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# Gender, disadvantage and enterprise support – lessons from women’s business centres in North America and Europe

Gender,  
disadvantage  
and enterprise

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## Abstract

**Purpose** – The aim of this paper is to analyse support measures in the USA, Canada and Sweden aimed at encouraging women to start their own business and/or promote growth in women-owned businesses, and in particular the role of women’s business centres. It examines whether existing initiatives of this kind have proven successful in their stated and unstated aims; and if elements of practice are transferable to other countries and contexts. The paper also contributes to the gender mainstreaming debate.

**Design/methodology/approach** – Through in-depth interviews across four countries with managers of such centres and other business support personnel, policy-makers and practitioners, the paper constructs a view of how women’s business centres fit into the overall policy context, and how they have aided the development of women’s enterprise.

**Findings** – The use of international comparisons permits the identification of common approaches to enterprise policy for women. Policy-makers and practitioners will appreciate the nuanced view of the elements that make up several lauded initiatives aimed at supporting women’s entrepreneurship, how (and to what degree) these elements work together and how these elements may be used elsewhere.

**Research limitations/implications** – The paper suggests the need for more nuanced understanding of client needs, whether male or female, and the role this might play in the delivery of business support.

**Practical implications** – Policymakers should be clear regarding the objectives of women’s centres, as between support principally directed at unemployed/low income groups and increasing the business start-up rate *per se* among women (leading to economic growth), and even whether support should be differentiated by gender.

**Social implications** – Women’s centres are working mainly for the more disadvantaged women, rather than those with real potential as entrepreneurs. Such centres may also reinforce stereotypes of “women’s businesses”.

**Originality/value** – The key contribution of this paper is that, compared to previous work, it provides a more critical perspective on the specifics of women’s business centre initiatives, exploring both the processes and outcomes that lie behind the simple output-related success measures that often characterise mainstream policy evaluations.

**Keywords** Women’s enterprise, Gender mainstreaming, Entrepreneurship, Business support, Women, Entrepreneurialism, United States of America, Canada, Sweden

**Paper type** Research paper



## 1. Introduction

How to provide business support to encourage entrepreneurship amongst women and/or growth in women-owned small businesses is a subject of debate. The key questions relate to the issues surrounding gender mainstreaming: is it more effective to have separate support systems for female business owners and start-ups, or should there be a single, “mainstream” service for all groups? And, if support for women is “segregated”, how should it be provided and what elements of support constitute “female-friendly” business support? There is relatively little hard evidence for the effectiveness of a “managed diversity” approach to support needs, where the strengths of individuals from a diverse range of backgrounds are taken into account, as opposed to an equal opportunities approach, where all groups receive the same support (Wilson *et al.*, 2007). In addition, it is possible that, instead of building on the advantages and unique characteristics of different groups, a process of “pseudo-inclusion” may occur (Thiele, 1992), accompanied by the risk that the position of groups that are marginal, peripheral or isolated may be exacerbated and reinforced by the provision of separate support.

The current downturn, and associated budgetary cuts in many countries, have also led to a renewed focus on delivering business support more efficiently, i.e. schemes that achieve the highest impact for the lowest cost. In England, the (recently realised) aim of the coalition government (Department for Business, Innovation & Skills, 2010) was to focus intensive face-to-face support upon those businesses with high growth potential, with support for other businesses scaled back substantially. This may lead to initiatives relating to specific groups being phased out; commitment to support disadvantaged groups to establish businesses is mainly focused upon support for the long-term unemployed, with no sign of interest in support specifically for women’s enterprise.

At the same time, the high proportion of women likely to be made redundant at a result of public sector cutbacks in England raises questions about the role of such women in the “rebalancing” of the economy through new and expanded private-sector businesses. The question arises as to whether “generic” business support is sufficient to achieve policy aims across all groups, or whether there is a case to be made to continue specific support for women in a period of economic uncertainty. Similar circumstances, and related debates, have occurred elsewhere, for example in Sweden (Ahl and Nelson, 2010).

The following section outlines approaches to business support aimed at women, while section 3 details specific business support for women in the USA, Sweden, Canada and England. Section 4 identifies common threads within the business support for women offered by these countries. This offer is critically discussed in section 5 in light of research on the gendered characteristics of entrepreneurs. Finally, section 6 considers the lessons for future gendered approaches to business support, and avenues for further research.

## 2. Perspectives on women’s business support

GEM surveys consistently report that, across countries, compared to males, women exhibit lower rates of business formation and a tendency to “cluster” in particular sectors. Such distinctive features underpin various paradigmatic assumptions informing strategy and forms of business support for women. Mayoux (2001)

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identifies three such paradigms. The neo-liberal market paradigm focuses on the contribution of women's entrepreneurship to efficiency and market-led growth, with policy interventions largely restricted to provision of micro-finance to alleviate obstacles to women raising capital and cosmetic changes to regulatory frameworks. The feminist empowerment paradigm promotes networking and co-operation to support self-employed women, combining social welfare policy with emphasis on non-market work and the challenge women's representation can make to vested economic interests. Between these, the interventionist poverty alleviation paradigm promotes equal opportunities legislation alongside policies aimed at the very different client groups of small business aiming for growth and poor self-employed/informal workers, with gender treated as a special case requiring separate provision.

This latter paradigm has been dominant in Europe, Canada and the USA. Within it, micro-enterprise creation is viewed as a prospective route out of poverty and a means to generate employment in deprived areas, with growth-oriented SMEs placed in an entirely different category. As Mayoux observes, with women under-represented among "traditional" entrepreneurs, and treated as a special case or "add-on" to mainstream provision along conventional economic lines, policies aimed at alleviating poverty/disadvantage can easily become conflated with those promoting women's entrepreneurship. Of course, treating women as "different" also risks caricaturing male entrepreneurs as of a homogeneous type requiring entirely different support, i.e. without taking account of male diversity. Indeed, it is important to remember that gender is a social construction (Lorber, 2000; Ahl, 2006), and that there is as much diversity of identities and preferences concerning entrepreneurship within as between the sexes.

