day care centers, public schools and universities, paid maternity and paternity leaves, medical and social care for the elderly, and the statutory right to stay home from work (also paid) with sick children for either parent—all financed through the tax system. These policies have resulted in a high rate of labor market participation for women and a comparatively low degree of social stratification. It has also created jobs for women in the public sector: 82% of women aged 20–64 are in the labor force, and about half of them work for the public sector (Statistics Sweden, 2012).

The U.S. system, referred to as the Anglo-Saxon liberal welfare state regime (Esping-Andersen, 1990) and as a strong male breadwinner system (Lewis, 1992), relies on market mechanisms to create welfare for the population supplemented by government investments, philanthropy, and a system of nonprofit organizations that are publicly subsidized through tax relief and that assume responsibility for a wide variety of social welfare programming. The government is a party to these elements of the welfare system but not in the expansive and fundamental way as found in Sweden. In the U.S., childcare and pension plans are poorly developed in the public sphere, and access to healthcare is only recently coming online as a somewhat publicly managed system. Many alternatives around these fundamentals are delivered privately, and access to them is often wealth related. Public school education up to college is guaranteed and available, though private and public college education is expensive for many,

sometimes prohibitively. Larger U.S. employers and, to a lesser degree, some medium and small sized enterprises offer health insurance plans and a structure for private group pensions. Thus, compared to Sweden, individuals in the U.S. rely less on the state and more on the market, or on philanthropy or extended family/community networks, with few universal entitlements. The degree of social stratification is large in the U.S. compared to Sweden, and combining gainful work and caring obligations can be considered more difficult for most people.

### ***3.2. One system pushes women toward entrepreneurship, one toward employment, yet both support women's entrepreneurship***

In theory then, a strong male breadwinner system (Lewis, 1992), as in the United States, should reduce women's labor market participation, whereas in a weak male breadwinner system, such as in Sweden, motherhood and other family responsibilities should have less of an impact on labor market participation. As expected, this theory holds true for employment (as opposed to self-employment) in the two countries. However, the effect on women's engagement in entrepreneurship is different. It turns out that the U.S. has *more* women owned businesses as a percentage of all businesses than Sweden. In the U.S., 29% of businesses are majority women-owned (Womenable, 2013). The figure has leveled out, but represents a dramatic increase since the 1972 census when women were reported to majority own only around 5% of businesses. The most women-owner-dominated industries in the U.S. are healthcare and social assistance (53%), followed closely by educational services (Womenable, 2013).

Levels of self-employment, while increasing, are also becoming more bifurcated by class and sex in the United States. Women professionals do relatively well, but most women entrepreneurs are found in low-skilled, low-paid occupations, with the greatest earning penalties incurred by wives and mothers who start small, home-based businesses to balance work and family (Arum and Müller, 2004; Budig, 2006a, b). Responsibility for family directs women into part-time entrepreneurship in lower income and sex-segregated industries. Gurley-Calvez et al. (2009) found that self-employed women spent significantly more time on home and children than women who were employed by others. Further, a 22-country study found a direct relationship between family policies and women's self-employment: children, low levels of education, short school hours and maternity leaves without reasonable replacement wages predicted women's entry into non-professional self-employment. The effects were strongest in liberal countries with few policies to reconcile motherhood and work (Tonoyan et al., 2010).

Given that the Swedish welfare state makes it easier to combine full time work with family obligations, one would, as Fairclough (2012b) predicts, expect boosts to self-employment levels similar to those seen for employment. But high levels of gender equality in developed countries with policies geared toward employment protection and parental leave benefits to help ensure

income stability have the opposite effect. Klyver et al. (2013) show that women are less likely to start businesses in such countries, particularly in male-dominated industries. In 2011, 23% of Swedish businesses were majority women-owned (Tillväxtverket, 2012a), a figure which has been more or less the same since 1940. Start-up rates are higher, but so are rates of company closure. However, the gendered pattern of the business landscape is the same as in the U.S. The only two female-dominated industries in Sweden are services and care, where just over 50% of businesses are women owned—hairdresser being a typical example (Tillväxtverket, 2012a).

In summary, the two countries have different welfare systems with different effects for women's life conditions. The U.S. system tends to push women with family responsibilities into entrepreneurship, whereas the Swedish system holds women in employment. At the same time, most women entrepreneurs as well as employees remain at the low end of the earnings scale in both countries. Less than 30% of all businesses in Sweden and the U.S. are majority owned by women, and these figures are much lower in specialized, wealth creating areas such as technology and growth. Both countries are a long way from equity of access to business ownership and its often attendant power and influence.

However, governments in both countries appear to want to do something about this. Both Sweden and the U.S. have longstanding records of policy development and implementation around women's entrepreneurship, including state strategic and financial support. In both countries, influential women have been instrumental in the creation and implementation of those policy platforms. There is clear evidence of intentions and efforts to move toward equality in entrepreneurship performance, but so far success has been limited.

The high cost of child care in the U.S., along with a persistently gendered division of household and caring work, could be a possible explanation for the U.S. situation, but if we look at Sweden, we see that even with an extraordinary level of state support for family care, programs for women's entrepreneurship have not changed patterns in any fundamental sense. This makes us wonder how women's entrepreneurship is positioned through policy and what the relevant policy is meant to achieve. We investigate this through an analysis of policy documents over two decades from both countries.

## **4. Research methodology**

### ***4.1. Discourse analysis as theory***

Our first step was a historical overview of policies and programs for women's entrepreneurship using secondary data complemented by interviews with key informants as our sources.<sup>3</sup> This

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<sup>3</sup> We interviewed three people in the U.S: one from the Small Business Administration, one from a Woman's Business Center, and one from a Small Business Development Center. In Sweden we interviewed one person from the Swedish Agency for Economic and Regional Growth and one from a Regional Resource Center.

serves as background information and is reported first in our findings. The second step was a discourse analysis of select policy documents over a 20-year period. Discourse analysis is both a conceptual and a methodological approach to scholarship that has been refined by social science over the latter half of the 20<sup>th</sup> century for the purposes of considering and discussing social reality in new, productive ways.<sup>4</sup> It is concerned with discourse—language as spoken and written—as it may appear in narratives, in conversations and dialogue, in debate, or, as in this study, in expressions of public policy through official reports and discussions.

Discourse analysis builds upon the idea of language as constitutive, as opposed to representational. There is alignment between the ideas of discourse analysis and those of social construction (Berger and Luckmann, 1966; Phillips and Hardy, 2002): it is only possible to understand the world if one has access to a pre-understanding of some sort that orders categories in a comprehensible way; the use of a system of language provides such an ordering. Discourse as a linguistic practice has been described as “a group of claims, ideas and terminologies that are historically and socially specific and that create truth effects” (Alvesson and Due Billing, 1999, p. 49, authors’ translation); “a system of statements which construct an object” (Parker, 1992, p. 5); and “a set of meanings, metaphors, representations, images, stories, statements and so on that in some way together produce a particular version of events” (Burr, 1995, p. 48). What these definitions share is the position that discourses have effect: they are neither neutral nor passive. This effect, Foucault (1972a) tells us, has power implications, that is, it renders thought and action feasible or infeasible, legitimate or illegitimate, and it also orders people (as well as objects, ideas, etc.) in relation to each other.

Such power is exercised (rather than possessed), Foucault (1995, p. 26) states. By drawing upon discourses, we allow our actions to be presented in an acceptable light; we define the world or a person in a way that allows us to do the things we want to do. Power is therefore a condition and an effect of discourse; it is not something that restricts, coerces, or excludes, but rather something that is produced. The more people draw on the same discourse, whether knowingly or unknowingly, the more institutionalized it becomes and the more powerful it is. Discourses of gender, for example, create persistent and effective power relations.

Studying—and challenging—power relations is also a research interest of feminist theory. In alignment with the epistemological basis of discourse analysis, we start from post-structuralist feminist theory, which perceives gender as socially constructed. This is an alternate view to social or liberal feminist perspectives, which hold essentialist views of gender (for a comprehensive critique see Ahl and Marlow, 2012). Through discourse, humans in social interaction construct

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<sup>4</sup> For an overview, see Schiffrin et al. (2003). For a critical discourse analysis overview, see Fairclough (2012a). For methodological approaches, we recommend Phillips and Hardy (2002) as an excellent starting point. To review applications in business and management scholarship, see, e.g., Maguire and Hardy (2009) or Grazzini (2013).

their reality, including constructions of femininity and masculinity, that is, ideas of how women and men do and ought to behave. Regarding gender as socially constructed and not synonymous with biological sex not only implies a rejection of the idea that men and women can be adequately described by essential differing qualities, but it also implies reference to power; gender relations within the context of society and people's lives are of interest. This perspective also extends the research objects from gendered bodies to anything gendered, such as gendered policy.

