

Welfare Systems and Policies for Women's Entrepreneurship in Sweden and the United States

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Introduction

For several decades now, support for women's entrepreneurship has been present on the political agenda both in Sweden and internationally. The arguments vary, ranging from economic growth and new jobs to human resource utilization to justice and equality. At the same time, the perception of how women should spend their days is intimately related to how a community views the responsibility of the state and that of the market, how it views the distinction between public and private, and with how one looks at the individual and the family. Institutional conditions, such as how to organize a society's welfare system, then follow. This perception varies by country, but it is easy to be blind to conditions at home and consider as given the institutional arrangements of one's own society. It is not certain that new, successful trends, measures, programs, etc., from other countries can be translated directly over to apply to one's own society. First, such action would probably prove to have different results under the conditions of one's home country, and second, the action may change things in ways perhaps unintended or not stated.

Women's entrepreneurship is one such area. This chapter compares policy for women's entrepreneurship in the U.S. and Sweden, in part to simply understand the phenomenon better, and in part to be able to draw conclusions about what such policy means for how we organize Swedish society along the lines that were drawn up above – how we sort and conceptualize what is private and public, state and market, family and individual.

Comparative studies are useful because it is easier to catch sight of a phenomenon if one can compare with a place where the same phenomenon is conceptualized in a different way. I have chosen the U.S. for comparison for three reasons. First, government policy for women in business is a fairly new phenomenon in Sweden, while it has been around since the 1970s in the U.S. In other words, there is rich material for comparison. Second, the fundamental institutional conditions of these countries, such as the welfare systems, differ in some important respects. Third, a slow change has been taking place for the last several decades in Swedish politics: Sweden has been moving from a social democratic welfare state towards a liberal one, as in the U.S., including the privatization of former state commitments. I am interested in highlighting policies for women's entrepreneurship as a piece of the puzzle in this trend.

The text that follows first provides a general picture of the welfare systems in the U.S. and Sweden. It then briefly describes the historical trends with regard to women's entrepreneurship in both countries, followed by a description of policy. What has been done, who has done it, how have they gone about it, and for which reasons? Thereafter, the Swedish and American measures are interpreted and compared in light of institutional differences such as the welfare system, attitudes towards entrepreneurship, and family policy. The chapter's conclusions are

about how the policy and the accompanying social changes shall be understood from a gender perspective, i.e., whether they lead to increased or decreased equality between men and women.

The text is based on existing studies in the field, material that is available through policy documents, laws, and relevant Swedish and U.S. organizations' websites, as well as interviews with a few centrally placed persons within the policy area of women's entrepreneurship in the U.S. I have interviewed a politically appointed regional manager for the U.S. Small Business Administration (there are ten such), the head of one (U.S.) state's Small Business Development Centers, and a director of a Women's Business Center in one of the major U.S. cities. They told me about that which has been done and continues to be done and they contributed their personal views on the benefits and difficulties of the work and their comments on specific programs for women. Moreover, I have done a content analysis of all the websites of the 108 Women's Business Centers in the U.S. With regard to statistics, for Sweden I have mainly used figures from Statistics Sweden, which are available partially on their website and partially in reports on the website of the Swedish Agency for Economic and Regional Growth. Historical figures are summarized in Lundström (1996). Figures for the U.S. are available through the U.S. Census Bureau. Due to differences and changes in definitions and measurement methods, it is not possible to make a direct comparison of the data, neither between countries nor over time, so one may see the data as a means of capturing the approximate truth.

The American and Swedish welfare states

There are a number of different ways to categorize welfare states, which, according to O'Reilly (2006), all have shortcomings. It is difficult to sort an unruly reality into ideal categories, and however one construes things, there are always countries that do not fit. The models are poor at explaining change – the future is assumed to follow the current direction. Furthermore, as holds for economic theory in general, they often tend to not count women's unpaid work as productive work (Folbre 1994; 2009). This said, I venture still to use Esping-Andersen's (1990; 2009) description of the U.S. and Sweden because these same countries, along with Germany, were the models for his theory of three types of capitalist welfare states (later modifications cover more countries).

A welfare state is a state that takes responsibility for its citizens' welfare. In which ways, to which extent, with which motives, and to which effects varies. The Swedish model, referred to as social democratic, Nordic, or Scandinavian, is characterized by the state's taking full responsibility for the welfare of all its citizens. There is a well-developed, publicly funded health insurance system, unemployment insurance, and social assistance system, but the state also takes responsibility for children and the elderly, with general child benefits, childcare, schools and universities, universal public healthcare, parental insurance (maternity and paternity leave), and elderly care. In order to

maintain the growing middle class' loyalty to the system, many of the benefits are linked to earnings, and the system requires, in principle, full employment in order to be maintained. That the system provides an effective safety net reduces workers' dependence on employers, and will therefore be opposed by the latter. For women, the system has led to employment opportunities in a rapidly growing public sector, but it has also led to a highly gender-segregated labor market.

The American system, referred to as the Anglo-Saxon liberal system, relies on market mechanisms to create welfare for the population. Healthcare and childcare are poorly developed, and most alternatives are private. American parents cannot rely on parental insurance or public childcare, but must resolve these issues privately. On the other hand, there are both public and private schools, but they are highly segregating – the better off choose private schools. U.S. employers usually have health insurance and private pension schemes. These are part of the pay package and can vary considerably between employers or not exist at all, in which case one must buy private insurance. There is a state welfare system, but only for those who cannot cope under the market's conditions. The levels are low, needs tested, and for the very poorest, often single mothers. There is stigma attached to having to live on "welfare". There is even a difference between countries in how the word welfare is interpreted: In the U.S. it is associated to social assistance, while in Sweden it has completely different connotations.

