

Mainstreaming Policy for Female Entrepreneurs: A Coordinated Approach

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Abstract

This paper applies a gender mainstreaming (GM) framework to the Women's Enterprise Initiative (WEI) to explore how the federal government develops policy to promote small business ownership among women. In Canada, women are underrepresented as small business owners. This paper argues that governments can coordinate supports for women entrepreneurs by broadening policy development beyond targeted programs for business owners. GM-based analysis examines how the WEI represents the barriers to starting and growing a business that are specific to women. This analysis demonstrates how the program frames the policy problem in terms of barriers faced by individual women rather than structural problems. The program also prioritizes economic development goals and financial indicators. Its objectives pay less attention to business owners' socioeconomic status and their motivations for starting a business. These alternative ways of representing the policy problem can identify a broader set of options for supporting women in small business. These options extend across small business, education, childcare, employment insurance, and other policy areas.

Keywords: Canadian business policy, gender mainstreaming, women entrepreneurs, gender-based analysis, deep evaluation, Women's Enterprise Initiative

Introduction

In recent years, public policy for small business in Canada has paid greater attention to the performance of firms owned by women and other traditionally under-represented groups. This stems from the federal government's focus on promoting all small businesses and entrepreneurs as drivers of economic growth. Women's underrepresentation in small business is seen as an indicator of social inequality. Policymakers also argue that an increase in women entrepreneurs is an important source of economic development. This problem definition means that business-related departments such as Western Economic Diversification Canada are largely responsible for implementing policy toward women entrepreneurs. Accordingly, governments have designed small business policy and, as a result, programs must respond to the barriers to the

growth of women-owned firms. This paper applies gender mainstreaming (GM) analysis to the federal government's Women's Enterprise Initiative (WEI) to demonstrate the potential of a coordinated, government-wide approach to public policy for women entrepreneurs. GM is a process of incorporating gender considerations into all areas of policy. A GM perspective provides a broader understanding of policy problems and options available to address gender inequality in entrepreneurship. GM analysis demonstrates that a coordinated mix of policy instruments across multiple areas such as small business, childcare, and education policy is necessary to address the issues that influence female entrepreneurship.

While multiple levels of government deliver small business programs, the federal government has been the main actor in creating policy to support women entrepreneurs. The most established program in this policy area is the WEI, administered by Western Economic Diversification Canada. The program provides funding for non-profit Women's Enterprise Centres in British Columbia, Alberta, Saskatchewan, and Manitoba. These centres provide information, training, and loans to women-owned small businesses. The WEI is an example of a "targeted" business program as it is designated for female clients. The rationale for these programs is the relative underrepresentation of women-owned small businesses, as well as the unique barriers that women encounter to starting and growing a firm. The term "women entrepreneur" refers broadly to women who own small businesses, businesses with majority female ownership, and self-employed women (Orser 2007). This paper will follow Industry Canada's (2012) definition of a small business as a firm that has fewer than 100 employees.

The first section of this paper describes the GM framework and clarifies the relationship between mainstreaming and gender-based analysis. The second section assesses the relative inequality between male and female entrepreneurs. It looks at the micro-level barriers identified by the WEI and uses "deep evaluation" to understand how the representation of the problem shapes the options available for policy and program design. The third section looks at the macro-level problem of women's inequality in small business and how this issue is represented from an economic development lens. This framing means that policies are evaluated based on financial indicators with limited analysis of entrepreneurs' motivations or circumstances, which also impact policy outcomes. The fourth section argues that the complexity of the policy problem is well-suited to mainstreaming gender across a variety of policy areas and instruments to support entrepreneurship. When gender-targeted programs for women are prioritized, governments may overlook how other "non-targeted" or mainstream policies affect the outcomes of women-owned small businesses.