This aspect underpins the gender mainstreaming approach, which actively questions the underlying assumptions of Mayoux's (2001) paradigms, and indeed has been the "official" EU policy approach since the 1997 Treaty of Amsterdam. Rees (2005) refers to this policy stance as a "transformative" phase in progress towards gender equality, through "systematic integration [of measures to promote equality] into all systems and structures, into all policies, processes and procedures, into the organisation and its culture, into ways of seeing and doing" (p. 558). As such, mainstreaming does not seek to move women towards the "masculine norm of entrepreneurship" (Lewis, 2006), but to recognise heterogeneity both between and within genders and tackle institutionalised discrimination and power relations. It is based on treating individuals as individuals, and not making assumptions about them as members of particular groups (including gender). The aim of entrepreneurship policy should not be to "raise" women to "honourable man status" (Marlow and Patton, 2005, p. 722); simply removing the barriers they face would not necessarily result in more women-owned businesses (Sarasvathy, 2004). In fact, gendered entrepreneurship policy can offer a path towards equality in and of itself, through levelling economic inequalities between men and women (Ahl and Nelson, 2010). However, in relation to both Sweden and the USA, Ahl and Nelson contend that this justification simply legitimises support where the underlying primary objective is growth. Thus, most support continues to be directed towards sectors dominated by male-owned businesses, since they are more likely to achieve growth.

Gender mainstreaming requires more than merely focusing business support specifically upon women (which Pettersson and Hedin, 2010, pointedly refer to as

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“sidestreaming”). Rather, realising the aims of gender mainstreaming requires more general cultural change, such that assumptions about gendered roles are no longer made. The broader culture reflects common patterns of thinking (Hofstede and Hofstede, 2005) that influence the nature of support via intentions, cognitions and self-perceptions with respect to entrepreneurship among both men and women (de Bruin *et al.*, 2007; Ettl and Welter, 2010). For example, women’s lower scores in entrepreneurial self-efficacy tests (Wilson *et al.*, 2007) may not result from gender differences *per se*, but socially conditioned norms and perceptions of male and female traits and how these relate to entrepreneurial activity: individuals, either male or female, identifying themselves more with “masculine” traits would be more likely to achieve higher scores (Mueller and Dato-On, 2008). Gupta *et al.* (2009) find lower entrepreneurial intentions among individuals identifying with “female” traits (caring, co-operation etc.). Roomi *et al.* (2009) speculate that this reduces social pressure upon women to behave in a (male) entrepreneurial manner. Their model, testing how context affects entrepreneurial intentions, finds that the social environment leads to various cognitive restrictions upon female entrepreneurial intentions, which are more pronounced than for males. Similarly, women’s entrepreneurship appears to be more responsive than men’s to cultural norms relating to entrepreneurship in combination with the level of gender equality (Langowitz and Minitti, 2007; Baughn *et al.*, 2006).

Thus, in addition to providing individualised business support, more active and cognitively based measures to alter gendered perceptions about entrepreneurship and women’s businesses arguably should also form part of a coherent support offer (Ettl and Welter, 2010). It is also clear that the two contrary approaches can (or should) be complementary. Cultures cannot change overnight, and there is a clear rationale for continuing to provide differential support to some groups until such time as the aims of mainstreaming (of all groups) have been more fully realised. This not only applies where there is obvious discrimination, but also where discrimination is implicit in how social, fiscal and other policies restrict the extent to which women can achieve financial independence (Winn, 2005).

Tillmar (2007) points out that such gender bias exists, “even in a special support program for women entrepreneurs in an organisation displaying some amount of gender-awareness, undertaken in a welfare-state [Sweden] known for its equality between men and women”. Indeed, this situation may make “sidestreamed” support necessary, since continued male norms may lead to biased selection of clients for support – i.e. choosing those that most live up to those norms (Tillmar, 2007; Mavin *et al.*, 2004). This selection may result from decisions of both providers and potential women clients; the latter failing to come forward, thinking they do not meet the cultural norms of entrepreneurship, and especially not as leaders of “growth businesses”. Indeed, to be genuinely unbiased, Tillmar (2007) argues, given ingrained cultural norms, business support should be more proactive, searching for “non-typical” potential women clients (e.g. in sectors other than those seen as “female”), and ensuring a high level of gender awareness training for advisors. This argument favours special programmes to engage women, but with subsequent support following the philosophy of mainstreaming – to treat the women engaged as a heterogeneous group of individuals, without referral to a male norm, ensuring that support takes account of the diversity of experiences, entrepreneurial approaches and learning styles among women (Ettl and Welter, 2010).

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Equally, though, cognitive differences arising from societal norms may make a case for gendered styles of pedagogy as a pragmatic approach to maximising returns from entrepreneurial learning. Although they do not investigate a possible cognitive basis for their findings, DeTienne and Chandler (2007) report that women and men use different opportunity identification processes based on different stores of knowledge to start businesses in high-skill and technical industries. They recommend gendered approaches to teaching entrepreneurship, albeit on the basis of a relatively small sample focused on particular sectors. Simpson and Ituma (2009) note that differences in cognition may make mixed-gender courses less effective, as they tend to be tailored towards male norms, which would not only resonate less strongly with female learners but attract fewer women in the first place, thereby making women an obvious minority on the course. Again, though, it needs to be stressed that gendered characteristics transcend biological sex, which implies this is not an ideal situation for some male learners, and that some women may welcome this approach.

The question of pragmatism in achieving outcomes from current business support programmes needs to be balanced against longer-term societal aims. Atkinson (2010) notes the relevance of two different conceptualisations of educational intent to this debate. The first, corresponding to the concept of “single loop” learning, occurs where behaviour is changed without challenging the fundamental basis of learners’ (or societal) assumptions, beliefs and values; the other, i.e. “double loop” learning, refers to where learners are made to question their assumptions (Simpson and Ituma, 2009). Thus, even where special programs exist for women, it could be the case that these reinforce rather than transform assumptions both among individuals and society as a whole.