In the conservative German system, to now account for all three, the family is the welfare system's base. Care is expected to take place in the home, more or less carried out by a woman. Assistance is needs tested against family income, and state assistance is available only when family resources are exhausted. Childcare is very poorly developed, and the system does not encourage female employment.

The Norwegian political scientist Helga Hernes (1987) has characterized the Scandinavian welfare state as the "woman-friendly state". It is characterized by women's movement activism from below combined with support from above, from women in the government known as femocrats. The femocrats are nourished and supported by women's movements, and vice versa. An example of this is the Support Stockings, a feminist network that was established before the 1994 elections in order to increase women's representation in politics and that led to the Swedish Parliament's being one of the most gender-equal in the world (Bergqvist et al. 2007). Women in Sweden have therefore used the state and the parliamentary system for the advancement of women, so-called state feminism. The word state feminism is also used to denote entities within the State tasked with working for and monitoring the status of women, so-called women's policy agencies (Kantola and Outshoorn 2007). Sweden has, for example, a Minister of Gender Equality, a Gender Equality Council, and a policy that all political decisions must be reviewed from a gender-equality perspective, so-called gender mainstreaming. In addition, there was for a long time a special gender equality ombudsman, Jämo, with its own

office and with laws to support its work. Now these issues are monitored, together with other discrimination issues, by the discrimination ombudsman (Bergqvist et al. 2007).

Unlike in Sweden, the U.S. women's movement is characterized by an antagonistic relationship with the state. The influential American feminist Catharine MacKinnon (1989) argued early on that there can be no woman-friendly state. The state is dominated by men, created by and built with men's interests first, and it will inevitably re-create such a system. Women cannot expect anything good of the state. The U.S. women's movement has therefore been based on special organization. Women tried to influence their lives outside of politics; even today, the U.S. Congress is made up of only 17 percent women. A major civil society has developed with NGOs taking care of many of the tasks that the Swedish state handles. Women's Business Centers, discussed below, are an example of this.

The women's movement in the United States is also characterized by strong ideological differences between different branches and interests. State feminism does indeed exist in the U.S., but it is much less prevalent than in Sweden, and also less institutionalized – its existence depends heavily upon which president is in power. McBride (2007) shows how the most recent periods of Republican rule effectively eliminated or transformed the few women's policy agencies that existed. The acceptable things to work toward became "morality", i.e., opposition to legal reproductive choice and "pro-family", that is, policies that support a traditional gender order—and women's entrepreneurship.

The differences between Sweden and the U.S. outlined above have often been interpreted as a result of differences in policy choices – liberalism, individualism and market in the U.S. versus social democracy, collective solutions, and the state in Sweden. In an interesting analysis, Berggren and Tragardh (2006) point out that the roots are, rather, historical and cultural, and that the Swedish system can in fact be regarded as the most individualistic of all. They draw a picture with three poles – the state, the individual and the family – and they use the same countries as Esping-Andersen as examples. In the U.S., they argue, the individual and the family have formed an alliance against the state. One looks with suspicion upon the state and wants the state to be as small as possible. Above all, the state should not interfere in private life. The American opposition to universal health insurance that Swedes find so difficult to understand can be seen in this light. In Germany, it is the state and the family that have entered into an alliance. The state is given the responsibility for welfare, but it is channeled through aid to the family and civil society, not to the individual. In Sweden, to the contrary, the state and the individual have entered into an alliance against the family. They argue that Swedes have a deeply ingrained reluctance to be dependent on others—on parents, spouse, children or relatives. But there is also a deeply rooted tradition of paying tribute to all people's equality and independence. Rather than being directly economically dependent upon, or having personal financial responsibility for spouses, parents or

adult children, we leave this concern to an impersonal state and are glad to pay for it with our taxes. Berggren & Trägårdh (2006) call this alliance between the state and individual citizens "Swedish state-individualism". They claim that it is these differences in approach that explain the differences between the Swedish and American welfare systems. Perhaps these differences also explain the U.S. women's movement's mistrust of the state and the opposite state of affairs in Sweden.

All these theories discuss how the design of the welfare state affects women's participation in paid work, and they discuss the effects on the structure of the labor market. They are relatively silent, however, on the topic of women's entrepreneurship. At the same time, there are government policies on women's entrepreneurship in both Sweden and the United States. The question is how women's entrepreneurship and policy for women's entrepreneurship should be considered in light of the welfare state? Is it policy for equality or for growth? Does the welfare state set limits for policy, or is it even the case that the welfare state is challenged by policy? What kind of effects does the policy have on the gender order? The rest of the chapter is devoted to this theme, but first a brief account of the prevalence of women's businesses in the two countries, and what kinds of businesses women run.

Women as entrepreneurs in Sweden and the U.S.