The Gender Mainstreaming Framework and Deep Evaluation

GM calls for the inclusion of gender considerations across all policies and programs, and throughout all stages of the public policy process (Hankivsky 2007). It brings gender considerations into the policy "mainstream," instead of adding the variable of gender to the

existing policy process. GM concentrates not only on differential impacts of policies on men and women, but also upon institutions that affect gender equality (McNutt 2010). In the GM framework, “gender equality policy is no longer focused on women but rather on gendered structures” (McNutt 2010, 3). Although it is beyond the scope of this paper, it should also be noted that GM can be adapted into “diversity mainstreaming,” which accounts for other aspects of identity that intersect with gender (Hankivsky 2007).

The federal government has adopted a gender mainstreaming approach called gender-based analysis (GBA). GBA is a policy analysis method used to advance gender equality. Status of Women Canada (SWC) is the department responsible for implementing GBA in the federal government. Its guide to GBA emphasizes that gender equality is a “core Canadian value enshrined in the *Charter of Rights and Freedoms*” (Status of Women Canada 2013, 2). Given this value, GBA is designed as a tool to identify equality gaps in public policy and solutions to address those gaps (Status of Women Canada 2013). The Canadian government first committed to implementing gender-based analysis in 1995 with: *Setting the Stage for the Next Century: The Federal Plan for Gender Equality* (Hankivsky 2007). The report defines GBA as a method to identify and respond to different impacts of policies on men and women. GBA uses analytical tools and methods, such as gender-disaggregated data, to evaluate policies in a gender-sensitive way (McNutt 2010). The implementation of GBA, however, has had a limited impact. A 2009 report demonstrated that implementation of GBA across the federal government has been weak and inconsistent (McNutt 2010).

GM and GBA are often assumed to be one and the same. The two frameworks share a common goal of gender equality. They both advocate for substantive equality, which may require recognizing differences between groups in order to treat individuals as equals, as opposed to formal equality, which emphasizes applying equal treatment to all individuals. From this standpoint, policies that provide formal, equal treatment to men and women do not necessarily advance gender equality (Hankivsky 2007). However, proponents of GM have argued that GBA is one component of GM rather than an equivalent concept (McNutt 2010). McNutt (2010) argues that GM regards inequality as structural and requiring institutional change while GBA is limited to reacting to existing policies and is ineffective in coordinating across different policies to advance equality. Bacchi and Eveline (2010) put forward a similar critique of GBA. They also argue that GBA is reactive while GM is proactive and takes place at the outset of policy development. Moreover, GM calls for “scrutiny of broad policy objectives” rather than a focus on specific policy instruments (42). These scholars argue that GBA, on its own, is insufficient as a mainstreaming strategy. In short, mainstreaming allows policymakers to be strategic and take on a broader, more comprehensive approach to gender equality.

GM proponents have outlined methods and frameworks to bring mainstreaming into the policy process. McNutt (2010) argues that an effective GM strategy requires a coherent,

consistent mix of policy instruments. This requires a shift away from a piecemeal approach in which policy instruments become “layered” and work at cross-purposes. Bacchi and Eveline (2010) outline the method of “deep evaluation” as a tool for mainstreaming. Traditionally, evaluation focuses on operational processes and outcomes of programs and policies (Pal 2013). Deep evaluation assesses these aspects of policy but expands the scope of inquiry to the way the policy problem is framed and the concepts and assumptions behind the problem definition. It asks, “what is the problem represented to be?” and then inquires further into this representation. These questions include: “What presuppositions or assumptions underlie this representation of the problem? How has this representation of the problem come about? What effects are produced by this representation of the problem?” (Bacchi and Eveline 2010, 117). This paper will use the deep evaluation method to analyze the policy problems that influence the outcomes of women entrepreneurs.