#### ***4.2. Discourse analysis as method***

Discourse analysts use many different ways of organizing and analyzing data (see Winther Jørgensen and Phillips, 2002; Wodak and Meyer, 2009; Wood and Kroger, 2000), often starting from a content analysis. What distinguishes discourse analysis, however, from ordinary content analysis is the way in which the material is interrogated: the analysis focuses not only on what the content is but also on what it does; what is included and what is not; what is implied and what is asserted. In other words, it looks at its data as productive rather than representational.

In our study we proceed empirically with an analysis framework based on Foucault's theories as developed by Ahl (2007a). Foucault defined discourses as "practices which systematically form the object of which they speak" (Foucault, 1972a, p. 49). The first task is thus to decide what the object is. In our case it is women, women entrepreneurs, or women's entrepreneurship. Foucault further details certain discursive practices that uphold a discourse. These become central organizing tools of the method. The first and foremost of these discursive practices are assumptions that are taken for granted. Sometimes such assumptions can be clearly identified directly in text, but more often they must be inferred from the narrative record. In this research we look for assumptions embedded in the motivations to develop and implement policy on women as entrepreneurs and on their ventures.

A second discursive practice is that which is excluded, that which cannot be said, that which is not said. This comes about because of choices made and because of embedded assumptions, intentional and assumed. To identify these practices, a comparative research structure is valuable. By investigating how the policy record compares across countries, we can recognize what is obvious in one and absent in the other, how discourse is nuanced, as well as what is absent in both. A third discursive practice, embedded throughout this research, is the role of institutional support. The examination of this practice is implied in our research design in that we examine policy writings. We are also interested in how institutional discourse changes over time; hence our longitudinal study of policy documents. Here, changes in assumptions and exclusions are viewed over a 20-year period.

### **4.3. Data selection**

In the United States our data for the discourse analysis was comprised of the series of annual reports of the National Women's Business Council (NWBC) from 1989 to 2012, except the years 1996, 1997, 1999, and 2007, when no reports were produced (NWBC, 1989–2012). The Women's Business Ownership Act of 1988 says that NWBC is a "bi-partisan Federal government council created to serve as an independent source of advice and policy counsel to the United States President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners" (GPO, 1988). The Council has 15 appointed members; none are government employees. Eight members are women business owners or chief executives, half in the political party of the U.S. president and half who are not. Six represent national women's business organizations. The NWBC is supported by a federal staff including an executive director. We chose this data because we considered it the best and most consistent record of policy discussion in regard to women's entrepreneurship available in the United States. (Unlike Sweden, no written record of congressional discussion of women's entrepreneurship has been recorded recently). The reports run from 25 to 75 pages per year and include overviews of policy discussions, policy recommendations, reports on activities of the Council and partner organizations, and descriptions of research conducted or funded by the Council, including the rationale for such projects. The original U.S. data sources included more than 1000 pages of text.

Sweden has no organization comparable to the NWBC, but on the other hand, it does have more government material available to the public. Swedish policy is often preceded by extensive public investigations that, along with government decisions and transcribed parliamentary debates, are freely accessible on the Internet. We therefore selected policy texts produced by the Government of Sweden, by the Swedish Parliament, and by the Swedish Agency for Economic and Regional Growth related to the two main programs for women's entrepreneurship during this time period, *the Resource Centers for Women*, started in 1993, and *Promoting Women's Entrepreneurship*, which began in 2007. From this subset, we made a selection of 17 texts using the following criteria: 1) the text should either inform or communicate policy, and 2) the text should contain information on the motivations for the program or policy. Approximately 2500 pages of text were considered in making and analyzing these selections. The U.S. and the Swedish material are not identical in type, but they are comparable in kind. Both communicate official public policy and advocacy around the issues of women's entrepreneurship.

### **4.4. Data analysis**

We began with a content analysis, looking for content regarding motivation of policy and the positioning of women and their entrepreneurship. We first read through each full set of selected documents to construct an overall timeline of events and discussion topics. We then re-read each

narrative document and selected sentences, words, and phrases that addressed the research questions, creating a table of about 60 pages of single-spaced data for the two countries combined. For language reasons, the Swedish data table was produced by the Swedish author, and the US table by the US author. Next, we discussed the findings between us and developed a common coding procedure. We then produced a first-cycle descriptive coding of those sentences, words, and phrases in light of the research question with the aim of identifying the stated motivation of the narrative fragment. Following Saldaña (2012, p. 3), we took a code to be “most often a word or short phrase that symbolically assigns a summative, salient, essence-capturing and/or evocative attribute for a portion of language-based or visual data.” Consider, for example, the following U.S. policy text from the year 2000:

This discussion led to the filing of a legal petition in September 1999 with the SBA (Small Business Administration) requesting that the SBA Administrator grant WOBs (women owned businesses) the ‘disadvantaged’ status needed to freely participate in contract assistance programs.

This text fragment was assigned the short phrases, “women’s business are *disadvantaged*,” “women’s businesses are *not free*,” “women’s businesses *need special help*,” and (*assumption*) “*all* women owned businesses are disadvantaged, not free and need special help.” The next step was to produce a written analytic memo addressing the research questions for each document individually.

In the second-level coding process, we reviewed the first-level coding of stated motivations and searched for the structure of assumptions and exclusions underlying the motivations which were then, by reference, also identifiable in the original text. Next, we reviewed the material, looking for patterns across time. From this, we produced a final data table for each country with a set of persistent, influential discourses. The Swedish data table was translated to English by the Swedish author. Throughout the process we discussed and analyzed the findings comparatively, across countries, to produce our understanding of the discourses and the underlying assumptions and exclusions. The tables were reduced substantially for inclusion in this article (Tables 2 and 4).

## **5. Findings**

### ***5.1. Programs specifically for women’s entrepreneurship in the United States***

The U.S. government has had a long tradition of supporting small businesses and entrepreneurship through policy and programs (see Table 1), beginning with the establishment of the Small Business Administration in 1953. Federal government SBA offices administer, for example, advisory and mentoring programs as well as a small business loan guarantee program delivered by private banks. Business development advice is also handled by a large network (over 1000 locations nationwide) of independent Small Business Development Centers (SBDCs).

**Table 1**

Key dates in U.S. policy making in regard to women entrepreneurs.

<b>Year</b>	<b>Policy</b>
1953	The U.S. Small Business Administration (SBA) is created.
1974	The Equal Credit Opportunity Act is passed.
1975	The National Association of Women Business Owners is formed.
1979	The Office of Women's Business Ownership in the Small Business Administration is formed.
1979	Five percent (5%) of federal government procurement to women's businesses is mandated.
1988	The National Women's Business Council is established by Congress.
1988	The Office of Women's Business Ownership is given responsibility for specific programs for women in business implemented locally by Women's Business Centers.

The Equal Credit Opportunity Act of 1974, which forbade lenders from discriminating in lending approvals on the basis of sex, could be considered one of the most direct, significant, and early policy acts for women entrepreneurs in the country. The first specialized women's business program in government, The Office of Women's Business Ownership in the Small Business Administration (SBA), was created in 1979 and was charged to serve and advocate on behalf of women business owners. Concurrently, federal procurement set-aside goals for women-led companies were put in place, and a robust set of private corporations followed suit.

Through the Women's Business Ownership Act of 1988, a number of important changes to policy were accomplished. First, the Equal Credit Opportunity Act was strengthened as states were prohibited from having laws requiring the signature of a woman's spouse or male relative in order for a woman to obtain a bank loan for her company. Second, the National Women's Business Council (NWBC) was established to bring relatively high-level policy making regarding women's entrepreneurship to the federal government. With a chairperson appointed by the U.S. president, the NWBC coordinates internally within government, as well as externally with a range of stakeholders throughout the nation. Each year it presents a set of policy recommendations on women's entrepreneurship to the president, Congress, and the SBA.