To compare the number of women who own a business and in what sectors or industries they are found is not easy. The statistics are built up in different ways in different countries, the definitions are different, and they are also frequently changed. Designed to bridge the differences in various countries' ways of gathering statistics is "The Global Entrepreneurship Monitor, GEM" in which a representative sample of individuals 18-64 years old in a large number of countries is interviewed annually about whether the individual intends to start a business, has begun the preparation process (known as nascent entrepreneurs), has actually started a new company, runs an established business, or if he/she has discontinued a company. The last time Sweden was included was in 2007 (Bosma et al. 2008:16). The report showed that 8.4 percent of Americans owned and operated a business, and 7.1 percent of all Swedes, regardless of how long the business had been in existence. If one instead compares the combined measure of nascent entrepreneurs and start-ups (so-called early-stage entrepreneurial activity), however, the difference is greater: 9.6 percent and 4.2 percent, respectively. This figure is often taken as evidence that Americans are more entrepreneurial than Swedes, but as said, it does not result in any dramatic difference in the proportion of actual entrepreneurs. Americans are thus more engaged in planning to start businesses than Swedes are, but perhaps not with actually starting and running businesses.

The GEM study also shows gender. In all countries it is more common for men to start and run businesses than for women. The 2007 report (Allen et al. 2008) reveals that 6.5 percent of American men interviewed had an established business more than 42 months old, but only 3.5 percent of women (the newer companies are not shown by gender). The figures for Sweden were 6.9 percent and 2.5 percent. The chances of finding an established business owner who is a man is thus similar in the two countries, while the chances of finding one who is female is slightly higher in the U.S. If one compares the figures for early-stage entrepreneurial activity, the differences are more dramatic: The U.S. figures are 12 percent of men and 7.3 percent of women, and for Sweden the figures are 5.8 percent of men and 2.5 percent of women. Thus, with this measure, it is twice as likely that an American man be about to start a company than a Swedish man. For women, the difference is even greater.

The GEM study gives the proportion of entrepreneurs in relation to population. The countries' official statistics more often indicate the proportion of businesses owned and/or operated by a woman. Figures for Sweden from 2008 are available on website of the Swedish Agency for Economic and Regional Growth (Jeddeskog 2009). They come from a survey targeted to a wide selection of Swedish small businesses with up to 49 employees. According to SCB's business register, there were 696,650 such small businesses in Sweden, and they constituted 99.2 percent of all businesses. In the survey, 22 percent were owned by women (thus estimated to just over 153,000). This is a lower percentage than other studies have shown – a figure of 25-28 percent is more common (Holmquist and Wennberg 2010). Jeddeskog thinks this is due to the method of measurement: in companies run by both men and women, the man is often the manager, and thus the questionnaire is addressed to him. With regard to the figure for start-ups, this has been taken into account. Here 31 percent are women, 63 percent are men, and 6 percent are run by women and men together.

Just as the labor market in general, so is entrepreneurship gender-divided. There are both men and women in all sectors, but there are relatively more women in service, healthcare, education, and retail—that is, services. Companies in the service sector are generally smaller than those in manufacturing, but the service sector as a whole is growing dramatically and now accounts for three-quarters of value added in business in Sweden (Lewén 2010).

Women's share of Swedish company stock is fairly stable. Lundström (1996:32) shows that the number of female entrepreneurs in Sweden in 1940 accounted for 27.3 percent of entrepreneurs. In the 1950s and 60s this figure fell, to slowly and steadily work its way back up to the same level in the mid 80s. The decrease in the postwar period is explained by structural transformation in business, especially the fact that retail went from many small companies to few large ones, but also by the fact that women took greater and greater part in the labor market through public sector expansion. Since the mid-80s, the proportion has hovered around 25

percent. Because women's share of new enterprise is now greater than their share of existing stock (Holmquist and Wennberg 2010), women's share of stock should eventually increase. The structural transformation of business towards more service sector companies also speaks for this.

In the U.S. the situation is partly similar, partly different. Just as in Sweden, women are more well represented in the services sector and in retail than in manufacturing, and just as in Sweden, they make up a little more than one fourth of entrepreneurs. There are three official statistical sources: the Bureau of Labor Statistics, the Internal Revenue Service and the U.S. Census Bureau, all of which measure the phenomenon with different frequency and in different ways (The Small Business Economy 2004). The U.S. Census Bureau makes a measurement every five years and is the source most often quoted. Counted as women's businesses are those companies that are at least 51 percent woman-owned, agriculture excluded. In 2007, 28.7 percent of U.S. companies fell into this category (SBO 2007). When the U.S. Census Bureau first began to measure women's share of business ownership in 1972, however, the figure was quite different—only 4.6 percent. Over the next few decades, the number of women-owned businesses increased dramatically, beginning to level off after the turn of the century. In 1997 they accounted for 26 percent; in 2002, 28 percent; and in 2007, 28.7 percent (SBO 2007). If one adds to this the number of companies that are run half by a woman and half by a man, the figure is higher. The Center for Women's Business Research puts the figure at 40 percent (CWBR 2010). Women's share of businesses in the U.S. has therefore increased dramatically between 1970 and 1997, and since then has continued to grow, although at a much slower pace.

Since the definition of woman-owned business shifts, one cannot compare the American and Swedish figures directly. The only thing one can say is that today, the proportion of women-owned businesses is slightly larger in the U.S., but the difference is not dramatic. It is clear, however, that the rate of growth has been quite different in the U.S. – from a remarkably low level in 1970 to a level that is now higher than in Sweden. For this reason, the U.S. is often held up as an example to other countries in terms of policies for women in business. In Britain, it is even official policy that it must learn from the U.S. in order to achieve the same high numbers (Marlow et al. 2008). What is done, then, in the U.S. to encourage women's entrepreneurship, and how does this relate to what is done in Sweden? This will be discussed further below.