### 3. Objectives and methodology

The fundamental question addressed in this article is whether gender is a good basis on which to differentiate business support, or whether other characteristics of individuals may be more effective discriminators. In order to overcome biases towards norms and values that may stem from examining support in a single country (Ahl, 2006), the study adopts a comparative approach. It examines the rationale and effectiveness of business support for female entrepreneurs as currently practised in England, Canada, Sweden and the USA. It considers what choice of support methods, learning styles and clientele among women’s business centres implies about the type of client targeted by such centres, and the types of business such clients might be expected to establish. The study relates especially to recent research on gendered perspectives on entrepreneurship and, in particular, the presumed “maleness” of characteristics that define the notion of a traditional entrepreneur. It explores issues surrounding the viability and desirability of so-called “female-friendly” support, and its likely impact and appeal to both women and men against non-gender-specific support. In doing so, the article seeks to demonstrate that a more nuanced approach to the targeting of different kinds of support may be desirable.

This paper is partly based on research for BERR, to develop a specification for piloting women’s business centres, comprising case studies from overseas (Stone and Braidford, 2008) and subsequent research focused more specifically upon the context in England for women’s support (Braidford *et al.*, 2009). Additional material was gathered during 2011-2012 specifically for this paper. Overall, it is based on an extensive survey

of academic and evaluation literature relating to specialist support provision in each country, combined with some 55 detailed interviews (face-to-face, telephone and e-mail) with managers of WBCs, representative bodies, national and regional development and support agencies, banks, research organisations, etc., spread fairly evenly across the four countries.

#### 4. Women-focused support

This section examines the main support initiatives that primarily target would-be female entrepreneurs in each of the four countries under examination.

##### 4.1 USA

The literature specifically examining the effectiveness of the provision of support for women entrepreneurs through dedicated centres in the USA is surprisingly meagre and lacks robustness (Gu *et al.*, 2008). In particular, the surveys of Women's Business Centres (WBCs), which have operated for over two decades, typically provide only a surface reading of their success, concentrating on the numbers (and characteristics) of clients engaged, and the overall turnover and profits of the businesses supported, alongside qualitative views on success factors. There is relatively little research into (and especially long-term comparative studies) of the characteristics (e.g. sector, average employment size, survival rates) of either businesses formed, or existing businesses supported in further development. Nor is there information on the outcomes and outputs from specific interventions, most likely because of the heterogeneity of structures and programme offerings among WBCs. The criteria by which the US Small Business Administration (SBA) awards grants to WBCs[1] sets out the topics to be covered in training sessions of each WBC, and some basic operating parameters (e.g. flexible opening times), but does not specify a strict operational structure. The heavy reliance on match funding from private sector sources, which varies substantially between WBCs, also leads to much variability of offerings (Godwyn *et al.*, 2005).

The survey of WBC managers by Godwyn *et al.* (2005) found that key to their success was considered to be the "female-friendly" support style, aimed at establishing longer-term, more trust-based relationships with clients, with an emphasis on counselling and the creation of a "safe space" for clients. In confirming this, our interviewees repeatedly voiced the opinion that women learn in a "different way" to men. Allowing for variations, the approach amounts to a combination of:

- "triage" (Womenable, 2006) – diagnosing challenges faced by individuals through counselling and directing them to the appropriate support;
- "hand-holding" – intensive, relationship-based one-on-one support and counselling; and
- networking (Godwyn *et al.*, 2005, p. 16) – providing business contacts, role models and learning from more experienced female business owners.

However, there is some disagreement that these three facets of support are actually provided by WBCs, and indeed whether there is a significant difference between the actual support provided (as distinct from engagement strategies) and that of a non-gender targeted kind (Ehlers and Main, 1998). Ehlers and Main found that the WBC they studied assumed a "male" model of entrepreneurship as the norm, and



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neglected to take account of women's different needs and domestic circumstances. While this study is somewhat dated, and it is unclear how generalisable these findings would be to WBCs currently in operation, a recent investigation by Kim (2012), across the sector, suggests continuing problems in terms of addressing issues such as gender roles and power relations.

The other key measure of WBC success, cited by managers we interviewed, was their ability to attract and retain clients who would either not think of engaging with a mainstream support service or who had attempted this route and abandoned it. For instance, interviewees reported that clients who had previously engaged with Small Business Development Centres (SBDCs), frequently "felt patronised by the advisors". This was explained in terms of SBDC's focus on larger businesses and growth, rather than small-scale business ideas perceived as less valuable to the economy and less worthy of support[2]. One interviewee argued that some SBDC counsellors lacked the necessary "cultural competency" to deal with some client groups. The finding that the presence of a nearby SBDC does not impact on the average number of clients attending a WBC supports the contention that these initiatives each serve a different client base (Richtermeier and Fife-Samyn, 2004; Expectmore.gov, 2008).

The reported difficulties with SBDCs are not universal, however. Managers noted that it varies from SBDC to SBDC and even from advisor to advisor, and that SBDC and SCORE[3] advisors were highly regarded for niche and sector-specific guidance and seminars. This, in turn, suggests that WBCs' expertise and the skills of their own employed staff are more relevant to small, generic, uncomplicated businesses. This is, at least partially a reflection of the limited staff numbers in most WBCs – centres with fewer than ten regular employees are not uncommon, necessitating the use of outside contractors (sometimes without payment) to deliver substantial parts of their training programme. This results from the restrictive funding regime combined with the need to charge as little as possible (sometimes making no charge at all) for training sessions, reflecting the nature of their mandated target market – low-income women. Even within the design of the programme, therefore, there are elements of marginalisation and pre-determination of what constitutes "suitable businesses" for women to establish. There is also a circumscription of the clientele for WBCs, which ostensibly and nominally aims to support all women. In fact, within their terms of reference (Women's Business Ownership Act and Executive Order 12138, 1988), WBCs must instead skew its engagement efforts towards women in deprived communities. This may well further intensify the marginalisation of women entrepreneurs.

