WOMEN'S ENTREPRENEURSHIP POLICY: A 13 NATION CROSS-COUNTRY COMPARISON

INTRODUCTION

Small business and entrepreneurship policies have played a key role in economic strategy and development since the 1980s, and are considered to be an important component of the entrepreneurial ecosystem (Mazzarol, 2014). For many economies, this includes gender-focused entrepreneurship policies (European Commission, 2004; Mayoux, 2001). To inform policy development, this study draws on gender and institutional theory to examine policy support for women-owned enterprises in 13 countries across five continents. The rationale for the Global WEP research project is evidenced in several ways. First, global economic forums increasingly view gender equality as both a moral and economic imperative (OECD, 2014; APEC, 2004, 2010, 2011). Yet, scholars report gender-biases in SME/entrepreneurship policy frameworks (Alsos, Ljunggren & Hytti, 2013; Gicheva & Link, 2015). The majority of entrepreneurship policy studies lack sex- or gender-based analysis[1] (Orser & Elliott, 2015), and few gender studies on women's entrepreneurship articulate policy implications (Foss, Henry & Ahl, 2014). Furthermore, most government-funded studies about women entrepreneurs are atheoretical and/or merely profile exemplary women-focused support services. Few critically examine socio-political and normative factors that influence women's entrepreneurial endeavors. There is an absence of cross-country (evidence-based) policy research about women's entrepreneurship, including the role of political structures in influencing women's enterprise. This includes the impacts of policy on the "…overall position of women in the context of life opportunities and equality" (Ahl & Nelson, 2014: 273). In response, this study employs 'a gender lens' (Rankin & Vicker, 2001) to examine SME/entrepreneurship policies targeted at women entrepreneurs. The findings will be of interest to academics and others who seek to shape female-focused SME/entrepreneurship policy.

[1]Sex or gender-based analysis "…seeks to capture material, perceptual, and relational changes that result from the introduction of policies and programs. Material changes reflect economic security and access and control of other resources such as health, childcare, nutrition, and housing. Perceptual changes imply self-confidence, vision, and understanding one's individuality and capabilities. Relational changes capture the role of women in the household, local and national communities, and the ability to act independently (that is, reduce one's independence on intermediation by others)." (Orser & Elliott, 2015: 154).

Second, there remains considerable debate with respect to the need for gender-focused versus gender-mainstream policy (Mason & Brown, 2014), and the ways in which market interventions affect the entrepreneurial experiences of men and women (Stevenson, 2004).[2] As Hart (2003: 16) asserts "... where public policy and governance can and do shape entrepreneurial behavior we ought to be conscious of their consequences and improve them to the extent possible." A starting point is to catalogue the incidence and construction of female-focused SME/entrepreneurship policies, including the assumed beneficiaries (e.g., assumption of homogeneity versus inclusion of marginalized communities, such as immigrants, disabled, LBT, low income and Indigenous women).

Third, at the macro-level, socio-political and cultural influences account for variance in entrepreneurial activity (Griffiths, Gundry & Kickul, 2013; Minniti & Nardone, 2007). However, it is not clear the extent to which these institutional factors are implicitly or explicitly addressed in women's SME/entrepreneurship policy. It is also assumed that female-focused SME/entrepreneurship policies have the potential to enhance the entrepreneurial ecosystem for women by confronting gender-related barriers to firm start-up and growth. Cross-cultural studies are needed to examine the degree to which *institutional remedies* are employed in policy (Ahl & Nelson, 2015). In response, this study seeks to address the research question: ***How - and to what extent - do women's entrepreneurship policies differ among countries?***

To inform our research question, the next section presents an overview of the gender barriers faced by women entrepreneurs. A discussion on the state of women's entrepreneurship policies follows. An institutional approach to examining country-level entrepreneurship policy data is described. The common approach methodology used to map cross-country SME/entrepreneurship policies is then presented, and this is followed by a presentation of the study findings. The paper closes with conclusions and implications for future research.

LITERATURE REVIEW

Gender Barriers Faced by Women Entrepreneurs

Over the years, a number of scholars have pointed out that women and men entrepreneurs are similar in many respects (Birley, 1989; Du Reitz & Henrekson, 2000; Kepler & Shane, 2007). Others contend that there are distinct gender differences and that these differences have a

profound effect on the ways in which men and women approach and practice entrepreneurship. Differences are typically grouped into five categories that include education, experience, networks, access to capital, and context. Consistent with resource-based theory (Brush et al., 2001b; Hanlon & Saunders, 2007; Sirmon & Hitt, 2003), the first four categories constitute key inputs for the entrepreneur. Education and experience are elements of human capital, while networks are a reflection of the entrepreneur's social capital. Research has documented the importance of human and social capital in the launch, survival, profitability, and growth of entrepreneurial ventures (Brush et al., 2002; Coleman, 2007; Cooper et al., 1994; Garcia & Carter, 2009). Similarly, financial capital is identified as a key input, particularly for entrepreneurs who aspire to grow their firms (Brush et al., 2001a; Ibid, 2004; Coleman & Robb, 2016). The fifth category, context, is relevant in that it informs about motives, attitudes and goals of entrepreneurs (Coleman & Robb, 2012).

With respect to resource acquisition, a growing body of research suggests that structural and attitudinal impediments make it relatively more difficult for women to secure needed resources in the areas of human, social and financial capital compared to men. These impediments, in turn, tend to influence opportunity recognition, the types of firms that women launch and the subsequent success of those firms. For example, in terms of education (human capital), it is noted that women are significantly less likely to pursue degrees in the STEM (science, technology, engineering, math) fields. These academic disciplines often serve as a birthplace for entrepreneurial ventures, particularly those in the fields of technology and bioscience (Coleman & Robb, 2012). Research also suggests that *when* women do pursue careers in these fields, they encounter male-dominated cultures and hierarchies that are unwelcoming (Marlow & McAdam, 2013; Ranga & Etzkowitz, 2010). These factors contribute to industry segregation, with women tending to launch firms in highly competitive and less profitable sectors, such as retail and personal services.