Policy measures for women's entrepreneurship in the U.S.

Since the U.S. was ahead of Sweden in this area, I will start there. The U.S. policy for women's entrepreneurship is characterized above all by the fact that it represents a response to lobbying by private initiative. The U.S. certainly has a long tradition of supporting small businesses – the U.S. Small Business Administration (SBA) was created already in 1953, but there were no special programs for women. In 1975, a number of women entrepreneurs in the U.S. formed the National

Association of Women Business Owners (NAWBO). As a result of the association's successful lobbying, in 1979 President Carter created the Office of Women's Business Ownership in the SBA (Weeks 2002). Shortly thereafter, special loans for women were created, as well as rules that a certain proportion of public procurement is to be awarded to women's businesses.

In 1988, the National Women's Business Council (NWBC) was established. Its 15 members are appointed by the SBA, and its chairman is appointed by the U.S. president. The NWBC advises Congress, the president, and the SBA regarding the promotion of women's entrepreneurship. NWBC is thus a publicly appointed lobby. Members receive little or no compensation for their work.

The Office of Women's Business Ownership was also given responsibility in 1988 for specific programs for women in business that are run today by 108 Women's Business Centers (WBC) across the United States. These centers are independent of the federal administration and receive only a small part of their funding from the SBA. They are run as non-profits and are funded largely through private donations. They have courses in entrepreneurship, networking events, and other programs to support women entrepreneurs. They have a special obligation to support financially and socially disadvantaged women. Several of these centers also administer the certification needed to enable women to seek government contracts under the special women's quota, i.e., the percentage of public contracts set aside for women's businesses. To be eligible, a company must be at least 51 percent owned by a woman and operated by a woman. Certification simply means that the company receives a certificate documenting that this is the case, and it is designed to prevent fraud.

In parallel, there is an ordinary support program for small businesses. The SBA has offices throughout the country that administer loan programs (they do not lend money, but act as guarantors) and host SCORE (Service Corp of Retired Executives), a voluntary mentoring program, among other things. Business advice, on the other hand, is handled by a large network of independent Small Business Development Centers (SBDCs). They have operations in over 1000 locations, which means that it is a much larger operation than that conducted by the Women's Business Centers. These are also driven as non-profits. The relations between the SBA and SBDCs (as well as between the SBA and the Women's Business Centers) are contract-based. The head offices, one or more per state, are usually located at a university, and federal funding is conditional upon the amount of funds they receive from the state and from business. In Massachusetts, which I visited, the requirement was 50-50. These centers provide free business advice to new and small business owners. In Massachusetts, more than 45 percent of visitors are women, and counselors are of both sexes. The SBC performs quality assurance of both the SBDCs and the WBCs.

In addition, there are a number of other non-profit organizations. For example, in addition to the previously mentioned NAWBO, there is the Center for Women's Business Research (formerly called the National Foundation for Women Business Owners and started by NAWBO in 1989), which is engaged in research and research dissemination. Other examples are Springboard Enterprises, which helps women find venture capital; Count Me In and Make Mine a Million Dollar Business, which offer advice, funding and marketing assistance; or Womenable, which is a research/lobby organization. If one browses the websites of these organizations, one finds many, many more. Support for women's entrepreneurship in the United States thus consists of a large patchwork of organizations – the whole of which it is relatively difficult to get a good general picture – that are largely privately initiated and financed (Weeks 2002; Bager-Sjögren et al. 2007).

As mentioned earlier, the rapid increase of female entrepreneurship in the United States is often given as a reason to take a closer look at what is being done in the U.S. to achieve such results. I think that this assumption needs to be examined. To compare with Sweden, the proportion of female-owned businesses in the U.S. today is not that much higher than in Sweden, and while the rate of increase from 1972 in the United States has certainly been significant, the increase has been from a much lower level than that of 1972 Sweden. That same year, the proportion of women-owned companies in Sweden was at the lowest it reached during the 1900s, but still three times higher than in the U.S., namely, 15.6 percent (Lundström 1996).

First of all, it was hardly support measures that gave impetus to women's entrepreneurship in the United States, but rather, legislation. The very rapid growth, both in number and sales, took place after The Equal Credit Opportunity Act of 1974, which forbade lenders to discriminate on the grounds of sex, and The Women's Business Ownership Act of 1988, which prohibited the states from having laws requiring the signature of a woman's spouse or male relative in order for a woman to obtain a loan for her company. As a result of the 1988 legislation, the share of women's enterprises having bank loans more than doubled between 1992 and 2002 (www.nawbo.org).

Secondly, entrepreneurship is also labor-market behavior. In both countries, women entered the labor market in the postwar period, even though they did so one or a few decades later in the U.S. than in Sweden. While in Sweden there was a huge demand for labor in the rapidly expanding public sector, similar opportunity was lacking in the U.S., which may have led to more Americans choosing business instead.

Thirdly, there is no analysis in the United States of which women are behind the rapid increase. Women are not a homogeneous group. Wilson (2004) argues that much of the increase can be attributed to immigration, combined with a welfare system with very limited unemployment benefits. They cite data from the Center for Women's Business Research that shows that about

three-quarters of new women's businesses among ethnic minorities are newly arrived immigrants.