Also in 1988, the SBA's Office of Women's Business Ownership was given responsibility for specific programming for women in business, which is run today by almost 100 Women's Business Centers (WBCs) across the United States. The purpose of the WBCs is to "level the playing field for women entrepreneurs, who still face unique obstacles in the world of business" (SBA, 2011a). These centers are independent of the federal administration but still monitored by it, receiving partial funding. Operating as nonprofit organizations, they offer courses in entrepreneurship, networking events, and other programs to support women entrepreneurs. Since the 1988 legislation there has been a commitment of support for economically and socially

disadvantaged women, defined by the SBA as “those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as members of a group” (SBA, 2011b).

The Women’s Business Centers were given a particular policy obligation in this area—which they carry out ably, usually through support for the development of micro-enterprises— and they receive financial incentives for doing so. Many WBCs also administer the certification required to seek that percentage of federal government contracts set aside for companies that are at least 51% owned and managerially controlled by a woman or women. This definition of a woman-owned firm is currently controversial because growth businesses, particularly those with outside capital, are unlikely to have any owner—woman or man—with 51% control. The WBCs are thus positioned by the government as both anti-poverty and anti-discrimination tools, and the centers are directed and incentivized to support small and start-up business services. It is difficult to specify the federal budget allocations for entrepreneurial business support in the U.S., and those directed toward women in particular, because much of the value provided leverages private dollars from the for-profit or nonprofit sectors. Nonetheless, of the total federal budget of \$3.8 trillion for 2012, \$9 billion went to the Department of Commerce, of which \$900 million was directed to the Small Business Administration. Within the SBA, \$14 million was appropriated to the Women’s Business Development Centers and \$1 million to the National Women’s Business Council (GPO, 2011; OMB, 2012).

Beyond federally funded programs, the U.S. also has many nonprofit organizations focused in whole or in part on women’s entrepreneurship. Furthermore, other agencies of government, including the White House, the Secretary of State and the Commerce Department, have been engaged politically and institutionally with programs and events both domestically and, more and more, internationally. Support for dedicated women’s entrepreneurship policy programming in the United States thus consists of a large patchwork of organizations, to some degree or not at all affiliated, that are by and large not only privately initiated and financed (Weeks, 2002) but also substantially influenced by government through coordinating mechanisms and contract relationships.

## ***5.2. Discourses in policy for women’s entrepreneurship in the United States***

Our discourse analysis of policy texts in the U.S. identified seven different discourses that are exemplified by citations in Table 2 and discussed below.

### ***5.2.1. The growth and success of women owned business is essential to the U.S. economy***

A persistent theme over the entire period was the potential of women to lead ventures that would make the difference for American competitiveness, economic growth, and economic well-being. “This nation’s women are its single most important edge over its major industrial rivals” (NWBC,

1993). For those readers from the U.S. and of a certain demographic, Rosie the Riveter, evoked by the source data, strikes just the right chord. This discourse is about women doing what is needed, filling in to accomplish an important goal regardless of their positions or preferences. Rosie the Riveter is a cultural icon in the U.S. that represents women stepping in for men to work in factories during WWII. Rosies came from every economic and social class. This discourse is really not about the women *per se* but about their important contribution as a class to a larger goal.

### 5.2.2. *There are barriers for women and women owned businesses (discrimination)*

Sex-based discrimination was also a persistent theme, more often implied than stated, though egregious, anecdotal cases were occasionally described. Often, substitute words for “discrimination” were used, sometimes euphemistically, for example: barriers, incorrect perceptions, business disenfranchisement, an unreceptive environment, a closed system, lack of equal access, lack of equal opportunity, limited opportunities, having to face poor attitudes, and poor treatment. The claim of discrimination was also frequently communicated through statements of the opposite condition (i.e., economic equity) as a goal. In the particular area of federal procurement contract awards, the claim of discrimination by the system was voiced most directly and strongly. Today, in 2014, the 1998 goal that 5% of federal procurement dollars be delivered to women owned businesses has not yet been achieved.

Interestingly, the discrimination discourse took three forms. The first, as described above, had to do with the claim that women were being discriminated against because they were women and that this was something negative. The second strain of the discourse had to do with positioning against a discrimination discourse, while still acknowledging that conditions were somehow not ‘equal’. The third kind of discrimination discourse had to do with women opting in to affirmative action programs for “disadvantaged” groups, which in the U.S. are thought of as non-merit-based awards. So going that route had its positive and negative implications for women entrepreneurs. See Table 2 for examples.

### 5.2.3. *Women owned businesses are outsiders (and not in a good way)*

This was rarely directly stated, but it was implied. Women needed encouragement, support, a hand up. Their businesses were *less* successful, *smaller*, and in undesirable industries. They didn’t employ *as many* people or make *as much* money. Moreover, the businesses were “outside the mainstream” (NWBC, 1989) and they—and their owners—“didn’t fit the profile” (NWBC, 1992). Women’s businesses have “specific characteristics” that banks needed to learn more about; “women friendly” credit scoring systems (NWBC, 2001) were advised; and private lenders were asked “to look not only at (the business’s) viability, but also to the critical importance of financing women’s business enterprise” (NWBC, 1998). All these statements imply a comparison to some

unstated standard. Statements such as “Average sales for women owned businesses are *only* (emphasis added) 25% of male owned businesses” (NWBC, 2010) were not explicated. Implied was the assumption that women and their ventures should be doing better, but the question of how much better and the contextual factors for why they were not doing better were not addressed.

**Table 2**

U.S. data analysis: motivation for policy for women entrepreneurs.

Quotes: NWBC Annual Reports, 1989-2012.

Discourse	Sample Quotes
The growth and success of women owned business is essential to the U.S. economy	<p>- <i>Rosie (the riveter – a cultural icon representing women stepping in for men to work in factories during WWII) has become an entrepreneur. Instead of welding rivets she is building businesses. Her entrepreneurial motto, <b>AMERICA NEEDS YOU</b> (emphasis in original), is as true today for the American economy as it was 50 years ago. (1990)</i></p> <p>- <i>It is vital for public policy makers to seek means to catalyze the tremendous pool of talent and energy these women represent. These women are part of the most educated generation of women that has ever existed. They are a gold mine of human capital. (1990)</i></p> <p>- <i>We cannot deny the opportunities of entrepreneurship to anyone, especially women owned businesses...because, not only are we injuring America’s economy, we are damaging our ability to compete in the world market. (1991)</i></p> <p>- <i>The year 2000 will be etched in the history books as the point at which women business owners surged beyond traditional opportunities and advanced as a major player in the growth and productivity of our economy. (2000)</i></p> <p>- <i>While there is still more work to be done, we know that women owned firms play a crucial role in America’s economic growth. If we are going to come out of this economy stronger than before, it will be due in large part to the resilience and the innovation of this demographic. (2010)</i></p> <p>- <i>With women representing half of the population, but only 30% of business owners, there is clearly individual and collective potential being left on the economic table. (2012)</i></p>
There are barriers for women and women owned businesses (discrimination)	<p>- <i>[We have documented] that barriers exist to free and fair competition for women owned businesses and that they are all but invisible to policy makers. (1994)</i></p> <p>- <i>This discussion led to the filing of a legal petition in September 1999 with the SBA (Small Business Administration) requesting that the SBA Administrator grant WOBs (women owned businesses) the “disadvantaged” status needed to freely participate in contract assistance programs. (quotes in original)</i></p> <p>- <i>Studies have found that some women business owners still feel that banks are unwilling to lend to them, and those who do have lower levels of bank credit and capital available to them. (2002)</i></p> <p>- <i>A number of participants in the Atlanta session expressed their concern that small, minority-owned, or women-owned businesses that have government certifications may suffer from negative stereotypes, particularly in the private sector arena. Research to determine whether such negative perceptions exist and, if so, to what extent, is likely to generate useful information for supporting decisions on how such businesses should position themselves in public and private sector markets. (2004)</i></p>
Women owned businesses are outsiders (and not in a good way)	<p>- <i>The Council shall review the status of women owned business nationwide, including the progress made and barriers that remain in order to assist such businesses to enter the mainstream of the American economy. (1989)</i></p> <p>- <i>Venture capital specialists...have been blunt. Women owned businesses, even those few seeking capital at the level which might interest VC sources, rarely fit the profile of the few ventures funded each year. (1992)</i></p> <p>- <i>Women do not fit traditional, comfortable profiles, and compete less successfully for scarce expansion dollars. (1992)</i></p>