From an experiential perspective, many women encounter impediments to advancing their careers (garnering human capital).[2] A number of researchers have addressed the fact that

[2]As an example, although the majority of American women work outside of the home, few have reached senior ranks of corporations (Women in the Labor Force, 2015). Catalyst Group reveals that 4% percent of Fortune 500 companies are headed by female CEOs, and that women hold 19% of Board Directorships (Catalyst, 2016). The 2015 *Global Women Entrepreneur Leaders Scorecard* also reports that women who are precluded from reaching the senior ranks of major corporations, are precluded from developing the strategic and decision-making skills that help to launch and grow firms.

women's entrepreneurial networks (social capital) are different from those of men (Aldrich, 1989; Aldrich et al., 1989). This can serve as a structural barrier in that women may not be a part of networks that provide access to information, referrals, resources, and contacts. The Diana Project, for example, has focused extensively on networks as a significant gender-related impediment to accessing financial capital, noting that the majority of venture capitalists are males who are inclined to invest in firms led by men (Brush et al., 2001a; *Ibid*., 2004, Gatewood et al., 2009). Scholars have reported similar observations regarding the composition of angel networks, and the availability of equity capital (Becker-Blease & Sohl, 2007; Harrison & Mason, 2007). Gender-based differences in networks pave the way for gender differences in financial capital.

Research reveals that women launch firms with significantly smaller amounts of financial capital than men, across all industries and firm types (Coleman & Robb, 2009; Ibid, 2016). Within the various categories of financial capital, women are heavily reliant on internal rather than external sources of financial capital. This represents a challenge in that women, on average, have lower earnings and accumulated wealth than men (Arulampalam et al., 2007; Blau & Kahn, 2007; Piacentini, 2013). Similarly, women are more likely to work part-time and experience career interruptions associated with domestic responsibilities (*Closing the Gender Gap: Act Now*, 2012).

Studies reveal that women entrepreneurs employ significantly lower amounts of external equity capital than men during the early and later stages of their firms' development (Coleman & Robb, 2016). Although previous research suggested that women have gained better access to external debt (Haynes & Haynes, 1999), the same cannot be said for their access to external equity via angel and venture capital (Brush et al., 2004; Coleman & Robb, 2009). This poses a significant barrier for women attempting to launch growth-oriented firms and a threat to the continued survival of those who have already done so.

The fifth category focuses on the effect of *context* and its role in shaping entrepreneurial motivations, attitudes, and goals. Scholars observe that women often operate within different contexts than men (Ahl, 2006; Brush et al., 2009). Although the majority of women work outside the home, as noted, women continue to have primary responsibility for care of the home, children, and other family members (Piacentini, 2013). Thus, women may have less time to devote to entrepreneurial ventures, particularly when children are young. Different

circumstances, therefore, affect decisions to launch lifestyle rather than growth-oriented entrepreneurial firms as a strategy for balancing work and family demands (Cliff, 1998; Coleman & Robb, 2012).

This overview describes several of the ways in which structural and attitudinal barriers impede women's entrepreneurial progress relative to men. Collectively, gender-based impediments are seen to effect the decision to launch an entrepreneurial firm, sector choice, time invested, capitalization and ultimately, firm survival and longevity. In response, The World Bank Group (2014) writes that to induce female entrepreneurs to diversify into higher value–added activities: (a) experimentation in the design and delivery of small business support services, and (b) a focus on strengthening the engendering of small business programs to address gender-specific constraints are needed. Specifically, policy must deal with social norms, entrepreneurial preferences, institutional arrangements, and changing public discourse. This summary lays the groundwork for the discussion on the state of entrepreneurship policy to address gender barriers faced by women entrepreneurs.

State of women's entrepreneurship policy

Several studies have examined the state of women's entrepreneurship policy (see Global Women Entrepreneur Leaders Scorecard, 2015; Kvidal & Ljunnggren, 2014; Lundstrom & Stevenson, 2007; Stam, 2015; Welter & Smallbone, 2011). Scholars have also: reported on the types of gender-focused entrepreneurship policies (Mayoux, 2001; Orser & Riding, 2006); modelled gender effects on the start-up decision, independent of country-specific circumstances (Minniti & Nardone, 2007); and described the provision of women's entrepreneurship policies in specific countries (for example, in Poland, see Zapalska, 1997; in the UK and US, see Marlow, Carter & Shaw, 2008; in Canada, see Orser, 2014). National task forces have sought to inform policymakers about the state of women's entrepreneurship and the need for gender-focused policy interventions. By way of specific examples, we refer readers to the Canadian Taskforce for Women's Business Growth (Orser, 2011); EU Evaluation on Policy: Promotion of Women innovators and Entrepreneurship, 2008; UK

Enterprise Strategy, HM Treasury and BERR, 2008, 2009; OECD, 2014; Women's Enterprise Scotland, 2015.[3]

A review of the above task force report conclusions and recommendations finds that: women's entrepreneurship policies focus primarily on individual-level challenges ('do-it-yourself solutions') rather than institutional (cultural and normative) level interventions;[4] gender disaggregated data are lacking with respect to access and utilization of small business support services (e.g., incubators, start-up garages, technology transfer facilities); few countries integrate women's entrepreneurship policies across key economic ministries; policymaking about women's entrepreneurship is located outside the core economic policy process; and women's entrepreneurship policies are ghettoized in agencies tasked with women's safety and social welfare. Policies for women's entrepreneurship are routinely evaluated for design and effectiveness, but not for impact on the position of women with respect to equality or 'life opportunities' (Ahl & Nelson, 2014). Cross-cultural research also suggests that entrepreneurship policy is gendered, and that policies further subordinate women's entrepreneurship to neo-liberal goals, such as job creation and economic growth (the business case for policy intervention) rather than gender equity (Ahl and Nelson, 2014).