Policy measures for women's entrepreneurship in Sweden

In Sweden, the measures are initiated by political actors, administered by civil servants, and funded by the taxpayer to a greater extent than in the U.S. Support for smaller businesses has existed since 1994 through ALMI Business Partner, Inc., which is owned by the government, county councils, regional councils and other regional owners. ALMI has information activities, counseling, and financing and offers venture capital financing for new and established small and medium-sized businesses. Before ALMI, there were regional development funds which were formed in 1978, and before that, there were non-profit business associations with support from the state and county. According to ALMI's 2009 Annual Report, 43 percent of those who received advice were women¹. Furthermore, there is public support in various forms from the county boards, county councils, employment agencies and municipalities (Caledonia et al. 2007). In addition, the Tax Agency offers free introductory courses for entrepreneurs regarding taxes, bookkeeping, etc. Once having started a business, one can also choose to become a member of the local Chamber of Commerce and obtain access to education and support there as well.

In Sweden there is also the Enterprise Agencies, . First started in 1985, today there are 90 offices providing business advice to potential entrepreneurs. They are administered by the Swedish Jobs and Society Foundation. The Enterprise Agencies are financed by business, government agencies, and organizations, and also has a number of official sponsors. This organization is thus reminiscent of the American non-profit organizations.

Special assistance for women in business was initiated in 1994 after proposal in the bill "Districts and Regions in Development" (Proposition 1993/94: 140). Just as in the U.S., the decision was preceded by women's volunteer organizing and lobbying of authorities (Persson 2002), and just as in the U.S., researchers were enlisted to assist in the work (Friberg 1993). The bill included proposals for micro-loans for women, as well as the proposal to establish regional resource centers for women, including one at the national level – both to coordinate the regional centers and to be a voice towards the government and parliament. The county administrative boards were mandated to fund the regional centers, and the National Centre (NRC) was placed under Swedish Agency for Economic and Regional Growth on a project basis. The NRC had to deal with inadequate and far too short-term resources, unclear directives, and frequent changes in

¹ It should be noted that the government's investment in women's entrepreneurship was, to a large extent, executed by ALMI instead of by separate women's business centers, which means that the figure is possibly higher than it otherwise would have been, and therefore, may not be directly comparable to the SBDC's figure in the U.S.

management. For example, there was no explicit directive to support women's entrepreneurship: the directive was to improve terms and conditions for women in the work being done for regional growth, and the way this directive was interpreted varied widely (Tillväxtanalys 2009).

The NRC was closed in 1999 to be integrated into overall support activities. Several of the regional centers were continued in the meantime with basic financing for office space, etc. Local co-funding was required in order to retain project financing from the government, and this was difficult to achieve. EU Structural Funds became an important source of funding instead. When the NRC was closed, the regional centers chose to transform the NRC board. A national association was formed called "The Swedish National Association of Resource Centers for Women", currently the non-profit organization Winnett Sweden (Persson 2002). Today, according to Winnett's homepage, there are 160 local and regional resource centers for women. Even though the mission is broad and open to local initiative, the entrepreneurship projects for women have evolved into a strong branch (NUTEK 2007a). In the government's 2009 decision to continue funding of resource centers for three more years, entrepreneurship was thus emphasized as one of several goals (Regeringsbeslut I 31 2009).

Beginning in 1992, Nutek also administered a special program with female business advisors for women, first in specific support areas and then also in a number of selected municipalities. The evaluation in 2001 suggested a continuation: the program had successfully engaged new groups, but had not yet succeeded in changing the lack of understanding of women's conditions and the hesitant attitudes towards women in the regular systems. The organization of special services for women tended to consolidate views on women's entrepreneurship as "something different" (Packendorff 2001, Nilsson 1997). In an attempt to influence this, the program continued through ALMI and the Enterprise Agencies from 2002 to 2004. The evaluation of this program highlighted a number of positive effects for both entrepreneurs and advisors, but indicated that much still remained to be done to integrate gender-focused work in support organizations. The program continued in 2005, but with a significantly reduced budget—only 3.1 million SEK (Nutek 2005).

The work to support women in business, however, received new impetus when the government allocated 400 million SEK for 2007-2009 to the program to promote women's entrepreneurship. This was extended with another 100 million in 2010. This time the focus is specifically on increasing the number of businesses owned and operated by women and on increasing employment in these businesses. The program is administered by the Swedish Agency for Economic and Regional Growth, which engages ordinary actors such as the County Councils and ALMI in the project, as well as other actors such as colleges and universities. What has been done? According to a progress report on the projects' website, the "make it possible" sub-program has run business development projects for entrepreneurs; arranged start-a-business-days together with the Tax Agency, Swedish Companies Registration Office, Swedish Public

Employment Service, Swedish Customs and Social Insurance Office; developed a number of industry guides; provided ALMI with special grants for “innovation-financing” for women; arranged transfer-of-ownership programs for women who want to take over an existing business; organized activities for prospective female entrepreneurs at colleges and universities; strengthened ALMI’s mentoring program; and trained ALMI staff in gender awareness. Within the sub-program “make visible” there is an ambassador program in which 880 female entrepreneurs commit to visiting schools, associations, etc. A “Beautiful Business Award” competition has been created, and exhibitions of women’s innovations have been arranged. 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 will be broadened to include focus on green industries and rural and sparsely populated areas.