	<p>- [We will] help financial institutions understand the specific characteristics of women owned businesses which often are incorrectly viewed as riskier than other business ventures. (1993)</p> <p>- Women business owners start their own businesses out of personal necessity, lack of opportunity, or inflexibility in the traditional workforce. (1994)</p>
Women owned businesses are different (and in a good way)	<p>- During the 1980s, when the financial and real estate sectors drove the economy and the junk bond market leveraged paper wealth, women-owned companies were delivering practical goods and services to the marketplace. (1990)</p> <p>- In starting and growing our businesses we are not only adding significantly to the GDP. Women have fashioned a business model that is flexible, streamlined, and “friendly.” (1994)</p> <p>- Between 1997 and 2007, the number of women owned businesses grew by 44%; they added roughly 500K jobs, while other (emphasis added) privately held firms lost jobs. (2010)</p>
We’re just like everyone else	<p>- The benefits of small business loan securitization will accrue to all small businesses, and thus to the economy as a whole.(1992)</p> <p>- Ensure open and competitive market opportunities for women entrepreneurs, in turn benefitting all businesses. (1994)</p> <p>- The Milken report provides our public and private institutions with tried and true initiatives that have worked to further the democratization of capital, not only for women but for all entrepreneurs seeking to launch or grow enterprises in this new economy. (2000)</p> <p>- Our charge is to focus on what matters most in promoting the growth of women owned businesses, and to leverage opportunities within public and private programs and initiatives that work to achieve this goal. (2012)</p>
A program by women, for women (sex segregation)	<p>- [Women entrepreneurs] are providing training grounds for their female employees to leave and launch their own businesses, which creates an ever widening circle of women hiring women to solve problems that affect women. (1994)</p> <p>-Women business owners are a powerful force in the economy and guide women in taking advantage of federal programs and resources to help their businesses grow and prosper. (1994)</p> <p>- (This year saw) the production of a video documentary capturing the achievements and continued challenges in women’s entrepreneurship advocacy, from the voices of the founding mothers/sisters themselves. (2004)</p> <p>- The impetus for action and implementation of programs for women entrepreneurs has historically come from the women business owner community. It is important to ensure that activism continues. (2004)</p> <p>- Establishment of the women’s business centers across the country helps support the argument that establishing and modifying entrepreneurship programs for women at other educational institutions would increase women’s access to training they seek to pursue entrepreneurship and business ownership. (2009)</p>
There are challenges but also opportunities for women business owners and their ventures	<p>- (Our goal is) to open up the public and private sectors to include women owned businesses and to create new opportunities for such businesses in these sectors. (1993)</p> <p>- As full partners in government, in policy, and in the economy, women confront many challenges. This report chronicles their many opportunities. (1994)</p> <p>- A bold federal initiative to promote the role of women business owners nationwide. ...Federal agencies should be committed to the advancement of economic opportunity for women. ...[This is a] challenging task. (1994)</p> <p>-... expand public and private market opportunities for women owned businesses; expand the financial resources available to women owned businesses and ensure access to them; strengthening training, technical assistance and networking infrastructure that serves the women’s business sector; promoting leadership initiatives, research and data collection to create a comprehensive profile of the women’s business sector and public awareness of this profile. (2000)</p> <p>- Our charge is to focus on what matters most in promoting the growth of women owned businesses, and to leverage opportunities within public and private programs and initiatives that work to achieve this goal. (2012)</p>

#### *5.2.4. Women owned businesses are different (and in a good way)*

At the same time, women were perceived as potential saviors of the economy, as hidden gems, and as underutilized resources. They had “special characteristics” (NWBC, 2001), such as being more collaborative and better negotiators, and they ran companies that were more “friendly” (NWBC, 1990). In most cases this discourse emerged as interpretive or motivational, but sometimes it involved real data. Women as a class did realize gains in numbers and financial receipts over the period. “A particular spotlight shined on women owned businesses because they represent one of the fastest growing segments of the economy. ... The number of women owned businesses is growing at twice the rate of male owned businesses” (NWBC, 2011). Overall, this discourse goes unexamined: even with this growth, most businesses (around 70%) were owned and run by men, and men owned and ran most of the high-wealth and high-growth ventures where economic and referent power accumulates. Further, few performance measures were used, usually just the number of businesses, total receipts, and numbers employed. How labor moved, and why, from employment to self-employment (and back again) was never considered. Why women started and ran the businesses that they did was never considered other than in general, self-actualization terms of wealth creation, independence, etc.

#### *5.2.5. We’re just like everyone else*

This discourse was also manifest and implied. The underlying message was that women’s businesses were generally just like any other businesses, no matter the kind of business. It was very rare for ‘other’ businesses to be named as ‘men’s businesses’. What was good for women’s businesses would be good for all businesses. Even within this discourse, though, the rationale and need to have a women’s business ‘track’, including policy and programs, were never considered. Implicit in this discourse is the assumption of a male norm—if there were not such a thing, there would not be any need to emphasize that women are just like ‘everyone else’.

#### *5.2.6. A program by women, for women (sex segregation)*

Policy concerning women business owners and their ventures was sharply restricted to women’s attention and concern. The members of the NWBC were always women, and the only men quoted in any report over that period were ex-officio members of the Council who were Cabinet-level appointees, or their immediate reports. The representatives of these men, the ex-officio members of the Council, were always women. A system of women helping women, women representing women, and women holding the knowledge, was seen as the norm. Over the course of 20 years, this segregation was never discussed in the policy documents.

Central to policy development around women owned business was the designation of a woman owned business as being at least 51% owned and managed by a woman or women. This policy has

the effect of restricting the class of 'women owned businesses' to small businesses because the vast majority of women-run businesses with equity ownership (some of it likely male) would not qualify or be identified under the U.S. system as a woman owned business.

#### *5.2.7. There are challenges but also opportunities for women business owners and their ventures*

The most persistent and oft-stated discourse was decidedly optimistic: there are challenges, yet the potential is virtually limitless for women entrepreneurs and their ventures. Few facts were embedded; the realities of women's engagement in entrepreneurship in practice (i.e., incomes achieved, industries engaged) were rarely referred to; and measurable goals were scarce over the entire period (other than the stand-out exception of federal government procurement contracts). This discourse was about more, more, more. Economic growth was not viewed as a zero-sum game—all women could potentially become entrepreneurs, grow their ventures, and find success. "Today's women entrepreneurs include women from all walks of life; executives and managers, highly qualified professionals, immigrants, inner city women. ... Any and all of these women can be successful with the right opportunities" (NWBC, 2008). Impediments were mostly undefined; they just existed—challenges, as opposed to intentionally erected (discriminatory) barriers.

### **5.3 Programs specifically for women's entrepreneurship in Sweden**

Government support directed to entrepreneurship and development of small and medium-sized enterprise (SME) amounted to SEK 4 billion (\$600 million) in 2009.<sup>5</sup> In addition, SMEs benefitted from an additional SEK 46.5 billion (\$7 billion) in general business support in terms of tax relief, loan programs, European Union support, and so on (Growth Analysis, 2011), most of which impacts men (Nutek, 2007a). In Sweden, these measures are initiated by political actors, administered by civil servants, and funded by the taxpayer to a much greater extent than in the United States. Support for business creation, maintenance, and growth began in 1978 and continues through the current government-owned provider, ALMI, which offers information, activities, counseling, and capital financing for new and established small and medium-sized businesses. In addition to ALMI, the government co-finances a network of local Enterprise Agencies that provide start-up business advice to men and women (see Table 3).

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<sup>5</sup> SEK–USD currency translations developed May 2014. 1SEK=0.15USD. All currency amounts reported in the paper are rounded.

**Table 3**

Key dates in Swedish policy making in regard to women entrepreneurs.

Year	Policy
1978	Regional development funds established; current form, ALMI, created in 1994.
1985	Local Enterprise Agencies established.
1992	Program with female business advisors for female entrepreneurs created. The program is discontinued and integrated into ALMI's regular advisory system in 2002.
1994	Regional Resource Centers for Women started. A National Resource Center (NRC) is charged to be their voice to government and parliament.
1999	NRC is closed. Regional Resource Centers for Women continue as independent nonprofits.
2007	The program Promoting Women's Entrepreneurship is launched. The program has been extended twice and is funded through 2015.