In a study that compared how the Swedish and US government position women entrepreneurs in policy documents, Ahl and Nelson (2014: 285) identify several common discourses about women's entrepreneurship. These include: "Women entrepreneurs are an under-utilized resource in terms of national economic growth goals"; "Women entrepreneurs face discrimination on the basis of sex"; "Women entrepreneurs are (are not) different from men, for better or worse"; Women entrepreneurs are just like 'other' entrepreneurs"; "Building women's entrepreneurship is women's work"; "There is reason for optimism and reason to persevere: the dream of equality is possible"; and "Entrepreneurship may lead to gender equality, but as a secondary effect as it supports other goals". Discourse is viewed as positioning women entrepreneurs as "other," thereby reinforcing women's inadequacy. Given the US is identified as a 'best practice' nation with respect to business services and policy

[3]Gender explicit indices have also been introduced to monitor women's entrepreneurship. For example, see The Economist, 2012; Global Women Entrepreneur Leaders Scorecard, 2015; and The Global Entrepreneurship and Development Institute, Female Entrepreneurship Index, 2015.

[4]Documented gender-related barriers reflect *firm-level challenges,* such as limited access to capital, access to markets, utilization of technology, and the need for capacity and skills building. *Industry-level barriers* include lack of role models, absence of proactive approaches to increase the representation of women in leadership roles and lack of gender-disaggregated data (APEC, 2011).

support for women's entrepreneurship (Global Women Entrepreneur Leaders Scorecard, 2015), the study observations are concerning. The next section highlights factors associated with women's entrepreneurial engagement to explain the theoretical approach employed in the study.

Theoretical Approach to Analysing Women's Entrepreneurship Policy[5]

The objectives of most entrepreneurship policies are to increase the ease of doing business (e.g., by dismantling legal and legislative barriers), and to facilitate access to resources requisite to start-up and firm growth (Acs & Virgill, 2011).[6] Common interventions include access to financing, government policies, taxes and bureaucracy, government programs, school-level entrepreneurship education and training, post-school entrepreneurship education and training, R&D transfer, access to commercial and professional infrastructure, internal market dynamics, internal market burdens, access to infrastructure, and social and cultural norms (*Global Entrepreneurship Monitor* – GEM, 2015). GEM 2015 also reports that there are significant differences in policy support across the entrepreneurial ecosystems of the 60 economies surveyed. Innovation-driven economies were deemed to be strongest with respect to government support.[7] Interestingly, only one criteria − cultural and social norms (defined earlier as 'context') − rated highly across countries situated within three phases of economic development (factor-driven, efficiency-driven and innovation-driven economies). Again, the 10 most highly-rated economies were innovation-driven. This latter finding is important,

[5] Lundstrom and Stevenson (2002: 10) were among the first to differentiate and categorize small business and entrepreneurship policies: where, *small business* policy pertains to SMEs as 'entities' whereas *entrepreneurship policy* is "…oriented more towards individuals and individual behaviour." Examining the impacts of SME/entrepreneurship policy, Lundstrom and Stevenson (2002) conclude that good practice focuses on the centrality of the founder/owner, given that "…it is individuals who create new businesses and develop existing ones."

[6] For example, in examining policies associated with the US transition from managerial to entrepreneurial capitalism, Acs and Szerb (2007) cite the removal of legal and bureaucratic hurdles to business start-up; requirement for cost/benefit assessment of new federal regulation; availability of pension funds to finance start-ups; provision of R&D tax credits; and university control and commercialization of inventions.

[7] Leaders in the entrepreneurial eco-system included Switzerland, the Netherlands, Malaysia, Canada and Luxembourg. GEM employs the World Economic Forum (WEF) three-point classification of economic status. *Factor-driven* economies are described as "…dominated by subsistence agriculture and extraction businesses, with a heavy reliance on (unskilled) labor and natural resources. In the efficiency-driven phase, an economy has become more competitive with further development accompanied by industrialization and an increased reliance on economies of scale, with capital-intensive large organizations more dominant. As development advances into the *innovation-driven* phase, businesses are more knowledge-intensive, and the service sector expands. http:// weforum.org (GEM, 2015: 11).

given GEM (2014) reports an association between cultural and social norms and the propensity of females to engage in entrepreneurial activity. Even within innovation-driven economies, policies that fail to address gender biases in cultural and social norms compromise the engagement of women in entrepreneurial activity. Gender equality is, therefore, deemed a significant social and cultural determinant of entrepreneurial activity. As Griffiths et al. (2013: 350) write:

> *"…in cultures where female entrepreneurship is perceived to have lower legitimacy in comparison with male entrepreneurship, women's self-perceptions and attitudes can affect their likelihood of pursuing this career choice, and this constrain women-led new ventures (Achtenhagen & Welter, 2003). In contrast, countries that provide normative support for women entrepreneurs, exhibiting admiration and respect along with gender equality, are likely to observe a higher level of female entrepreneurship activities (Baughan et al., 2006)."*

Given the impact of macro-level policies, social norms, and culture on stimulating and supporting women's entrepreneurial activity, an 'institutional approach' to examining government policy is advanced (Foss & Gibson, 2015; Tolbert et al., 2011; Welter & Smallbone, 2011). As such, we draw on Scott's (2014) framework that identifies regulative, normative and cognitive *forces* that shape and constrain women's entrepreneurship, in the different country contexts. Applying Scott's (2014) institutional framework strengthens the understanding about how women's entrepreneurship policies differ across countries, the extent of such differences, and whether policies are likely to shape or constrain women's entrepreneurial development; improving or impairing entrepreneurial ecosystems.