Unlike before, this effort has clear goals and priorities and adequate funding. As before, the effort is a short-term one, and its possible extension is dependent upon the political priorities of the day. It has focused on integrating counseling and education for women in the normal support structures, mainly ALMI. At the same time, the regional resource centers still exist separately. The initiative “to promote women’s entrepreneurship” and the investment in resource centers are discussed in different places on the website of the Swedish Agency for Economic and Regional Growth—they are seen as two different policy areas. The first has the clear objective of getting more women to start businesses and more people employed by those businesses, while the other has a gender equality purpose. The boundaries overlap, however. The former train ALMI consultants on gender issues, for example, while the latter invests in entrepreneurs.

Motives for the programs: differences and similarities between Sweden and the U.S.

Common to both countries is that investment in women’s entrepreneurship is motivated by the growth argument. It is noted that economic growth is achieved through increased entrepreneurship; that women do not start companies to the same extent as men and therefore constitute an untapped resource; and that something or another prevents women from starting companies to the same extent as men, which shall therefore be addressed through special programs.

The bill (1993/94: 140) regarding the resource center and microcredit states that women and men have different needs and circumstances, and that female advisors probably suit women best. It also points out that women often start businesses in the service sector and that advice to women should be adjusted accordingly. The bill also argues that investment in women’s entrepreneurship can save depopulated areas. If women start businesses in areas such as health and other forms of care (where the privatization of formerly publicly owned services has just started), they ensure that rural areas retain a good level of service, and second, they ensure, by not moving away, that

the population base is secured. Women's childbearing role is thus used as one of several arguments (Ahl, 2004a). The text of the proposition stressed that women have so far not received their fair share of society's support to entrepreneurs. In the parliamentary debate on the proposition, it seemed, however, that this was due to women themselves rather than to the support systems. Women were described as soft, cautious and unclear, and it was said that they need people who understand them, i.e., other women, as advisors (Ahl, 2004a).

In the draft program for the 2007 effort (NUTEK 2007a), a number of barriers for women are identified. One is access to financing. Established funding structures tend to disfavor women – not because they are women per se but because of the kind of companies they usually operate. Small businesses in the service sector with limited growth potential and lack of collateral are not the banks' favorites. Therefore, additional financing solutions are advocated. Another obstacle is the legal framework. For example, the public procurement laws tend to favor large corporations over new and small businesses. A third obstacle identified is about "ways of treatment, expression and judgement in which women differ from the prevailing male norms" [my translation] (Nutek, 2007:22). The proposal points out that there are major knowledge resources within the regular support systems that could be made more readily available to women if the support systems' personnel were trained in gender issues.

In comparison to the Growth Board's generous information on reasons for investing in women's entrepreneurship, the American SBA seems quite silent on the matter. On the WBCs' national website, however, I find the following: "The vision of AWBC is a world where economic justice, wealth and well-being are realized through the collective leadership and power of successful entrepreneurial women" (www.awbc.biz). If one wants to know more one can visit a particular center. A representative example is the Center for Women & Enterprise in Boston (cweonline.org), whose leader I also had the opportunity to interview. The Center was started in 1995 by two women. The website states "...it became clear that women really needed education and training as much as access to capital if they were to launch and build successful businesses. In particular, for economically disadvantaged women with little formal business training, it seemed that education was the essential ingredient to empowering women to become economically self-sufficient and breaking the cycle of poverty." The Center's activities are therefore focused on just such efforts. On the question of why a center specifically for women is needed, its leader says that women have different terms and conditions than men. They have less access to capital, especially from venture capitalists who still discriminate against women. Furthermore, today's women belong to the trapped generation, that is, they are expected to be breadwinners on the same terms as men, and at the same time take primary responsibility for home and children. This applies to women in general, but is particularly burdensome to single mothers. She says that the majority of female clients start livelihood enterprises in traditionally female sectors, and mothers

often do it in order to combine responsibility for children with an income. At the SBDC, I received the same reply. The leader for the Center for Women & Enterprise says, in addition, that a women-only learning environment is experienced as safer and more supportive; it becomes “a different learning culture”, which makes women feel more self-confident. The notion that men and women are different is shared by the leaders of the SBA and SBDC whom I interviewed. They say that women are consensus-oriented, cooperative, caring and fair. At the same time, 12 percent of participants at the Center for Women & Enterprise are men (it is illegal to exclude anyone), and my interviewees were open to the possibility that it is perhaps not entirely gender which segregates, but social position. Those men who visit the center appreciate it for the same reasons the women do.

Although the center was founded to help socially and economically disadvantaged women to help themselves, the above-mentioned certification process has meant that it has also received a new clientele of already established entrepreneurs. These are looking for opportunities to network with other women in the same situation, which the center tries to accommodate. Through the fee for certification, these established entrepreneurs also constitute part of the center's funding. This complicates matters for the center's leader. The bulk of funding comes, namely, from private donors, the business community, and fund-raising events. One can even click a button on their website labeled "donate" and send money via credit card. In order to raise this money, the leader needs to show that the center makes efforts for the very poorest, and this latter category actually negatively affects the statistics in this regard. There are many non-profits in the U.S. competing for donors' money. The leader was thinking, therefore, to split operations into two separate branches. She says that most of her working time is devoted to securing funding, and that there is a constant struggle. She rarely knows if she has money for staff salaries for more than three months in advance.