Support for women's entrepreneurship represents only a fraction of general business support and it has been, and still is, project based. Special programming with female business advisors for female entrepreneurs began in select municipalities in 1992 through Nutek (now the Swedish Agency for Economic and Regional Growth). An evaluation in 2001 suggested that the program be continued, as it had successfully engaged new groups but had not yet succeeded in changing the understanding of gender conditions that impact women entrepreneurs or the hesitant attitudes of general business development programs toward women (Packendorff, 2001). Regardless of this recommendation, in an attempt to avoid the second-ordering of advice to women, the program was integrated into ALMI's regular advisory system in 2002.

Another effort to instill sex-specific policy programming was realized when the regional *Resource Centers for Women* were initiated in 1994 (Proposition, 1993/94:140) after five years' lobbying by a women's group comprised of femocrats (women feminists in government) and researchers. A National Resource Center (NRC) was charged with coordinating the regional centers and serving as their voice to government. The directive was to improve terms and conditions for women's participation in regional growth initiatives with the aim of creating stable economic communities. The initiative was to include entrepreneurship practice (Tillväxtanalys, 2009). In 1999, The NRC was closed and its activities were integrated into overall support activities for business development. The regional resource centers for women then formed a national association and continued on as nonprofits, with basic government financing made contingent on the maintenance of entrepreneurship promotion programs for women as one of five goals (Regeringsbeslut I 31, 2009). In 2013, the national budget for *Resource Centers for Women* was SEK 36 million (\$5.4 million), and 76 regional and local resource centers for women existed to deliver a broad business development mission open to local initiative, though entrepreneurship projects for women represented, and still represent, a priority (Regeringsbeslut I 20, 2012).

In 2007 the work to support women in business received new impetus when the government funded a new program, *Promoting Women's Entrepreneurship*, with an annual budget of SEK 100 million (\$15 million). The program has been extended twice and is funded through 2015. The specific focus is on increasing the number of businesses owned and operated by women and increasing employment in these businesses. The Swedish Agency for Economic and Regional Growth was given oversight of the program, and a wide variety of organizational stakeholders have been engaged, including county councils, ALMI, and colleges and universities. The program has run business development projects for female entrepreneurs, supported partner activities including counseling and education programs for women through ALMI, and trained ALMI staff in gender awareness. Existing Swedish business networks for women have been identified and made accessible, and a number of factual reports on women's entrepreneurship in Sweden have been published. In 2010, the effort was broadened to include a focus on green industries and rural and sparsely populated areas.

We identify two trends in policy delivery in Sweden. First, concern about programming leading to sex-segregation has resulted in the restructuring of programming over time. The organization of special services for women, in some cases delivered exclusively by women, was seen to consolidate views on women's entrepreneurship as "*something different*"—an undesired outcome (Nilsson, 1997; Packendorff, 2001). However, the practice did focus attention and resources. Second, on the one hand, women's entrepreneurship policy in Sweden is directed toward equality objectives, while on the other hand, it is directed toward economic development. This clash in values has resulted in two programs running concurrently. The *Promoting Women's Entrepreneurship* program serves an economic purpose, while the *Resource Centers for Women* have maintained a gender equality purpose. The resource support for these two efforts by government is strikingly different: The *Promoting Women's Entrepreneurship* program is well structured and financed, whereas the *Resource Centers for Women* are dependent on non-state funding, including European Union funding and private support. The state is left to puzzle out whether the most important goal is gender equality or economic growth, whether or not these can be combined, and whether or not the goals are best served through programming that is sex segregated.

#### ***5.4. Discourses in policy for women's entrepreneurship in Sweden***

Our discourse analysis of policy texts in Sweden identified six different discourses that are exemplified by citations in Table 4 and discussed below.

#### *5.4.1. Women are an unused economic resource that we can develop*

A fundamental motivation for the programs throughout the considered period was to stimulate economic growth, although this discourse grew more prevalent in later years. “The more women entrepreneurs, the more jobs, tax revenues, and innovations are created” (Regeringen, 2012). Women were assumed to be an underutilized resource; they had fewer businesses than men and their businesses were smaller. One could draw a variety of conclusions from this statement, but in this discourse, it meant that there was an unused entrepreneurship potential that should be harnessed: “Fewer women than men own businesses in Sweden. There is a great entrepreneurship potential among women. More women starting and running businesses would further Sweden’s economic development. It is therefore important to augment efforts to promote women’s entrepreneurship” (Regeringskansliet, 2007).

Beyond this general argument, the debate in 1993/94 featured women-as-an-unused-resource in a new way—relative to the restructuring of the public sector toward private management. Businesses created as a result of the privatization of public operations were seen to make an important contribution to renewal and growth of the Swedish economy. Further, women’s business ownership, particularly that created by women privatizing public sector activities, was purported to guarantee the continuance of communities in Sweden’s sparsely populated areas. If women became entrepreneurs, they would stay in regional areas and build families instead of moving to big cities.

#### *5.4.2. Women are the objects of discrimination but also party to their own subordination*

Special programs for women are proposed because women are said to have been neglected in the ordinary business support system. “Many women...feel that they are not professionally treated by advisors” (Tillväxtverket, 2010). The program is therefore a corrective: “The purpose of the program is to distribute operative means to resource centers for women that contribute to gender equality ... by making women’s conditions visible and by increasing women’s influence” (Tillväxtverket, 2011). But there is a flip side to this: because women are different than men, they do not get adequate advice and their ventures do not grow. “Women business owners have and have always had difficulties in making themselves understood” (Riksdagen, 1993/94). Women are thus a party to their own subordination.

#### *5.4.3. Women are different and we support that or make use of that*

The most frequent form of this discourse is that women have different needs and desires and they need special help. The policy documents are carefully crafted documents using politically correct language that reflects Sweden’s gender equality principles. However, the debate in Parliament was not so structured: “Women have a different language than men, and men in these offices have not

understood. Women have been vague, because this is a woman's normal way of expressing herself" (Riksdagen, 1993/94). This is an assumption that women behave differently than men and that women have different (read: weaker) traits. The support system must therefore adapt. Women start businesses in sectors that the advisory system does not value highly and is not well equipped to advise on. Advisors must therefore learn about these sectors (i.e., feminine-gendered businesses, typically small and in the service sector). "It is therefore important that the regional policy have a gender perspective, since women and men differ in their demands" (Proposition, 1993/94:140).

A second, less common assumption turned women's difference into a useful advantage. "There is reason to believe that female entrepreneurship is an industry of the future. ... Studies have shown that women's businesses are more long-lived, more stable, and grow less dramatically. The effect is that women have been able to expand during a business cycle when men are forced to lay people off" (Motion 1993/94:A460, 1994).

#### *5.4.4. The norm is male (this may be assumed or challenged)*

Policy is motivated by the fact that women have fewer or smaller businesses than men. The design of programs then incorporates the assumption that women need advice specifically tailored for women, advice that the ordinary system (which is thought to cater better to men) does not deliver. Women are sometimes also explicitly compared to men in terms of entrepreneurship practice, sometimes in the derogatory. However, the male norm is also called out—for example, when the business advisory system was problematized in terms of its ability and success regarding service to women entrepreneurs.

#### *5.4.5. Women are responsible for correcting their own subordination*

The government intends to engage women in the regional development work: "Special efforts for women should be continued in order to strengthen their situation on the job market and as business owners and to take advantage of their initiative and competence in the regional development work" (Proposition, 2001/02:4 ). Women are asked to influence regional actors in a more woman-friendly direction: "Another purpose is to augment central and regional government offices' ability to manage projects that concern women...Women [will be granted greater opportunities] to participate in the regional development work" (Proposition, 2001/02:4 ). A recent directive to the *Resource Centers for Women* was to explicitly increase the influence of women among ordinary regional actors in the regional development work for growth: "The Swedish Agency for Economic and Regional Growth shall account for ... how local and regional resource centers for women have contributed to improving women's conditions within the work for regional economic growth" (Regeringen, 2009c). There is no analogous demand on behalf of other actors.

**Table 4**

Sweden data analysis: motivation for policy for women entrepreneurs (1993-2012).