The framework incorporates three pillars:

- The *regulative pillar* contains mandated specifications including laws, governance and monitoring systems. This pillar is derived from a rational economic model of behavior (North, 1994) concerning rules, sanctions and conformity.[8] Specifically, this study seeks

[8] This pillar incorporates the notion of 'state feminism' defined as the degree to which women activists (women's enterprise councils, networks, and associations) access or influence government decision-making. "…The concept refers to the "activities of government structures that are formally charged with furthering women's status and rights" (Stetson & Mazur, 1995: 1-2). The evolution of state feminism is important in determining whether the network of status-of-women machinery that exists within state structures provides opportunities for women to achieve change or if it exists mainly by to let governments say they are consulting women and taking their needs into account." (Rankin & Vickers, 2001: 6)

to understand how regulatory policies and rules encourage and/or discourage women's entrepreneurship.

- The *normative pillar* concerns values, expectations and standards, such as roles, repertoire of action and conventions. This pillar underlies understanding motivation for, or resistance to, entrepreneurial behavior within different country contexts.
- The *cultural-cognitive pillar* denotes predispositions and symbolic value as a model for individual behavior regarding the individual acceptance of entrepreneurship.

The review of literature suggests that examination of public policies that seek to address gender barriers for women entrepreneurs must consider factors that shape women's work experience, including government laws, governance, regulatory and monitoring mechanisms – the focus of this study. In the next section, the common methodological approach employed by the Global WEP team to analyze sample documents of the 13 countries is described.

METHODOLOGY

This paper presents findings of the Global Women's Entrepreneurship Policy (Global WEP) Research Project. The project objectives are to map and critically compare public policies for women's entrepreneurship, to identify gaps in policy provision, and to highlight examples of good practice policies that support women's entrepreneurship. The Global WEP *concept* was launched at the Diana International Research Symposium (Stockholm, June 2014), where expressions of interest were sought from the research community. Expressions of interest were received from 15 country teams, 13 of which have contributed data to this paper: Australia, Canada, Germany, Ireland, New Zealand, Northern Ireland, Norway, Pakistan, Spain, Sweden, Tanzania, UK and the USA.

Phase I of the project involved secondary research: critically exploring extant policy documents underpinning entrepreneurship policy discourses in each of the sample countries. The core research question examined in this paper is: **How – and to what extent - do women's entrepreneurship policies differ among countries?** Following Henry, Foss & Ahl (2016), a common reading guide was designed (see Table 1). The guide enabled the researchers to examine policy texts according to type, author gender, focus/themes, imagery and language, recommendations, key contributions, and level of policy relevance to women's entrepreneurship.

Phase II will involve a schedule of empirical work relating to the prevailing policy environment − the broader entrepreneurial ecosystem − and the specific policy initiatives 'on the ground' in each partner country. To inform this phase of the study, the Global WEP teams were also asked to identify (where available) examples of women-focused entrepreneurship policy and programs initiatives ('on the ground') in their respective economies. These will be examined in greater detail in Phase II of the project. This empirical work will comprise a series of interviews with policymakers and/or government representatives and informed commentators, as well as a selection of case studies for the purposes of identifying gaps in current policy provision and highlighting good practice.

Analysis

A qualitative, discursive approach was adopted. In October 2015, members of the research team attended a workshop to review the study methodology, present preliminary country-level findings, and discuss potential challenges (Dundalk, Ireland). A lack of and/or limited access to entrepreneurship policy documents, the currency of existing policy statements, and differences in how team members interpreted the term 'policy document' were identified as issues. To align cross-country data and to improve reporting consistency, each team then reviewed their respective data with the objective of revisiting the selected 'policy' documents. It was agreed that, in the absence of a core/official policy document (as described in point 2 below), teams would identify the next 'best match' and, if necessary, offer proxy texts (if required). Policy documents were coded as: (1) *academic articles* (i.e. journal articles, book chapters, conference papers, etc.); (2) *policy documents* (i.e. official policy documents, policy statements, policy strategies issued by standing government); (3) *policy studies/reports* (i.e. documents produced by contracted organizations, researchers, or other bodies, evaluating extant policies and/or identifying gaps in current policies); and (4) *small business/entrepreneurship programs or related initiatives* (i.e. support projects/programs on the ground, perhaps set up on behalf of government or their agents).

Three documents were selected for each country by the respective research team, except for Tanzania where two documents were selected. This was due simply to a lack of relevant policy-related (or suitable proxy) documentation. To facilitate analysis, data from the country-level reading guides were compiled into a single 'master' excel spreadsheet. This

enabled comparative content analysis, identification of key observables, and descriptive critique of the document narratives. The following section presents the findings.

FINDINGS

Document analysis

Thirty-eight documents, representing 13 countries across five continents (Africa, Asia, Australasia, Europe and North America) were received. Table 2 provides a profile of the data. Table 3 provides a summary of key observables. Of the 38 documents, 20 described general entrepreneurship/business, where women may or may not have been mentioned; 18 documents explicitly described women entrepreneurs (female-focused, as determined by the document title).[9]

Document type and authorship

All but one document were core policy texts issued/sponsored/contracted by government or one of its agencies (Category 2). By exception, one Canadian document was categorized as "a gap report/policy recommendations document authored by other organizations (Category 3). Where identifiable, author teams were primarily mixed gender (Australia, Canada, Northern Ireland, Norway, Sweden, UK and USA); of these, two were equally-balanced male/female teams (Australia and Northern Ireland); three were male-dominated (UK, Norway and USA); and two were female-dominated teams (Canada and Sweden). Three documents were authored by all-female teams (Canada, Northern Ireland and USA); two were authored by all-male teams (Pakistan). It is notable that among the 38 documents examined, 26 were anonymous (i.e. authorship unknown). Only one government department was cited as the author.