In summary, both the Swedish and U.S. programs are motivated by the growth argument. More businesses are needed for growth and jobs, and women are an untapped resource. The argument for equality figures in some of the efforts, but not all. Specific programs for women are motivated partly by the fact that women are discriminated against in ordinary structures, and partly based on the notion that women are different (read weaker) and therefore need a special support system. There were also country-specific arguments. In Sweden, women's entrepreneurship is seen as a step in the transformation of the public sector, while the U.S. policy seeks to address poverty among single mothers and disadvantaged minorities by encouraging self-sufficiency.

Women's entrepreneurship in the light of the welfare state

For a comparison of women's entrepreneurship and the motives and policies for such in the U.S. and Sweden to hold water, one should also take into account differences in the structure of the welfare state. Both productive and reproductive work must be done in order for a society to continue to function. The design of the welfare state affects how these two kinds of jobs are organized. Because production and reproduction are clearly gender-divided, the design of the welfare state also affects women's and men's opportunities and constraints with regard to participation in each of these activities. Entrepreneurship is a labor market behavior (Hård et al. 2007), but it can also be used as a way to combine caring responsibilities with those of providing. Women's entrepreneurship, or lack of entrepreneurship, can be viewed as a response to the design of the welfare state.

Perhaps the biggest difference between Sweden and the U.S. in women's ability to support themselves through gainful employment is family policy. Access to childcare is a clear example. In the U.S., publicly funded childcare exists only for the very poor. For all others there are only private alternatives, and these are extremely expensive. Depending on where one lives in the U.S., childcare costs between 4200 and 15,900 dollars, with an average of 7500 dollars per year per child (Homebuyinginstitute 2010). Women's median income in the U.S. in 2008 was 35,470 dollars (The Census Bureau). This means that the average American woman with one child has to spend 21 percent of her gross income on childcare (and if she unlucky, based upon her place of residence, twice that). So she needs to have a well-paid job to be able to afford private childcare. Statutory maternity leave (not parental leave) is available, but it is only 12 weeks and unpaid. For companies with fewer than 50 employees within a certain radius, statutory leave is only half of this. Therefore, self-employment can be the only option, and this often means small, home-based businesses. To see whether women in the U.S. choose to start a business rather than take a job in order to balance work and family, Gurley-Calvez, Harper, & Biehl (2009) analyzed differences in time use among men and women who were employed or self-employed. They found that women generally spent more time on home and children than men, but women who were self-employed spent significantly more time at this than did women who were employed. They thus found support for the hypothesis that women choose self-employment to balance work and family. The design of the American welfare state can thus lead women to choose self-employment over employment; alternatively, it can mean that self-employment is the only option for many women to gain self-sufficiency. In combination with the fact that since the 1970s the American economy has slowly but surely evolved from a one- to a two-income system, this can be one of many possible explanations for the rapid growth of women's entrepreneurship in the U.S.

In Sweden, the pattern is rather the opposite. Childcare is available for all children from the age of one, and the cost is 3 percent of the household's gross income, with a ceiling of 1260 SEK per month. A second child costs less. In this case, for a Swedish mother, it makes no difference whether to take up employment or start a company – low cost childcare is available in either case. For a Swedish mother who has just given birth, employment is more advantageous. She can take a long maternity leave, which is much more difficult to do if one has a business. The Swedish system encourages employment, therefore, over entrepreneurship. Despite this fact, the proportion of women-owned businesses in Sweden is only slightly lower than in the U.S.

The design of the welfare state also affects the structure of the labor market. The large public sector in health, education and other forms of care that have resulted from Sweden's extensive welfare state offers women employment opportunities, but also helps to recreate a gender segregated labor market.

Furthermore, there is a direct link between the design of the welfare state and the formulation of policy for women's entrepreneurship. In addition to the fact that the success story of women entrepreneurship in the U.S. ought to be taken with a grain of salt, one should question, above all, the relationship between U.S. support efforts aimed specifically at women, and the resulting entrepreneurship. Women's Business Centers in the U.S. follow what Mayoux (2001) calls the interventionist poverty alleviation paradigm. Such policies see gender issues as women's issues, that is to say, as special cases requiring special programs alongside the ordinary programs. They are also directed at the poorest. Seen from the Swedish perspective, therefore, the activities of U.S. Women's Business Centers comprise an alternative to labor market training or income support, rather than an investment in growing companies. It is very clear, both in the WBC directives and in their actual activities, that they are social activities rather than measures for economic growth. Given that many men in the same social situation as the women targeted also use WBC services, while the more growth-oriented women are referred to the SBDC, Braidford and Stone (2008) question whether it makes sense to have a special program for women. They suggest that perhaps one should sort the clients in a different way than by gender (see also Walker and Joyner 1999).

To sort by gender is indeed a double-edged sword. While Swedish policy - at least the program that started in 2007 – does have the growth argument in the foreground, it builds upon the notion, just as in the U.S., that women have different needs and conditions than men. This reasoning often involves a slippery slope towards describing women's and men's characteristics: one introduces the assumption that women and men are in fact systematically different, which psychological research clearly shows is not true—the variations between individuals are greater than the variation between the sexes (Doyle and Paludi 1998). The more common perception, however, is that of gender differences, and in connection with discussions about the need for

special entrepreneurship programs for women (as well as in connection with other male-gendered phenomena, such as leadership) women are described as being of a different sort, usually weaker and with less self-confidence. The kind whose confidence is the norm is men, which further demonstrates how gender-marked business and entrepreneurship are (see Ahl 2006; Ahl 2004b). Programs to make women become “honorary men” (Marlow and Patton 2005) tend to further consolidate the norms. Help defines the helpless. So instead of strengthening the status of women, the programs are likely to consolidate the prevailing gender order.