Discourse	Sample Quotes
Women are an unused economic resource we can develop	<p>- <i>Statistics show that women entrepreneurs are a group that could be much larger. Increased entrepreneurship among women—for example, businesses created through privatization of public operations—is an important contribution to renewal and growth in the Swedish economy (Proposition, 1993/94:140).</i></p> <p>- <i>Many things speak for women becoming the new standard-bearers in growth and development. Care homes that admit people from the big cities will in effect re-allocate means from cities to rural areas (Riksdagen, 1993/94).</i></p> <p>- <i>The business and innovation development programs shall aim for more women becoming interested in entrepreneurship and innovation, aim to increase business start-ups, and aim for increased competitiveness, efficiency and growth in established companies that are run by women (Nutek, 2007b:1).</i></p> <p>- <i>Fewer women than men own businesses in Sweden. There is a great entrepreneurship potential among women. More women that start and run businesses would further Sweden's economic development. It is therefore important to augment the efforts to promote women's entrepreneurship (Regeringskansliet, 2007).</i></p> <p>- <i>More women business owners would mean that more business ideas are taken advantage of and that Sweden's opportunities for increased employment and economic growth are strengthened...The program shall contribute to more new women owned businesses and to the growth of more businesses owned by women. The program shall thus make more women consider starting a business, chose to run a business full time and choose to employ others....Projects that clearly promote economic growth and increased employment shall be prioritized (Regeringsbeslut, 2011).</i></p>
Women are the objects of discrimination but also party to their own subordination	<p>- <i>Debate in parliament: MP opposition party: It is an insult against women to be judged by their sex and not by their competence. MP government party: Why not respect the fact that men and women are different and therefore have different needs and conditions?...These centers must be allowed to develop without detailed directions and in forms that suit women.... Women business owners have and have always had difficulties in making themselves understood. Women have a different language than men, and men in these offices have not understood (Riksdagen, 1993/94).</i></p>
Women are different (and we support that or make use of that)	<p>- <i>Problem descriptions and analyses must take into account that women and men have different needs and conditions and measures must be designed so that they help both women and men. Special measures for women are also needed (Proposition, 1993/94:140).</i></p> <p>- <i>There is reason to believe that female entrepreneurship is an industry of the future....Studies have shown that women's businesses are more long-lived, more stable, and grow less dramatically. The effect is that women have been able to expand during a business cycle when men are forced to lay people off (Motion 1993/94:A460, 1994).</i></p> <p>- <i>Efforts concerning access to commercial and public services shall also consider women's and men's needs (Regeringen, 2009b).</i></p> <p>- <i>The extension creates more opportunities for women to start and develop businesses, raises the competence level of actors in the support system, and contributes to create better conditions to make use of the entrepreneurship potential of the entire population (Regeringen, 2009a).</i></p> <p>- <i>SAERG shall in different ways disseminate knowledge about women's entrepreneurship and about industries where many women are present within the ordinary advisory system. The purpose is to improve the quality of advice to women who are or want to become entrepreneurs (Regeringsbeslut, 2011).</i></p>
The norm is male (this may be assumed or challenged)	<p>- <i>We should support] growth oriented projects related to business development and employment and projects aimed at developing and increasing knowledge about women's entrepreneurship...create incentives for county councils and others to support the efforts. Another purpose is to augment central and regional government offices' ability to manage projects that concern women.... Women [will be granted greater opportunities] to participate in the regional development work (Proposition, 2001/02:4 ).</i></p>

- Many women...feel that they are not professionally treated by advisors....By increasing the advisors' knowledge about the assumptions we bear about entrepreneurship and especially about women, advisors can make more accurate judgments about business ideas. The judgment will be based on the business idea and not on general conceptions about businesses and entrepreneurs (Tillväxtverket, 2010).

Women are responsible for correcting their own subordination	- Special efforts for women should be continued in order to strengthen their situation on the job market and as business owners and to take advantage of their initiative and competence in the regional development work....Growth oriented projects related to business development and employment and projects aimed at developing and increasing knowledge about women's entrepreneurship...create incentives for county councils and others to support the efforts. Another purpose is to augment central and regional government offices' ability to manage projects that concern women.... Women [will be granted greater opportunities] to participate in the regional development work (Proposition, 2001/02:4 ).
Gender equality is a secondary concern	- Gender equality and growth used to be regarded as an odd couple, as hard to combine, but for ensuring sustainable growth for coming generations, a gender equality perspective is important....Gender equality uses human capital more efficiently; gender equality deepens democracy and increases social capital; gender equality increases regional attraction; [and] gender equality increases regional innovative capacity. There is also evidence that gender equality effects business profitability. (Tillväxtverket, 2012b). - To create attractive and competitive regions, both women's and men's knowledge and ideas must be harnessed....It is essential that gender equality be a success factor built in as a natural growth promoting measure in the [EU structural funds] programs and projects and that there be an explicit profitability perspective attached to gender equality (Regeringen, 2012).

#### 5.4.6. Gender equality is a secondary concern

In an early text commissioned by the Swedish government which suggested the establishment of the *Resource Centers for Women*, feminist scholar Tora Friberg (1993, p. 49, author's translation) wrote: "The goal could be to promote women's independence so that women, irrespective of where in the country they reside, can live a dignified life measured by women's standards. This means equal conditions for women and men regarding education, income and influence in society. It means that society's resources— ownership, right of disposition—would be equally divided between the sexes. It means freedom from patronizing, abuse, and other violations by men." This explicit focus on gender equality was soon abandoned, however.

The policy embedded in *Promoting Women's Entrepreneurship* carries an explicit focus on economic growth. Here, women are a means to an end, and gender equality is discussed as either a means to economic growth or a result of economic growth. With the *Resource Centers for Women*, the goals of gender equality and economic growth emerge in a more convoluted fashion. While "the government's overriding goal with gender equality politics is that women and men shall have the same power to shape society and their own lives" (Regeringen, 2012), *within* the program for regional growth, gender equality is said to lead to growth through a host of mechanisms: specifically, "gender equality uses human capital more efficiently ... deepens democracy and increases social capital ... increases regional attraction ... increases regional innovation capacity ... [and] effects business profitability" (Regeringen, 2012). So, while gender equality is presented as the overriding goal, it is legitimated by its usefulness for economic growth, a higher end.

### **5.5 Discursive practices in the U.S. and in Sweden and how they position women**

We found a number of discursive practices—assumptions as well as exclusions—forming policy for women’s entrepreneurship in the two countries. In spite of the differences between the two welfare state regimes leading us to expect differences in policy, we found that the discursive practices were for the most part similar, if not the same. We also found a certain discourse order in which more dominant discourses set some terms and conditions for the others, thereby giving the whole a certain shape and meaning. In Table 5 we have juxtaposed the Swedish and the U.S. discourses (columns 1 and 2). In the third column of the same table, we have made an interpretation of how the discourses are similar and different, and in the final column we draw out and number the underlying assumptions and exclusions that we identified. These findings are discussed below.

- 1) *The prioritization of national economic growth.* We found a prevalent and unquestioned assumption of the necessity and desirability of economic growth through the entrepreneurship of women. Economic growth was articulated as necessary due to international competition, or domestic economic turmoil, or because of a desire for greater economic independence for individuals. There was a bias that more is better. A tradition of support for small business employment shifted over time to an interest in high-potential areas (i.e., technology) tied to business start-up and growth. Maintenance of the status quo was not discussed. The discourse on economic growth acted as a master narrative, increasingly so over time, and enabled as well as restricted how policy for women’s entrepreneurship was argued: policy was formulated in terms of what women can bring to the table. Since women have fewer and, on average, smaller businesses, there is a discourse on women’s potential contribution to economic growth in terms of number and size of businesses, revenues and job opportunities. Women are positioned here as weaker, and at the same time as a perhaps potent and underutilized resource. Alternatively, some women entrepreneurs and their ventures are extraordinary, and they are called out as examples when they occur in growth and technology sectors. Excluded from the discussion is the lack of a level playing field. Performance assessed in terms of size and growth rate of sales and/or employment constructs women in general as inadequate and as secondary contributors, irrespective of the fact that this is not due to biological sex per se, but to a gendered labor market and the private and public landscape that directs women’s choices, among other potential reasons. A further consequence of this discourse is that it positions women in high-tech, high-growth or high-potential firms as invisible (because they are so few, they are hard to see), or as high-achieving exceptions (representing variations from the expected female position).

**Table 5**

A Comparison of U.S. and Swedish Discourses.