Imagery

Most imagery was deemed to be generic/neutral – or, in several cases, 'politically correct' or 'civil service style.' *Neutral* graphics took the form of maps, business-like pictures (such as computers), and national symbols. Some images were interpreted as 'gendered', through the representation of predominately male sectors (such as, engineering and science graphs, charts, a bridge). Despite focusing on general entrepreneurship/business (rather than women-

[9]Equality policy documents in which women are given special mention in the context of entrepreneurship are included in this figure.

focused), document covers and body text used predominately male imagery (e.g., one Norwegian document profiled a young man on the cover).

Among the 18 female-focused policy texts, imagery was primarily in the form of photographs of single females (for example, Norway and New Zealand) or group composites of females (USA). One country (Canada) profiled a mixed gender composite. Some of the images depicted women in business attire (for example, USA). The dominant image of a New Zealand document was that of craft, low tech and micro business; one Swedish document showed photos of women in different roles, some of them gendered.

Language

With the exception of two general entrepreneurship/business text documents (New Zealand and Pakistan), language was deemed neutral/generic. Several employed 'uplifting' linguistics (aspirational, ambitious, for example, see Ireland, New Zealand and Pakistan). Among the 18 women-focused policy texts, five used gendered language (Germany, New Zealand, Northern Ireland, UK and Norway). This reflects the inclusion of case studies of women entrepreneurs and/or women-focused government support initiatives. One document was deemed to be feminist, occasionally criticizing men, and highlighting the stringent gender roles/power relations that present challenges to women (Pakistan). Amongst the women-focused Swedish documents, one was deemed to be 'politically correct' in terms of its language. One UK document mentioned men first in all discussions of male/female differences. The language in one of the USA document was viewed as patronizing to men and women.

Themes

Policy texts varied in focus, from general considerations to specific themes, sectors and measures to support women entrepreneurs. Resourcing (especially access to finance), growth, internationalization, competitiveness, and innovation were recurring themes. Some documents focused on specific populations (such as youth, rural communities) while others described with specific sector initiatives (such as, support for ICT, STEM, agri-business, creative and/or craft). Some detailed barriers and challenges facing women entrepreneurs. German and Norwegian documents present good examples of detailed policy initiatives focusing on an explicit range of issues. Irish and Norwegian documents were amongst the few to focus on improving the broader ecosystem for entrepreneurs – including women –

highlighting the need to have the right conditions for entrepreneurship (for example, streamlining rules, regulations and bureaucracy).

Relevance to women's entrepreneurship

In terms of level of relevance to women's entrepreneurship policy, less than half (n=17) were deemed to be highly relevant; 18% were deemed to be of medium relevance; 16% were categorized as low level of relevance; and the remainder had no relevance. For example, all Canadian, German, Swedish and American texts were deemed to be highly relevant to women's entrepreneurship policy. Most documents from Australia, Ireland and New Zealand were deemed to have low or no relevance.

Across the documents, the main contributions to women's entrepreneurship policy were: (a) affirmation of research highlighting gender differences; (b) gender-related challenges confronting women entrepreneurs; and/or (c) need for dedicated entrepreneurship policy support for women. For example, some profiled the challenges faced by women entrepreneurs, or drew attention to male-female differences in terms of entrepreneurial characteristics and behaviors (e.g., attitude to risk, motivation, growth orientation, access to capital). Some documents focused on differences in sector representation (such as, STEM, health, education or the informal sector). The Canadian research team indicated the documents expanded the policy conversation from firm to owner level and, more specifically, prompted subsequent women-focused initiatives, such as female trade missions. Two Norwegians documents contributed to women's entrepreneurship in terms of enhancing welfare rights and by focusing on young women and women in the health care sector; two Northern Ireland documents contributed to the broader equality agenda and, more specifically, subsequently led to a dedicated women's entrepreneurship initiative. While some documents helped lay the foundation for future female-focused entrepreneurship policy, one research team (USA) felt that too much focus on differences and challenges perpetuated negative myths about women entrepreneurs (e.g., women are not interested in growing their businesses or in achieving financial or economic wealth). This sentiment was partly supported by the Irish team, whose documents contextualized women as under-represented and/or part of a minority group. One women-focused document suggested that there was no need for a women's enterprise policy, because barriers to success for women in enterprise are no different to those of women in employment (New Zealand).

Some documents were deemed to significantly contribute to women's entrepreneurship policy, as they – for the first time – formalized government recognition of the importance of women's entrepreneurship, acknowledged that women entrepreneurs are an integral part of SME development, articulated commitment to developing and supporting women entrepreneurs, and laid foundations for subsequent policy development (for example, Tanzania). Even in documents that were not specifically focused on women entrepreneurs, there was a sense that when women were formally mentioned, it was a step forward (see, Pakistan).

Policy recommendations

Policy recommendations were wide-ranging: some documents were more detailed than others. General recommendations included educating the next generation in terms of financial literacy, increasing research and improving evaluation, looking at good practice in other countries, and improving co-ordination between existing policies and agencies.

Among the documents that focused explicitly on women entrepreneurs, the dominant recommendation pertained to increasing soft supports, such as role models, international networks and mentoring. Several recommended improving access to capital. Norwegian documents recommended providing entrepreneurs the same access to welfare benefits as waged earners and improving maternity and parental benefits. Tanzania recommended empowering the youth. Germany, UK, Ireland and the USA were amongst those economies with relatively detailed recommendations; one of the USA documents offered 23 recommendations relating to STEM, childcare, and access to equity capital from venture capitalists and angel investors. Several countries focused recommendations on specific sectors. Two documents focused on supporting engagement in STEM – one (UK) suggesting a need to provide female (STEM) students with female faculty mentors (presumably to enhance publication and subsequently commercialization potential), and one (Australia) encouraging more girls and boys to engage with STEM disciplines.