The combination of the equality argument with arguments about economic growth is a similar double-edged sword. In both the Swedish and U.S. programs, there is slippage between the equality argument, where entrepreneurship is seen as a path to economic equality between the sexes, and growth arguments, where women’s entrepreneurship is seen as a hitherto all too poorly exercised tool for economic growth. The Swedish program to promote women’s entrepreneurship clearly has the growth argument in the foreground - but resource centers for women are justified by the equality argument, and in their last instruction, they shall also address entrepreneurship. The leader of the Center for Women's Enterprise in the U.S. says that, although there is talk in her organization of strengthening women, it is always the business bottom line that matters when it comes to the crunch. It appears that the economic argument always weighs most heavily, and that the equality argument is used as decoration, or as a means to further legitimize measures undertaken for economic reasons. One could say that the arguments have entered into an unholy alliance. Equality, yes, but the most important is still growth. Certainly, women’s entrepreneurship is now being invested in heavily in Sweden, but a study by NUTEK (2007b) shows that an overwhelming majority of the state’s financial support to entrepreneurs goes to men’s businesses. This does not necessarily imply direct sex discrimination, the authors state, but it can be seen as a manifestation of the fact that financial support is mainly given to sectors where more men are active, and for reasons other than that they happen to be male sectors.

If one thinks that economic growth is the most important, it would perhaps be wiser to support companies with high growth potential, regardless of who owns them. On the other hand, if one is really serious about wanting to achieve equality between women and men, it is not clear that investment in women’s entrepreneurship is the most effective measure. Neither entrepreneurship nor employment has led to economic or other types of equality between men and women. In both countries, women earn about 80 percent of what men earn, and in both countries women spend significantly more time on unpaid work than men. Neither market forces nor the welfare state have managed to change this.

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 America's liberal welfare state. As

discussed earlier, the family law of the Swedish model is completely alien to Americans and will probably remain so for the foreseeable future. Consequently, so-called "life-style" businesses will continue to be a necessary option for some women in the U.S.

In the case of Sweden, it seems that the expansion of the social democratic welfare state has come to an end. The selling off of state-owned companies, the privatization of the public sector, and the New Public Management have been going on for a long time, and recent years have also seen a tightening of health and unemployment insurance. Likewise, radical politics for equality are noticeably absent. Calls for measures such as individualized parental insurance or laws for quotas regarding management positions in Swedish corporations are popular only among the few, and it would be extremely expensive for Swedish counties if salaries for typical women's occupations were to be raised to the same level as men's. The tendency is rather the opposite, with tax cuts, reductions in the public sector, and privatization of former state or municipal services, all of which challenges the Scandinavian welfare and gender equality model. The contract between the state and the individual that Berggren & Trägårdh (2006) speak of as a very strongly entrenched part of Swedish society is perhaps breaking up. Current policy talks a lot about strengthening civil society, and that some of what is the state's responsibility today should be handled by NGOs or volunteer organizations. This means even more unpaid work for women. The Volunteer Office, that provides volunteer assignments to a thousand non-profit organizations in the social sector in Sweden, gave 82 percent of its tasks to women in 2010 (www.voluntarbyrån.org).

In light of this, policy on women's entrepreneurship can be seen as part of the neo-liberal project. It is primarily women who become unemployed when the public sector is dismantled or reduced, and it is also women who are expected to start and run some of the new service/provider businesses – preferably at a lower cost than under state/county management, since this is one of the main points of competition. None of this automatically promises more power, money and influence for women; it is up to the individual to become the agent of her own success. This means that the collective, structural and tax-funded solutions of the Nordic state feminist tradition have given way to individual solutions. Against this background, the U.S. policy appears to be a description of what Sweden is possibly heading toward, rather than a model to emulate without reflection. The U.S. policy is primarily neither a policy for equality nor a policy for growth, but rather a policy intended to give poor American women a chance to make a living.

A policy is characterized, of course, by its content, but that which is omitted also says something about the policy. Traditional gender equality policy areas such as the distribution of power between women and men and the sharing of reproductive work between men and women – in the home, on the market, and in the public sector – are not mentioned in the discussion on women's entrepreneurship. In other words, the discussion on women's entrepreneurship is silent on the

subject of men. As mentioned earlier, a functioning society requires both productive and reproductive work, and this work, as well as the economic compensation that follows, is unequally distributed between women and men. When the welfare state now moves a part of the reproductive work from the state to the market, home, or civil society, the responsibility for this work is placed upon women. It is women who must support themselves and others by starting a business; it is women who should be encouraged to contribute more to economic growth; it is women who shall (or actually do) become engaged in the voluntary sector—and it is women who still take primary responsibility for work in the home. The policy is thus that it is women who appear to be inadequate and women who should change, whereas men are not affected. If policies for women's entrepreneurship are to be seen as part of the state's work on increasing equality between men and women, then the debate should be broadened, and gender issues and gender perspectives taken seriously. Otherwise, the policy may very well further consolidate the male norm.

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