This raises the question of whether WBCs programmes are primarily designed to alleviate deprivation through encouraging entrepreneurial activity, rather than addressing the needs of women entrepreneurs *per se*. It also poses the question of whether these two programmes would, in practice, look very similar. The WBC initiative corresponds to the interventionist poverty alleviation paradigm (Mayoux, 2001), where micro-enterprise creation is a route out of poverty, and gender-based interventions are separate to mainstream provision. The conflation of tackling deprivation and promoting women's entrepreneurship within WBCs reflects, according to stakeholders, a political compromise. Policymakers were unwilling to break completely from the neoliberal market paradigm by singling out women for special treatment; instead it was made more politically palatable by adding provisions to move them off welfare. However, when taken alongside the limited budgets granted to



WBCs, and the fact that it remained a demonstration (rather than permanent) programme for some twenty years, it also indicates the marginalisation of issues relating to women's entrepreneurship and a reluctance to wholeheartedly commit resources and funding. The resulting situation, where a relatively high proportion of WBCs' resources are used to raise sufficient match funding simply to continue operating, thus reinforces the low priority given to the scheme.

The extent to which WBCs programmes actually tackle deprivation (or reduce welfare dependency) through enterprise creation is a harder question to answer. The average household income of their clients is indeed below average, and many (though not all) have operations that are geographically restricted, in large part, to deprived communities. In addition, the limited American welfare system means that finding a job, either as an employee or in self-employment, is a higher priority than in many European countries with a more robust social safety net, and the lower average levels of savings held by women raises that priority still higher. As such, successful interventions, whether they reduce distance to start-up or to paid employment or both, will aid the women (and men) in areas in which WBCs operate, without necessarily leading to significant increases in business creation among the most deprived groups. This qualitative outcome is, arguably, as important as the hard outcome of increased numbers of start-ups. As Ahl and Nelson (2010) note, "US 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" (p. 19) and, as such, can be regarded as an integral part of their welfare state. Providing the means and training to establish a lifestyle business for women (and for men) is thus a necessary option for business support.

More research is needed to tackle some of the questions raised above, in particular qualitative work tracing the client journey, and increased understanding of the motivations for approaching the WBC, their desired outcome and how client aspirations and labour market potential have changed as a result of contact with the WBC. Of the few studies that have been undertaken, a number conclude that microenterprise programmes aimed at poor American women either make little difference to the target market, leaving many clients in the same marginalised position as before (Ehlers and Main, 1998) or are no more effective in alleviating poverty than other programmes or, indeed, than if no support were provided at all (Sanders, 2002).

One key difference between American (and UK) WBCs and those in Sweden and Canada is that federal rules mean they cannot, in fact, be women-only centres – federally funded provision must be open to all. Thus, according to the Association of Women Business Centres, 18 per cent of WBC clients are actually men (and in one case, the funding arrangement with the state made it as high as 40 per cent). This, in turn, affects the nature of provision and the analysis of outcomes. However, attitudes to this were relatively consistent across the centres we interviewed, with most welcoming men who chose to attend, with one semi-jokingly referring to them as "the brave and the wise". However, none of the centres actively encouraged male usage, and some discouraged men from attending at least some sessions (e.g. those on empowerment or self-confidence). Advertising and emphasising in initial contacts the overwhelmingly female attendance at the centre was used to warn potential male clients that they might feel intimidated by this. Nonetheless, the relatively high proportion of male clients suggests that the "female-friendly" learning style, so heavily promoted by centre

managers, may appeal more to a type of client and/or desired type of business, rather than women *per se*.

#### 4.2 Sweden

As in the USA, there is limited evidence regarding the effectiveness of the Swedish development agency NUTEK's "Resource Centres for Women" and "Business Advisors for Women" (BAW) programmes. Resource centres offer entrepreneurship support as part of a wider concept of women's development, setting entrepreneurship goals explicitly within social development at a local and regional scale. BAW, on the other hand, implements a policy of "support for women *by* women". It grew out of 1990s research revealing women's reluctance to seek advice and finance from traditional business support agencies and financial institutions, based on perceptions that they were not taken seriously and/or that advisers and financiers did not appreciate their circumstances (Nyberg, 2003). This reinforces evidence from the US interviewees, identifying a lack of empathy and connection – based on gender, age and perceived wealth – between advisers and clients. The Swedish research indicated that advice from women was preferred, leading to the recruitment of a network of female advisers, many with businesses of their own, to act as both mentors and role models. These supported potential and existing entrepreneurs in a more holistic way, taking account of both the business itself and its interaction with family life. At the same time, there was also a strong women's grassroots movement and lobby for a regional policy that integrated gender perspectives, particularly relating to entrepreneurship (Friberg, 1993; Hudson and Rönnblom, 2007).

BAW was thus part of a new Swedish regional development policy that strove to embrace gender perspectives, with the primary target areas being the regions of Northern Sweden. An ongoing "exodus" of unemployed women from these sparsely populated and relatively deprived regions to larger cities was used to justify a discriminating labour market policy, implemented in 62 of Sweden's 290 counties. NUTEK's intention regarding BAW was to incorporate professional women advisors in the counties' counselling services. In practice, the advisors and programme leaders had no direct involvement in developmental issues, and at the end of the project (3-6 years) many were incorporated into local community organisations (in non-gender-specific programmes) at county level.

NUTEK's own reports note the problem of defining the target group despite the fact that the BAW targeted women in specified geographical areas. However, a more important distinction, glossed over in the official reports, is whether the programme was concerned with promoting women's entrepreneurship or entrepreneurship in general, and how this was reflected in the implementation of the programme at a local level. There was a clear clash of stakeholder interests: NUTEK's intention – i.e. gender mainstreaming – did not tally with the local needs such as job creation.