United States Discourse	Sweden Discourse	Comparative Discourse	In...	Assumptions/exclusions
The growth and success of women owned business is essential to the U.S. economy	Women are an unused economic resource we can develop	Women entrepreneurs are an under-utilized resource in terms of national economic growth goals	U.S. and Sweden	1. The assumption of economic growth as the priority: — Women are an underutilized resource
There are barriers for women and women owned businesses (discrimination)	Women are the objects of discrimination	Women entrepreneurs face discrimination on the basis of sex	U.S. and Sweden	2. Assumptions of obstacles: – Structures discriminate – Barriers external to women and their businesses
Women owned businesses are outsiders (and not in a good way) Women owned businesses are different (and in a good way)	...but also party to their own subordination  Women are different, and we support that or make use of that	Women entrepreneurs are different from men, for better or for worse	U.S. and Sweden	3. Assumptions of women as different: – Women are inadequate and need to be fixed – Women are better and make a unique contribution – (The norm is male )
We're just like everyone else		Women entrepreneurs are just like "other" entrepreneurs	U.S.	4. The assumption of a male norm
	The norm is male (this may be assumed or challenged)	Women entrepreneurs are not like "other" entrepreneurs	Sweden	
A program by women, for women (sex segregation)	Women are responsible for correcting their own subordination	Building women's entrepreneurship is women's work	U.S. and Sweden	5. The exclusion of men: – Women to fix themselves – Arena is women owned
There are challenges but also opportunities for women business owners and their ventures		There is reason for optimism and reason to persevere: the dream of equality is possible	U.S.	6. The exclusion of gender/power orders
	Gender equality is a secondary concern	Entrepreneurship may lead to gender equality, but as a secondary effect as it supports other goals.	Sweden	
<i>Unstated assumptions and exclusions, inferred from discourse analysis of policy in both countries:</i>				7. Individualist assumptions 8. The exclusion of family and household

2) *Assumptions of obstacles.* The assumption that women's entrepreneurship potential must be harnessed leads to the next assumption, that there are obstacles in the way. Two assumed obstacles stand out in the policy documents. The first is about discrimination—mostly about

structural rather than direct discrimination, but not exclusively. The correction for this is structural change, such as anti-discrimination legislation, procurement laws, allocating part of the state support budget specifically for support to women, or training advisors in gender issues. The second is about women themselves. Women are identified as needing special advice, women-only training, and women role models. Women are identified as entrepreneurs that need to be fixed.

- 3) *Assumptions of women as different.* Besides being identified as substandard, or in need of fixing, women were also seen as offering a unique contribution due to their sex. In the U.S. they were seen as adding flexible business models and real goods and services (as opposed to junk bonds), whereas in Sweden they were expected to draw on their expertise and start businesses in female-gendered professions that were going through a process of privatization, as helpers to the state. Here, women are positioned as a means to an end, and the sectors to which they are directed are typically businesses in personal services with small profit margins, thus reinforcing the current gender regime (Sköld, 2013).
- 4) *The assumed male norm.* A discourse about substandard or uniquely different women entrepreneurs would not have been possible had there not been an unspoken male norm, namely the assumption of an ideal man's participation in entrepreneurship as the standard. In both countries, entrepreneurship is a male-gendered concept; the entrepreneur is thought about as a man automatically, and a female entrepreneur, particularly one who has power, is an exception. Even within the male standard, the focus is on the exceptional rather than the average male entrepreneur. The result in terms of women's positioning is that they are situated as other (Czarniawska and Höpfl, 2002; deBeauvoir, 1953), with all of the costs that this entails.
- 5) *The exclusion of men.* Both countries assumed that developing women's entrepreneurship is a women's issue and of women's concern. Women led the drive for national entrepreneurship policy in both Sweden and the United States and they remain leaders on the issue to this day. Men are excluded, more so in the U.S. than in Sweden, but nevertheless there is a pattern. The exclusion of men from the policy discourse has several effects. The first is that men are thought to be something else, which reinforces the idea of essential gender differences carrying implications for men and women. The second is that men are kept from a fuller understanding of the various and sometimes subtle ways in which the subordination of female entrepreneurs is reproduced. The third effect is that men are discouraged from sharing ownership with women for creation of solutions that can carry society to a more egalitarian position.
- 6) *The exclusion of gender/power orders.* As a result of discourse practices, ideas of what equality looks like in terms of women's entrepreneurship is muddled in Sweden and the United States, despite both countries' moral and legal support of equal rights based on sex. In both

countries, advocacy for policy on women's entrepreneurship grew out of the 1970s movements for women's rights. In Sweden this took a state feminist path, and in the United States, a third-sector advocacy path. In both cases, the idea was integrated into existing business policy and other policies, and in both cases, over time, the reasons to support such policies shifted.

In Sweden, the strongest shift was from gender equality to economic development, the latter being a mostly consistent pattern over the 20-year period in the United States. Both countries also saw increased policy emphasis, and therefore a higher valuing, of businesses that were of high growth or had high growth potential over time. While there was an early focus on small business ownership, even that segment began to be considered for its growth potential rather than for its role in underpinning the economy at the community and family levels.

Throughout the documents, gender equality was positioned as secondary to economic growth. Gender equality was rarely a stand-alone goal but was conceived of in terms of either how it could further economic growth (mostly Sweden) or how economic growth would further the position of women (mostly the U.S.). This bypassed any discussion of the intrinsic moral value of equality or of the inadequacies of the current system of privilege and inequality which enacts power differentials between men and women. The power perspective of gender equality work in entrepreneurship policy is thus nowhere in sight.

- 7) *The assumption that entrepreneurship is an individual undertaking.* For the most part, entrepreneurship policy in both countries was focused on the individual. The measuring of women's performance and the designing of special programs for women as individuals ignores the fact that entrepreneurship is most often a team undertaking rather than something accomplished by one person. These teams occur in two ways—first, as groups of people join together to launch and grow ventures. In the United States, the 51% ownership and management standard to gain status as a 'woman owned business' results in an approximate 30% proportion of women-led ventures, whereas a 50% ownership stake, a change of 1%, raises that proportion to over 40%.

The second way teams do entrepreneurship is as households. Households apportion their labor for joint benefit, for example, in families where one head of household is primarily, or even nominally, the entrepreneur, while other members of the household support that endeavor within the public and private spheres. Couple teams of entrepreneurs and family businesses represent very common forms of business structuring. All contributions make the whole possible. Given gendered family roles in both Sweden and the United States, it is more likely that the woman will be behind the scenes, working from home or as an employee or as an untitled leader. Ascribing the success of an entrepreneurial venture to the legal 51% owner is therefore discounting the full family resource pool invested and often, we hypothesize, the woman's participation.

8) *The exclusion of family.* Also excluded is the role of family and the gendered division of labor at home and within the family unit, nuclear and extended. The policy texts do not talk about the obstacles of care or household responsibilities. The topic is off the table, in Sweden as well in the United States, irrespective of differences in the welfare state system. But it is a very real issue with real consequences. Any person with extensive outside-of-paid-work responsibilities does not have the same time-resource to grow a business as one who does not. Those with such responsibilities, current or projected, take them into account as they make career choices. Even extensive state support for caring has not been able to achieve equity in this regard. Excluding family responsibilities from the discourse again positions women as inadequate achievers within the limited visual field of economic participation.

## **6. Discussion**

Noting a discrepancy between policy makers' hopes for entrepreneurship as a solution to current economic and social ills and the real outcomes for women entrepreneurs, this research asked how the discourse on women's entrepreneurship in policy texts positions women and their entrepreneurship. We compared Sweden and the United States, positing that we would find a difference—that the more family friendly policies of the Swedish welfare state would also impact entrepreneurship policy and its outcomes. However, we found in the two nations strong similarities rather than differences in how women entrepreneurs were seen, considered, and shaped as elements of policy. The assumptions outlined previously—the male norm, women as different, women as discriminated, individualism, and the imperative of economic growth as well as the exclusion of the family and of men—coalesce in a discourse surrounding policies for women's entrepreneurship that positions women's entrepreneurship in both countries as a means to an end: women's well-being and financial or other independence is not the primary policy objective.

Both countries assume reproductive work as women's work, whether at home, in the market, or in the public sector. The gendered division of productive and reproductive work was addressed identically in both countries, i.e., not at all. Women are expected to contribute through entrepreneurship to economic growth and job creation (both countries), to get themselves out of poverty (U.S.), and to restructure the public sector and repopulate the countryside (Sweden), while continuing to care for the family and engage themselves in civil society. While all these expectations are put forward, women are simultaneously positioned as weaker than men and in need of special assistance, so even if women accomplish all this, the gender order is still not challenged. The power implication of this discourse, to speak with Foucault, is that women's position in society remains secondary and unchanged in this sphere.