Policy initiatives and programs 'on the ground'

Table 4 presents a preliminary analysis of initiatives, grouped into the five categories of gender barriers identified in the literature review. As illustrated, most Global WEP sample economies support initiatives/programs that seek to address 'deficits' in women's *experiences* (in the form of business training), *networking* and *financial* initiatives. Most also

have an institutional focal point for women, in the form of one or more Women's Business Centres. Such initiatives tended to have a broad remit in the area of supporting women's enterprise, and hence could be categorized as addressing barriers relating to both *context* and *experience*.

Some networking programs were designed around encouraging innovation, exporting or growth; some were linked to funding opportunities, and others were focused on particular business sectors. For example, in Northern Ireland, the Women in Business NI (WIBNI) network reports over 1,000 members, and offers events aimed at helping women develop personally and professionally as entrepreneurs. WIBNI also offers a variety of free marketing benefits to members, including publication of news articles in a quarterly magazine and in a monthly 'ezine'. Only the Australian, Swedish and Pakistani research teams highlighted initiatives that addressed barriers relating to education. These took the form of financial literacy initiatives in Australia (interestingly, these were not intended to be only women-focused), business ambassador programs in schools (Sweden) and dedicated women's study centers (Pakistan). Germany, Pakistan, Sweden and, to some extent the USA, appeared notably strong on initiatives that addressed contextual barriers, as evidenced by welfare, equality and employment programs and regional support centres. There was a notable lack of women-focused programs in New Zealand, with the Māori Women's Development Inc. (MWDI) being the sole initiative identified by the research team.[10]

DISCUSSION

This paper highlights findings from the initial phase of the *Global Women's Entrepreneurship Policy (WEP)* research project. Text-analysis of country-level policy documents found significant differences in support for women entrepreneurs among the 13 economies surveyed. At a fundamental level, some economies formally endorse women-focused entrepreneurship policies (e.g., Norway, Sweden, Pakistan, USA), while others do not (Ireland, Tanzania). Interestingly, in the case of Ireland, while there was no dedicated women's entrepreneurship policy, there were several women-focused initiatives and programs in operation 'on the ground' that were not captured in the higher level policy

[10]Established in 1987, MWDI offers finance and mentoring services with loans between NZ$ 30,000-50,000. Māori women who wish to start or expand a business - (as well as Māori men who have Māori women as part of their core business operation) - are eligible to apply. The initiative has received ongoing government funding, with some NZ $1,867000 provided annually; it has been in operation for more than twenty-five years.

documents. In certain instances, entrepreneurship policies were broadly defined and/or aspirational (Ireland), while other policies were targeted and detailed (Germany, Norway and Sweden) and/or prioritized industry sectors (Sweden), international markets (Ireland), competitiveness (UK) and innovation (Australia, Ireland, Norway), growth (Sweden, USA, Northern Ireland), financial literacy/access to capital (Australia, Canada, Tanzania, USA), and/or commercialization of technology/STEM (Australia, USA).

Notable differences were seen in terms of relevance to women's entrepreneurship; their contribution and the extent to which they appeared biased in terms of language and imagery used. Differences were also noted with respect to how women entrepreneurs were positioned within industry sectors and categorized into 'disadvantaged', 'minority' or 'under-represented' groups. These practices are deemed in extant women's entrepreneurship scholarship to perpetuate subordination of women and related myths of under-performance, deficits and 'other' (Ahl, 2004; Ahl & Nelson, 2014; Marlow et al., 2008; Henry et al., 2016).

The gender make-up of the respective author teams varied. While not all authors were identified, where women dominated the authorship team, policies were more likely to recognize gendered challenges facing women (for example, highlighting multiple roles women often play in society; see Sweden and the USA). This area of inquiry merits further investigation.

Scott's Institutional Framework

Regulative pillar

This pillar – as illustrated in Figure 1 - pertains to rules and regulations; structural dimensions of government, and the bureaucracy associated with business set-up and operation. This includes legal, taxation and fiscal aspects of policy formation, including welfare systems. In the study sample, several policies aimed to address the regulative pillar and to contribute to improving the general operating environment for women's entrepreneurship. For example, policies in Spain and Norway proposed changes to welfare and social security payments for self-employed women. German documents highlighted the need to improve the general regulatory business framework. A UK document proposed tax incentives for STEM and ICT-related commercialization. A Canadian document suggested fiscal measures to encourage investment in high-risk enterprises. Interestingly, while Ireland's documents were not

women-focused, they prioritized strengthening the general entrepreneurial ecosystem and reducing barriers to venture creation and operation.

Normative pillar

This dimension concerns values, expectations, standards and conventions. The normative pillar also underpins our understanding of motivation for, or resistance to, entrepreneurial behavior. Considerations include social expectations of women, including family roles and responsibilities. Policies addressing normative aspects were identified in documents from Sweden, Northern Ireland, Australia, Canada and New Zealand. Policies typically highlighted structural barriers associated with women's entrepreneurship. One USA and one UK document focused on encouraging more girls/women into STEM areas. One Northern Ireland document prioritized entrepreneurship amongst youth, hence increasing the future pipeline of entrepreneurs. One Swedish document focused on women entrepreneurs being associated with particular 'gendered' industry sector, and, along with Norway, suggested improvements to the welfare system. One UK document also highlighted the need for child-care facilities and support. Policy documents that most strongly sought to address the normative dimension could be found in Tanzania and Pakistan, where systemic barriers to women's entrepreneurial development appeared to be most problematic.