Unsurprisingly, agreement on criteria underpinning evaluation was slow to evolve. Indeed, a peer review of BAW (European Union, 2009) noted that the initial specification did not include explicit quantitative objectives, nor baseline figures for later comparative analysis, and that the main purpose of evaluative activity was formative – to identify good practice to inform the network of business advisors. The advisors themselves balanced the conflict of interest between local and national stakeholders by distinguishing quantifiable (short-term) from non-quantifiable

(long-term) objectives. Quantitative objectives – the outputs desired by counties – included increases in the number of women-owned/led enterprises, employment levels in the relevant regions and the number of highly skilled women. This reflected the priorities of local county officials seeking to stem the “exodus” of women. Qualitative objectives – the outputs desired by NUTEK – initially stressed the importance of changing attitudes among the population (and stakeholders, especially financial institutions) towards women-owned business and the concept of female entrepreneurship (e.g. the type of businesses considered suitable for women). Allied to this were schemes for developing role models for younger women and increasing women’s involvement in developmental issues. Other longer-term objectives included improving the level and quality of networking, in respect to which initial expectations were surpassed. The benefits of networking were cited as key to the success of the centres, given the important social facets of entrepreneurialism and the benefits of peer learning, formation of trust relationships in early stage businesses, etc. (European Union, 2009).

The final evaluation report for BAW (Packendorff, 2001) echoed previous work in noting that broad quantitative impacts – numbers of businesses or employment – are difficult to measure. However, it found that the number of professional women advisors had increased (60 per cent of advisors employed by the counties were women), along with gender awareness among advisers more generally, and the number of women (business owners or potential entrepreneurs) seeking advice/support and/or upskilling through training. As an engagement strategy, therefore, BAW proved to be effective. In addition, BAW contributed to the involvement of more women in developmental issues, partly through the recruitment of new (female) business advisers, and partly by attracting new categories of women through the work of these advisers. Perhaps more importantly, though, the women advisers established themselves as professionals – a role normally associated with men – and service providers rather than simply as “women advising women”. This development had a positive impact on the attitudes of county officers and, in particular, local politicians and policy makers.

In achieving this impact, the programme may in fact have had a marginalizing impact on gender mainstreaming. Packendorff (2001) argues that support initiatives aimed at women are likely to ameliorate fundamental gender issues that are deeply seated in societal values. The basic idea of separating a specific gender-related problem from overall entrepreneurship policy can be highly effective at addressing gender imbalances, but more likely in the longer term than through generating easily measurable short-term impacts.

Indeed, these impacts seem to be almost by-products of the programme, with the actual impact of BAW on the women who used it not actually addressed in any detail. According to Hudson and Rönnblom (2007), gender mainstreaming was given prominence in the initial government white paper that established BAW. Packendorff (2001) and other NUTEK evaluations did find that women’s entrepreneurship was “different”, not just in terms of barriers but also of entrepreneurial behaviour, and that support for women should take more account of work/life interactions, justifying the existence of separate programmes.

However, this has not happened, and the emphasis on gender has gradually diminished; Swedish regional policy has shifted towards a focus on knowledge,

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networks and collaboration, with gender perspectives not separately addressed (Hudson and Rönblom, 2007). The question of mainstreaming has been depoliticised and marginalised, and BAW – with hindsight – appears to have been a political gesture to appease the grassroots movement and local communities in the sparsely populated areas rather than a serious attempt at supporting women’s entrepreneurship. Interviews with the advisors indicated that they were often isolated and marginalised, being assigned peripheral offices with minimal contacts with colleagues in the county. BAW itself may have been a convenient vehicle for community officers to contain and ignore gender issues – which were not necessarily relevant to their broader economic agenda – thereby marginalising the issue, stigmatising women’s entrepreneurship as a specific and hard-to-solve socioeconomic problem, and contributing to the decline of gender issues within entrepreneurship policy nationally.

This conclusion is in broad agreement with Pettersson and Hedin (2010), who assign the Swedish women’s support programme to the neo-liberal market paradigm, where “systemic problems are to some extent to be solved by the individual woman” (p. 18) with few macro-level policy actions aimed at legislation or regulation. However, while in the support system the male norm of entrepreneurship is taken for granted, the authors indicate that some elements of mainstreaming remain in efforts to change public attitudes and in gender awareness training for a relatively small number of business advisors.

Ahl and Nelson (2010) similarly conclude that women’s entrepreneurship support is part of Sweden’s neoliberal project, and its response to the global downturn’s impact on women. This is broadly similar to the analysis commonly applied to the UK, namely that women form the majority of those made redundant as a result of public sector cutbacks, and that women are often expected to play a key role in the private sector replacement organisations. This implies that “it is up to the individual to be the agent of her own success [. . .] the collective, structural and tax-funded solutions of the Nordic state feminist tradition have given way to individual solutions” (p. 19). This is interpreted as Sweden potentially moving closer to the US model – i.e. not focused upon equality or growth but at poverty alleviation.

#### *4.3 Canada*

In Canada, the first state-funded women’s entrepreneurship centres were launched in the Western provinces in 1995 through the Women’s Entrepreneurship Initiative (WEI). The programme was expanded to other provinces from 2003 onwards, but the WEI itself has remained a Western provinces initiative – the remainder have introduced individual provincial centres. WEI was conceptualised as a means of filling service gaps, especially at the start-up stage, and at developing existing businesses. In common with the American approach, each provincial WEI organisation is independent, again giving rise to distinctive approaches to organisation, structure and service offerings in Western Canada – producing diversity but also making it difficult to aggregate outputs. Nonetheless, it is worth examining WEI because of its length of operation and extensive evaluative activity (Stone and Braidford, 2008).

Also similar to the American position, the WEI centres aim to support “less sophisticated business owners” (according to our interviewees) – essentially, those who struggle to obtain finance. As in the USA, these businesses are mainly in catering,

retail and personal services areas. However, in contrast to the situation in the comparator countries, the ability of the Canadian centres to lend money themselves is heavily emphasised. Some American WBCs do have microloan programmes, but they are in a minority, because of the restrictions on expenditure arising from the small size of the SBA grant and the need to raise the remainder of their budget in private match funding. The uncertainty of revenue stream this creates, alongside relatively high risk of default and business owners with low collateral, means that a loan programme (even a microloan programme) is not a viable option for most WBCs in the USA. Instead, it is more common for women to be directed towards outside lenders, with the WBC often helping in the development of a more effective business plan (giving it a “seal of approval” that aids in swaying lenders) or acting as guarantor. Canadian WEI centres, however, adopted a fundamentally different approach, placing the loan programme at the heart of their activities, either advancing the entire amount needed or lending to leverage additional funds.