When it comes to the U.S., policy for women's entrepreneurship does not constitute a challenge to the welfare state; it is rather an established part of and contributor to the U.S. liberal

welfare state. Fundamental values of fairness and equal opportunity drive policy as they position women as recipients of discrimination and as members of a special interest group. This further positions women as the appropriate (i.e., primary) advocates and activists to lobby for and implement programming and funding for 'their interests'. Changes at the societal level are not discussed. The tax-funded family policy of the Swedish model is unlikely to become U.S. policy. Consequently, so-called lifestyle businesses will continue to be a necessary option for many women in the United States.

In the case of Sweden, it seems that the expansion of the welfare state has come to an end. Neo-liberal policies entailing the selling off of state-owned companies and the privatization of the public sector have been going on for a long time. Recent years have seen a tightening of health and unemployment insurance. Radical politics for equality, such as individualized parental insurance or sex quotas on company boards, are noticeably absent. Instead, tax cuts, a reduced public sector, and other changes present a challenge to the Scandinavian welfare and gender-equality model. The changes in policy for women's entrepreneurship reflect this development. The early arguments for women's liberation through entrepreneurship (Friberg, 1993) were abandoned and replaced by economic growth arguments which then fueled government spending for women's entrepreneurship programs. In light of this, the current policy on women's entrepreneurship in Sweden can be seen as part of the neo-liberal project.

This research contributes to several scholarly discussions. As noted by Jennings and Brush (2013), women's entrepreneurship research has long demonstrated how entrepreneurship is gendered. This research shows that so is policy, thus answering calls to expand the research object beyond men and women entrepreneurs and to consider contextual differences and the gendering of social arrangements (Ahl, 2006; Hughes et al., 2012). It adds to the emergent body of critical studies on women's entrepreneurship (Verduijn et al., 2014), including work on social stratification (Arum and Müller, 2004), by demonstrating how policy specifically aimed at supporting women's entrepreneurship actually does not amend women's subordinated position in society. These findings are parallel to those of critical studies on the business case for diversity (Litvin, 2002). We also follow in a very long line of scholars (as summarized by Jennings and Brush, 2013), who see the public/private divide of work and home to be a barrier to realistic goals regarding many women's aspirations, accomplishments, and preferred alternatives regarding paid work under current labor constructions. This research contributes to that discussion by demonstrating that a strong, family-policy welfare state does not necessarily correct this condition in terms of entrepreneurship practice, nor do voices for equality. Silence on this point means that it is not seriously considered or challenged by government, or alternatively, that it is perhaps deemed too controversial to be discussed. The growth argument appears axiomatic and completely taken for granted. However, while policy on entrepreneurship and women may not discuss the

distribution of power and the sharing of reproductive work, this does not mean that the policy is silent. The structure of support put in place by the system regarding how women will be supported as entrepreneurs shows how their lives, in terms of productive and reproductive work, are imagined within the welfare state regime.

The gender/power implications of the discourse on female entrepreneurship reach far deeper than discussions of economic policy. Changing the policy discourse on women's entrepreneurship in Sweden and the United States toward a more gender-egalitarian one may require revolutionary changes in constructions of gender, particularly in the gendering of productive and reproductive work.

Taking a more modest approach, we recommend for practice the invitation and engagement of men into the women's entrepreneurship dialogue and arena; these issues are social issues and everyone is involved. Additionally, we think it is time to rethink how and when entrepreneurship support programs that are directed by sex-segregated policy should be employed. In countries that have achieved a critical mass of women entrepreneurs in varied sectors and at various growth levels, sex-segregated programs may reinforce gendered practices that limit language and vision for women's entrepreneurship. Oversight with a gender lens that takes the position of women into account may be advised. We recommend *as a goal* a uniform policy for entrepreneurship support introduced with an implementation program that builds sensitivities to the fact that the business landscape is gendered. Such an approach is being tested in Sweden through the training of entrepreneurship program support staff. And if a variety of approaches are asked for, a variety can be offered within the regular system—to women as well as to men. As discussed, male entrepreneurs are not a monolithic force, either.

For research, three areas are ripe for more investigation. First, because we found statistics about women owned businesses to be potentially misleading, we recommend more investigation into the family/household/business realm in terms of entrepreneurship practice, including a review of household entrepreneurship. Is it really about men versus women? This could be positioned as a restructuring of statistics on entrepreneurial behavior by household, rather than by individual. This might result in the acknowledgement of higher-than-assessed levels of entrepreneurship by women. Second, we invite research that compares the design and impact of sex-segregated entrepreneurship programs, i.e., women's programs, versus programs that are designed for the participation of men and women. More knowledge is needed about what kind of businesses are directed where, and how, and if anything could be changed to challenge current gender patterns. Third, there is a need for more empirical studies on discourses about gender as they are being diffused through governments, media, and educational systems, with exploration of why and how these discourses are created and dispersed. Why and how, for example, were the radical feminist suggestions in Swedish 1990s politics taken over by a neo-liberal discourse?

We do recommend a continued use of discourse analysis and a social constructionist epistemology. The pair offers an analytical approach that is not commonly used in entrepreneurship research. Tales about entrepreneurship, as constitutive of social reality, are important and can be made visible. Social arrangements are amazingly stable and difficult to change, but they are, in principle, contingent. Questioning that which is taken for granted allows new questions to be asked so that insight is added to what is already common knowledge. The application of discourse analysis acts as an alienating lens (Söndergaard, 1999). We “move something from the field of the objective to the field of the political, from the silent and obvious to something one can be for or against, opening up for discussion, critique, and therefore change” (Winther Jørgensen and Phillips, 1999, p. 165, author’s translation). We hope this study has served such a purpose and we invite continued discussion and critique.

Finally, we note a number of limitations to this study. We compared documents written in two different languages, English and Swedish, and therefore had to divide the initial analysis between us according to language proficiencies. To offset this, we took care to discuss our analysis and analysis procedure throughout the process. This more rigorous process allowed us to surface norms that might not have otherwise been visible.

We have selected a limited number of texts to analyze in reference to all policy-related texts, and those we have chosen come from certain policy creators. Our choice was to select those government bodies most intimately associated with policy development and its delivery countrywide, though there are likely to be other voices with different and also important stories. We also acknowledge that there is a difference between (manifest and assumed) policy statements and policy in practice, and we have not considered the latter. Various power relationships, resource availabilities, commitments, and budgets may influence the strength of the connection between the policy as stated and the policy in practice.

Further, our investigation was archival. Though we did conduct interviews with key players in the policy systems of the two countries, this was done primarily to form our preliminary understanding of the systems and not as an addition to the data bank directly. Next, as is inherent in discourse analysis, our process was interpretive, though it followed systematic coding conventions. We also declare our own assumptions, including our moral standing on social egalitarianism and feminism. We believe in gender equality in terms of access to opportunity and as a goal for visible practice in society. We attempt to limit the assumption of the biases that we hold by making them visible to the reader for integration and interpretation. Finally, we have necessarily had to simplify what is an extraordinarily complex arena. We hope this work leads to future work that will continue to inform policy to achieve an economy in which the sex of participants is an irrelevant sub-text, like eye color or sports team preference.

## **7. Conclusion**

We compared government discourse on women's entrepreneurship in Sweden and the United States. Because of Sweden's uniquely generous, family friendly welfare state, we expected to find a difference in how women were positioned in entrepreneurship policy. Contrary to expectations, we found that the discourse on women's entrepreneurship reflected in policy in both countries tended to reproduce women's secondary position in society rather than improve it. This was the result of a number of unquestioned assumptions: the imperative of economic growth, the male norm of entrepreneurship, the assumption of women as different, individualist assumptions, and the exclusion of family, men and reproductive work. A welfare state system in which part of reproductive work is publicly paid for and organized, thus freeing women to participate in the labor market, made no difference in how women were positioned. The underlying assumptions in the entrepreneurship discourse took precedence. We offer this research as a call to action for governments to explicitly state, and revisit, the motivation on which women's entrepreneurship policy is built and to share these positioning decisions with constituents—men and women alike.

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