Cultural-cognitive pillar

Under this pillar, predispositions and symbolic values are seen to influence behavior regarding the individual acceptance of entrepreneurship. Cognitive aspects included perceived general preparedness for becoming an entrepreneur, education, work experience and business knowledge (entrepreneurial self-efficacy). Most documents sought to address this pillar, with a wide range of recommendations around training, education and business support to enhance entrepreneurial knowledge. Many recommendations were in the form of establishing or continuing support of women's enterprise/business centers. Documents from Australia, Canada and the USA recommended actions to strengthen financial literacy – particularly amongst women – highlighting the importance of finance in entrepreneurial endeavors. Policies in Tanzania and Pakistan were strong in this regard, acknowledging that – as with the normative dimension –cognitive aspects of entrepreneurship need particular attention in order to change cultures and facilitate more women engaging in entrepreneurship.

CONCLUSIONS

This study sought to address the research question: How - and to what extent - do women's entrepreneurship policies differ among countries? Drawing on gender and institutional theory, we report on the analysis of documents gathered from 13 economies across five continents. A common methodological approach was designed to report on the state of women's entrepreneurship policy and to identify gaps in the policy-practice nexus. The paper contributes to extant theory by enhancing understanding of women's entrepreneurship policy at the global level, and by establishing a common methodological approach to cross-country, comparative policy research in this field.

Applying Scott's (2014) framework to our analysis revealed that the majority of the policies in our sample address the regulative and/or the cultural/cognitive pillar. This was illustrated by policies designed to prevent overt forms of discrimination against women in general as well as women entrepreneurs specifically. In other instance, policies and policy actions targeted the skills and attitudes of women entrepreneurs (cultural/cognitive). Examples of these include the development of women's business centers that provide a combination of training, mentoring, and networking with key resource providers.

In contrast, however, policies that addressed the normative pillar (values, expectations, standards, and conventions) were less prominently featured. The normative pillar encompasses the broader ecosystem and environment in which women entrepreneurs operate. The gender barriers discussed earlier in this paper suggest that women entrepreneurs, in spite of their growing numbers and contributions, are still not valued and recognized as an integral part of the entrepreneurial ecosystem and environment. This weakness in the normative pillar, in particular, highlights the need for an entrepreneurial ecosystem that encompasses and embraces women entrepreneurs as well as public policies that address normative as well as regulative and cultural/cognitive factors.

Limitations

While the Global WEP Research project has facilitated one of the few cross-country comparative studies about women's entrepreneurship policy, the authors acknowledge the limitations of the study. Personal bias and preference may have subconsciously influenced the identification and selection of text documents and programs/initiatives submitted for

examination. Subjective biases – inherent in all content/narrative analysis – may have created minor discrepancies in the interpretation of data. Incomplete data sets due to missing information, such as gender make-up of author teams, limit the extent of our analysis. Such limitations can be reviewed and potentially addressed in Phase II of the project.

Future research: next steps

Findings from Phase I of the Global WEP Research project suggest several avenues for future research. First, there is a need for a larger sample of policy documents, including texts from Asia and South America. These two regions remain under-researched. This will facilitate more robust comparison of policies among economies at differences stages of development, within different regulatory regimes, and situated in different normative and cognitive conditions. Second, there is need to further explore gender influences of authorship (of policy documents) on policy design and implementation, especially with respect to the nature and quality of women-focused entrepreneurship policies, the extent to which policies address particular gender barriers, and the potential influence of the regulatory, normative or cognitive environment. Finally, future research will benefit from delving deeper into why there appears to be a significant disconnect between formal women's entrepreneurship policy and operational business support services (practices 'on the ground'). More importantly, the research team wondered if and why there is reluctance to close policy and program gaps.

Acknowledgements

The authors are grateful to Enterprise Ireland for hosting the first Global WEP Workshop in Dundalk, Ireland, in October 2015.

This paper is an earlier version of the following book chapter: *Women's entrepreneurship policy: A 13-nation cross country comparison, Colette Henry, Barbara Orser, Susan Coleman, Lene Foss and Friederike Welter,* in Manolova, Tatiana S., Brush, Candida G. Edelman, Linda F. and Welter, Friederike (ed.) (2017), *Entrepreneurial Ecosystems and Growth of Women's Entrepreneurship*, Cheltenham, UK and Northampton, MA, USA: Edward Elgar Publishing. We are grateful to Edward Elgar Publishing for granting permission to reprint this chapter in the *International Journal of Gender and Entrepreneurship (IJGE).*

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Table 1. Reading guide

Document Category (i.e. 1, 2, 3, 4):
1. Publication/Document Title
2. Author names/Issuing Authority
3. Gender breakdown of authors (where applicable)
4. Year of Publication
5. Sponsored by (where applicable)
6. Focus: (i.e. is the document focused specifically on female entrepreneurship or entrepreneurship in general? Does the document refer to a particular stage of development, growth, strategy, region, age or sector?)
7. Content Analysis:
7a. Dominant imagery used on cover of document (i.e. is it predominantly male or female? Is the imagery used gendered?)
7b. Types of imagery and language used throughout the document
7c. Key themes covered (entrepreneurship, technology/manufacturing, internationalization, etc.)
7d. Definitions used of key terms
8. Brief summary of main recommendations
9. Level of relevance to female entrepreneurship specifically
10. Does the reader note any evidence of gender bias?
11. Key contribution to Women's Enterprise Policy in the relevant country
12. Any other comments