The loans advanced by the WEI tend to be relatively small (averaging C\$25,000-C\$30,000). As clients tend to be high-risk and lacking in collateral, the WEI initially experienced high loan loss rates, resulting in the implementation of more effective loan management systems. These involve undertaking extensive work with the client – calculating the viability of the business, carefully and intensively guiding her through the business plan, then maintaining contact with and continuing to support the client in order to raise the probability of the business surviving and the loan being repaid. The implication is that, without this “hand-holding” approach, the proportion of businesses aided by the WEI that subsequently fail would be substantially higher. The centres also offer networking opportunities that are very similar to those described for other countries.

For the “more sophisticated” and/or larger businesses – for example, those in high-technology sectors or potential exporters – WEIs tend to enter into partnerships with specialist agencies. Like the USA, therefore, those female entrepreneurs who actually more closely match the image of the “traditional” entrepreneur – exploiting new technology or aiming for aggressive growth through international sales – are less directly catered for in this model of women’s business centres. There is some debate among policymakers and the centres themselves about extending the WEI model to cover “growth businesses” more effectively, as skills and experience of staff develop to the point where they can offer appropriate and effective advice and support.

#### *4.4 England*

Successive Global Entrepreneur Monitor reports identify low levels of entrepreneurship among women in England, prompting several policy reviews (Wilson *et al.*, 2007). The 2008 Enterprise Strategy (HM Treasury and Department of Business, Enterprise & Regulatory Reform, 2008, 2008) outlined commitments to “support women entrepreneurs and provide them with the knowledge and skills that will allow them to see enterprise and business ownership as a real choice for them” (p. 42). One key feature was “focused provision” (p. 42), following the American WBC model, to provide a more relational style of business support than had been the norm in England (primarily via the Business Link network of agencies), initially through four regional pilots.

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English policy on enterprise had not before supported dedicated centres specifically for female entrepreneurs, and few such private centres existed. One exception is the Newham Women's Business Centre, launched in 2008, which claims to be the first purpose-built UK facility of its kind (albeit building on substantial previous experience delivering business support for women). Support at a regional level was based around a gender mainstreaming agenda, with individual Regional Development Authorities (RDAs) supplementing this with specific women-focused support projects where they judged additional intervention was required.

In 2008, however, the Labour government's enterprise strategy (HM Treasury and Department of Business, Enterprise & Regulatory Reform, 2008, 2008) included several pilots of business centres for women, citing the US WBC initiative as evidence that "more focused provision for women can bring benefits" (p. 42). Four RDAs – the South East, East of England, East Midlands and the North West – were chosen as pilot areas, supplemented by the work of the Women's Enterprise Centre of Expertise in the West Midlands. The latter piloted a strategic added value approach to the task, providing strategic support to existing organisations to embed good practice relating to enterprise promotion amongst women, rather than establishing a dedicated centre or centres *per se* (SQW and PA Consulting, 2006). Similarly, the North West pilot (run in conjunction with Prowess) led to the Women's Business Centre quality standard, an award for "putting women's business support requirements at the forefront of their service" (North West Development Agency, 2010).

The South East's pilot led to the creation of a women's business centre in Chatham, opened in 2009, followed by the launch of the East of England's Peterborough centre in 2010[4]. The latter supplemented an earlier pilot in the region, a virtual women's business centre linking four projects:

- (1) enterprise coaching aimed primarily at economically inactive women;
- (2) a network of women entrepreneurs and support organisations;
- (3) higher-level management and leadership training; and
- (4) influencing mainstream provision of support.

England thus has very few business centres dedicated to encouraging start-up among women, along the lines of the American model. Given recent changes to business support delivery, further such centres are unlikely while funding for existing centres is uncertain in the context of budget cuts. The few existing initiatives are supplemented by public, private and third sector-organisations that either support women in business more generally (or include an element of enterprise alongside other support) or that may be open to both genders but have been recognised as "female-friendly" in their delivery of enterprise policies – e.g. through the Prowess Flagship awards. Although it "recognises the challenges it faces to raise enterprise awareness and start-up activity amongst women", the enterprise policy mechanisms of the coalition government are overwhelmingly individualised rather than gender-specific[5].

## 5. Results: outcomes and themes

In each of the four cases outlined above, business support aimed specifically at women was devised to correct deficiencies in existing business support and finance mechanisms:



- In the USA, the provision of female-friendly training and networking to attract low-income women, alienated or intimidated by the classroom-based, male-dominated, somewhat more aggressive style of training on offer. This style both lacks one-to-one support and also fails to address how business ownership could fit with family and other responsibilities.
- In Canada, to fill the funding gap for higher risk, low-capital start-ups, alongside intensive, one-on-one counselling and support in business planning and follow-up development and networking opportunities.
- In Sweden, to change the image of women entrepreneurs and provide networking and opportunities for peer learning and mentoring, with the relatively small number of existing female entrepreneurs.
- In England, to broadly follow the same rationale as in the case of the USA, i.e. to attract a greater number of women, from a wider variety of backgrounds, to business support provision and provide more relational models of support than had been on offer.

A number of common threads can be discerned of distinctiveness of style and content to the initiatives, centred around networking, peer learning and more intensive support, focusing not just on the business plan but also on work-life balance. There is also the question of the desirability of female-friendly support in the face of inappropriate or biased mainstream provision. However, while both Canada and American women's business centre programmes had the objective of raising awareness of, and changing public perceptions of, female entrepreneurship, Sweden differed in placing this at the heart of their initiatives, and giving it more weight in the (limited) evaluation activity. Canada has prioritised the finance aspects, backed up by one-on-one support and training, while America prioritised counselling and holistic learning, through a wide-ranging seminar programme.

The approach chosen has led to a situation in both Canada and America (and, to an extent, in Sweden) where the "typical business" which emerges from start-up support is a small lifestyle business, in catering, retail or personal services[6], with a low probability of growth and, in some cases, a lower income than might be achieved through paid employment. Thus, provision and outcomes may be seen as limiting rather than focused. This tendency has been exacerbated by the explicit objective adopted by the American WBC programme, i.e. that support should be primarily targeted on women in deprived communities rather than the female population as a whole. In the case of a relatively large number of clients from such communities, business start-up may well not be a viable course of action or the most desirable outcome.

Where the individual WBC has accepted US federal grants aimed at reducing unemployment among lone parents, women have been under some pressure to complete the course and actually set up a business, so the WBC to can claim the funding (Shaw *et al.*, 2007). Our interviewees also identified more beneficial outcomes – WBC clients who were unlikely or unable to start a business often still received a one-on-one counselling session regarding possible courses of action. This was often complemented by a basic financial literacy or empowerment/confidence building seminar and, in some cases, by a microloan from a fund earmarked for removing obstacles for very early pre-start-ups with, in practice, very few defined conditions for

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advancing funds. In several cases, this had allowed the client to, for example, make a deposit on an apartment, giving them permanent or better quality accommodation. These interventions do not necessarily move the client closer to starting a business, but are likely to reduce their distance from the labour market, and increase their probability of finding employment, removing obstacles and freeing them up to consider options. Interviewees in WBCs that act in this manner, were had a positive view of these interventions, indicating that there were few other organisations able to reach out to the community in this way.

The broad themes and outcomes in this section can be characterised as being associated with female-friendly support programmes across a range of countries. They are, in other words, what policymakers and other stakeholders consider, with some caveats, to be typical examples of the type of support and the type of outcomes desired by – or most effective for – women. The following section critically examines this notion in the light of research on inter-relationships between gender and entrepreneurship, and wider public perceptions thereof.

## **6. Discussion: gendered characteristics of entrepreneurs**

The outcomes and themes identified above can be related to a growing body of literature – see Ahl (2002) and Marlow *et al.* (2008) for overviews – exploring how discourses on entrepreneurial behaviour relate to images and perceptions of gender. In the case of “the entrepreneur”, the dominant (if usually unarticulated) image is of a man, and the characteristics and motivations commonly ascribed to entrepreneurs, including by many academics, are heavily biased towards stereotypically male traits (Ahl, 2002). Ahl’s deconstruction of the meaning of “entrepreneur” produces a lengthy list of descriptive words and their antonyms – “The words [...] show a polarity between strong and weak, active and passive, leader and follower. These words resemble the dichotomy with which ‘masculine’ and ‘feminine’ are often described” (Ahl, 2002, p. 50), as revealed by comparison with surveys of public perceptions of “male” and “female” traits. This conceptualisation of the entrepreneur further implies a gendered division of labour, with the male as the stereotypical breadwinner, and the female as the housewife and carer. Thus, as Bruni *et al.* (2004) put it, “social studies of women entrepreneurs tend to reproduce an androcentric entrepreneur mentality that makes hegemonic masculinity invisible” (p. 258). In other words, since the maleness of entrepreneurialism is effectively taken for granted, this assumption is rendered invisible, leading to the marginalisation of other, more “female” conceptions of entrepreneurial activity in a wide range of arenas, particularly those which are less market-based. Indeed, it has been pointed out that while the number of articles about entrepreneurs in American business periodicals increased substantially between 1982 and 1995, at the same time as the percentage of women business owners was increasing, the proportion of articles on women’s businesses actually fell (Baker *et al.*, 1997).

As such, mainstream entrepreneurial support tends to take these definitions and characteristics for granted as applying to all entrepreneurs, regardless of whether they are men or women. We can clearly see this reasoning at work in the assumptions underlying the design of policy in both USA and Canada, and the effects are obvious in the outputs and outcomes. The dominant sectors for which information is requested by clients in American WBCs are stereotypically female, to the extent that Godwyn *et al.*

(2005) have a separate category relating to “childcare, pet care and other [personal] services”, which is among the most popular. If a client presents a more “masculine” idea for a business, or needs support for later stage business development, they tend to be referred elsewhere. In America, this referral would often be to a SBDC, and it is notable that there is relatively little difference between satisfaction ratings by gender among SBDC clients, and that the gender split of clients is roughly 50/50 (Concentration Group, 2010). From this, it is possible to conclude that some women are not alienated by a male-oriented support style, and that the process of setting up (or developing) a business which conforms more strongly to traditional notions of entrepreneurialism duly lends itself to traditional, mainstream business support. In addition, their going elsewhere reinforces the exclusivity of women’s business centre clients and advisors to cater for “women’s” business.

However, the literature overview in Ahl (2002) showed that, in comparative studies of male and female business owners, there were more similarities than differences in their views on the start-up process, with the greatest differences in their reasons for start-up (e.g. women were more likely to start a business for family-related reasons). In terms of the support required, there was relatively little difference indicated by most studies, although it should be noted that the studies cited by Ahl concentrated on existing business owners, not those who had been discouraged before start-up (a harder group to contact and interview). Meanwhile, of course, the stated objective of the women’s entrepreneurship programmes in all three countries with an extensive network of centres is to target this latter group, whose opinions and support needs may not be reflected by those who have already started their own business, often in an environment where support aimed specifically at women was either absent or in its infancy. Godwyn *et al.* (2005) note that, since relatively few women had attended “traditional” business training, it was assumed there was little demand from women for its services.

In this conceptualisation, women’s business centres are not necessarily aimed at assisting/creating women entrepreneurs (in the Schumpeterian sense), but at encouraging self-employment among particular groups of women. The aim is to move them towards being owner-managers of particular types of lifestyle-oriented micro businesses, especially women who would not do so without having access to specialist support. The performance of the resulting businesses is therefore not necessarily best measured by traditional indicators of profit, turnover and employment – on which women-owned businesses do fail to match male-owned ones, according to Ahl (2002). More appropriate measures are focused on more personal indicators – e.g. self-fulfilment or work-life balance – alongside profit and the generation of a sustainable income (which, according to Sanders, 2002, may often be no greater than that derived from other paid employment).