Table 2. Snippet samples of the data collected

Sample/ Country	Document Title/ Category	Author Gender	General/ Women Focused	Focus/ Themes	Dominant Imagery/ Language	Recommendations	Level of relevance	Key Contribution
Canada	Action strategies to promote women's enterprise development (3)	All female	Women focused	Policies and programs to support women's e/pship and growth	Gender neutral; pie charts, graphs, national symbols	Need to establish a national strategy to support the growth of women-owned firms; better co-ordination of existing policies; increase access to capital; support to increase digital technology adoption; help women business owners to develop new markets; enhance financial literacy	High	Represents a collective and political roadmap to support women's enterprise and growth
Germany	Women entrepreneurs-fostering female e/pship in Germany (2)	Not listed	Women focused	Female e/pship without specific restriction to a particular stage of development	Neutral cover, but 'Frauen' (women') highlighted in title. Language: focused on women.	No specific recommendations, rather, this is a strategy document outlining initiatives to be implemented in relation to: enhancing women entrepreneurs' image; advisory services and networks; financing; combining family and e/pship.	High	This is the first government paper to spell out a joint strategy to foster women entrepreneurs.
Sweden	Promoting women's e/pship (2)	Not listed	Women focused	Female e/pship; creating more female entrepreneurs and helping them grow	Lots of pictures of women in different roles – some are gendered. Language: politically correct.	Promote more women-owned businesses and help them grow by providing: business development, counselling & mentoring programs; business transfer initiatives; business angel networks; gender training of business advisors; role model programs; business competitions; special focus on green, cultural, health & education sectors.	High	This is the government's policy on women's e/pship.
Tanzania	The United Republic of Tanzania (URT): Small and medium enterprise development policy (2)	Not listed	General	SME development; includes a section on entrepreneurship -gender and disadvantaged groups. Focus on international markets.	Neutral	Support the establishment of SME associations; establish forum for SMEs; facilitate strengthening of service providers for SMEs; strengthen government capacity to coordinate, monitor and evaluate policy; enhance knowledge and skills of govern officials involved in SME development	Medium	Contributes very little to women's entrepreneurship policy – only a small section in the document.

Table 3. Summary of key observables from the data collected

Countries	N= 13: Australia, Canada, Germany, Ireland, New Zealand, Northern Ireland, Pakistan, Spain, Sweden, UK, USA, Norway, Tanzania.
Document categories	37 x category 2 documents – i.e. government issued and/or government contracted policy documents 1 x category 3 documents – i.e. reports/studies produced by other organizations.
General entrepreneurship or women-specific focus	20 x general entrepreneurship documents 18 x women focused documents
Gender breakdown of authors	All women = 3 (one document each from Canada, Northern Ireland and USA); All men = 2 Women/Men mix = 7; Unknown (?) = 26 (i.e. 'authored by' the government or an institution)
Dominant imagery	No imagery or neutral/generic imagery = 21 Women-focused imagery = 7 No commentary made on imagery by the research team = 10
Dominant language	Neutral/generic language = 18; Female-focused = 7 Male focused = 3; No commentary made on language by the research team = 10
Areas of focus	Growth; resources (mainly finance); internationalization; competitiveness; barriers; specific sectors – e.g., youth, rural, agri-business, STEM, ICT, craft; developing the eco-system (right conditions, improving rules and bureaucracy).
Recommendations	Education in financial literacy; increasing soft supports; encouraging growth of STEM; improving co-ordination amongst policies and agencies; target specific sectors; improve welfare benefits for entrepreneurs; empower youth.
Level of relevance to women's entrepreneurship	High (includes 'med-high' descriptions) = 17; Med = 7; Low = 6; None = 5; Not commented on = 3
Key contribution to women's entrepreneurship policy	Varied; confirm prior research; identify gaps in provision; highlight differences/challenges/barriers; articulates/reaffirms government's commitment to women's entrepreneurship; paves the way for women-focused initiatives; enhances women's welfare rights; highlights women in healthcare and STEM; highlights need for a dedicated policy; perpetuates gendered myths.

Table 4. Preliminary overview of categories of notable initiatives 'on the ground'

Country	*Education*	*Experience*	*Networks*	*Access to Capital*	*Context*
Australia	Financial Literacy program	Business management advice & capability programs	Innovation Connections		
Canada		Women's Business Centres.	Networks; Associations	Micro loans	Women's Business Centres.
Germany		National Co-ordination Office for Women Entrepreneurs	Networks	Various financial initiatives	National Co-ordination Office for Women Entrepreneurs; Various measures to reintegrate women into employment; Project "FRAUEN unternehmen" addressing need for visibility of women entrepreneurs
Ireland		Going for Growth program	Networks	Various financial programs	
New Zealand					Māori Women's Development Inc. initiative.
Northern Ireland		Various business training and advice programs	Women in Business Network		
Norway		Mentoring	Networks	Competitive prize funds	Improving welfare benefits for entrepreneurs
Pakistan	Women's Study Centres	Skills Development Centres; Reservation of seats for women in the National Assembly.		The First Women Bank Ltd	Crisis Centres; Child care Centres; Working Women's Hostels
Spain		Business Support Program for Women (PAEM); Program of Development for Women Potential Managers.		Micro Credit programs	
Sweden	Business Ambassador Program (in schools)	Regional Resource centres; Program promoting women's entrepreneurship.	Networks		Regional Resource Centres (Established to create gender equality)
Tanzania		Women's Entrepreneurship Development Unit	Tanzanian Women Chamber of Commerce (TWCC)	SERO - Business Women's association involved in leasing & financing	Women Entrepreneurship Development Unit (SIDO-WED)
UK		Women's Business Council (WBC)			Women's Business Council (WBC); Mentoring programs – 'Get Mentoring'/'Mentor-me'.
USA		Women's Business Centres		'InnovateHer' program; 'JOBS' funding initiative.	Women's Business Centres; Women's Equity in Contracting Act; Women-Owned Small Business Contract Prog.

Figure 1. Scott's Pillars