A more radical implication, suggested by the evidence, is that it is not only women who could or should be targeted in this way. As noted above, around a fifth of clients in American WBCs are male. Why do they choose to come to a women’s business centre when alternatives, offering a more “male” style of support, advice and learning, are also available? The research quoted in Ahl (2002) indicates that the support needs of male and female business owners during start-up were not substantially different. It is more plausible that the support needs of those on low incomes, from deprived communities and distant from the labour market would be different from those from less deprived backgrounds. While starting a small lifestyle business may be a

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completely rational choice for some women due to their capital endowments, both human and financial (Marlow *et al.*, 2008), the same may apply more generally to those from deprived communities. Men who are discouraged or detached from the labour market by long periods of un/under-employment and looked on unfavourably by mainstream lenders can also benefit from microloans, “hand-holding” and the more “feminine” approaches to building up confidence and giving incremental support that the American and Canadian programmes offer. In addition, residents of deprived communities in general face similar barriers to those frequently cited as hindering female entrepreneurship (see, for example, Gould and Parzen, 1990). Slack (2005), examining New Entrepreneurship Scholarships – a UK initiative to promote self-employment in deprived areas – characterises the main barriers to residents of such areas as:

- lacking business skills;
- poor access to finance; and
- a lack of established business figures to act as role models and mentors.

However, some would argue that there are other reasons for gender-specific provision apart from simply preferred learning styles or initial resource endowments. Godwyn (2009), for example, identifies several sociological factors that would recommend the provision of some women-only enterprise support provision, identifying women as a minority group with limited access to economic opportunities and/or as a group suffering from “stereotype threat” (Steele, 1997). WBCs can be seen as a way to provide inter-group solidarity for women excluded from mainstream economic opportunities and to encourage them to initiate enterprise as a means of overcoming this exclusion. Similarly, the stereotyping of women as “non-entrepreneurial” may require “neutralisation” by the nurturing of an alternative “interpretive frame” to alter perceptions of their role in society to allow certain women to start their own business (Steele, 1997). Again, this leads to intra-group solidarity, with a WBC hypothesised as an ideal location for this to occur. In other words, it may not be the learning style *per se* that attracts women to WBCs, but that there will be either no men, or a smaller number of men (each in a similar situation to themselves), than would be found in mainstream learning – thus allowing group solidarity to be constructed and overcoming the psychological and sociological barriers to enterprise. However, further research is needed on whether characteristics other than gender are similarly important in constructing a group identity to overcome discrimination. Indeed, Godwyn (2009) returns to the point that the core target group for WBCs is not all women but economically and socially disadvantaged women, confirming that it is not solely discrimination based on gender that needs to be overcome.

## 7. Policy conclusions and further research

In terms of business support provision, the evidence suggests it is sensible to adopt a more sophisticated segmentation of clients than simply male/female, i.e. not simply assuming that all women have similar support needs and that these are different from men. Women entrepreneurs are not a homogeneous group, and their journeys to start-up and growth are not identical. The same, of course, applies to men. There is some evidence that the “female-friendly” style of support used in America and Canada has proven successful, to an extent, in engaging women (and men) who would not

otherwise have engaged with the support system, and have gone on to either start their own business or become more employable. This supports both the managed diversity approach and Mayoux's (2001) interventionist poverty-alleviation paradigm, albeit in a more nuanced way than one simply based on gender.

The evidence, clearly, does not support the neo-liberal market paradigm, since many businesses established as a result of, for example, the US and Canadian programmes, are relatively small lifestyle businesses, which contribute relatively little to traditional concepts of market efficiency and growth. However, at a micro level, it can be a perfectly rational decision for people of either sex with low capital endowments and weak prospects of finding well-paid employment to set up a small, non-growth-oriented business as a route out of deprivation and/or to fit in with domestic responsibilities. This latter factor still features more highly in the decisions of women than men, and provides a rationale for distinctively female support, although the broader principle of start-up and development support taking into account work-life balance is, or should be, applicable to both sexes.

In the case of the UK, the Local Enterprise Growth Initiative aimed to promote routes out of poverty for people (regardless of their gender or other characteristics) in deprived communities through enterprise. LEGI actually deployed measures that are similar to those in use in women's business centres in America and Canada (community engagement, intensive one-on-one pre-start coaching, microloans etc.), as well as elements of the looser Swedish model's support aimed specifically at women – combining a holistic support and counselling service with the use of networking and mentoring.

There is also a need for a debate about what enterprise means and what its role in society should be, and how various social groups fit within it. The countries studied essentially target support in a broad manner (i.e. towards "women" or "poverty"). Such approaches tend to ignore the more nuanced "mainstreaming" ideas presented above of client segmentation based on a multiplicity of characteristics, and indeed run the risk of reinforcing the marginalisation of female entrepreneurs as "other", i.e. perceived as a (relatively) homogeneous group significantly different from male entrepreneurs. In this case, the lack of questioning means that the male norm is likely to continue to be the "gold standard" of entrepreneurship policy, and women – and "women's work" – will continue to be marginalised. In order to more effectively target clients, more research is needed on the actual journeys undertaken by clients using different styles of business support, to more accurately determine those that each style can help most, based on their starting point and aspirations.

### Notes

1. See [www.sba.gov/aboutsba/sbaprograms/onlinewbc/wbc\\_2008\\_grant\\_announcement.html](http://www.sba.gov/aboutsba/sbaprograms/onlinewbc/wbc_2008_grant_announcement.html)
2. This focus chimes with the UK coalition government's, and these findings may be applicable to the current UK situation.
3. A service where experienced executives provide advice on a one-to-one basis.
4. See [www.ytko.com/peterborough-centre-opens/](http://www.ytko.com/peterborough-centre-opens/)
5. See [www.bis.gov.uk/policies/enterprise-and-business-support/entrepreneurial-culture/women-and-bame-enterprise](http://www.bis.gov.uk/policies/enterprise-and-business-support/entrepreneurial-culture/women-and-bame-enterprise)
6. Ehlers and Main (1998) provide a list of supported microenterprises by sector at one WBC, showing a 79:10 ratio of "traditional" female-oriented to "non-traditional" businesses.

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