The Issue: Women and Entrepreneurship

The Canadian federal government started focusing policy interventions on entrepreneurship and small business in the early 1990s (Swedish Foundation for Small Business Research 2001). The goal of these policies is to stimulate economic development, innovation, and job creation. They are also a response to the shift to a “new economy” where entrepreneurship has become increasingly relevant for employment and economic development (Hughes 2004). Federal and provincial governments have applied a variety of policy interventions aimed at promoting the start-up and growth of small businesses, such as online information, regional business service centres, and advisory and mentor services. Governments have also supported financial instruments such as loans and loan guarantees to promote access to capital for small businesses (Swedish Foundation for Small Business Research 2001). In recent years, the federal government has also promoted messaging that encourages people to become entrepreneurs. For example, the 2013 federal budget emphasized not only supporting existing small businesses but also the goal of “promoting an entrepreneurial culture” (Canada 2013, 206).

Small business policy has also been marked by programs directed at “target groups” that are under-represented as owners, which includes women (Swedish Foundation for Small Business Research 2001). The number of women-owned small businesses has grown in recent years, but women remain under-represented. Figure 1 shows that, in 2013, approximately 16 percent of small businesses in Canada were solely or majority-female owned, and 18 percent were equally male- and female-owned. The remaining 66 percent of businesses were either solely or majority male-owned (Industry Canada 2013). There are also notable differences in the industries of businesses owned by men and women. As figure 2 demonstrates, the largest proportion of women small business owners are found in Canada’s service and wholesale/retail sectors with 17 and 22 percent majority female ownership respectively. These industries tend to be more competitive with lower profit margins (Women’s Enterprise Centre 2014). Research in this area has indicated that, on average, majority women-owned small businesses have lower

revenues, profitability, and equity compared to those with majority male ownership (Orser 2007).

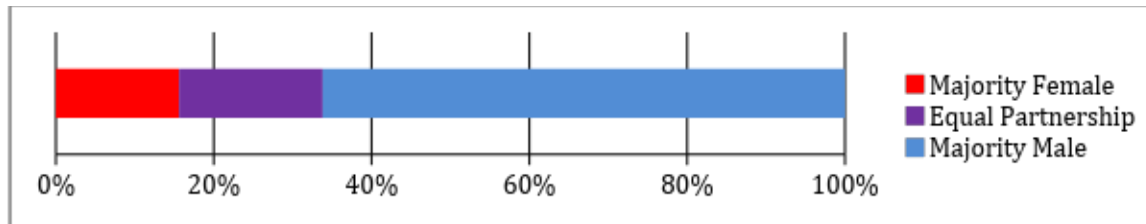


Figure 1. Gender distribution of small business ownership in Canada. Adapted from Industry Canada (2013).

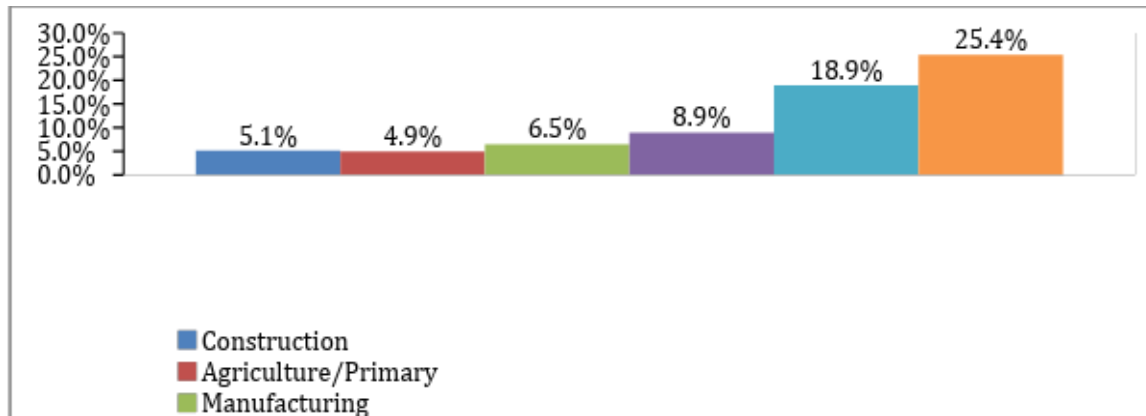


Figure 2. Percentage of majority female-owned businesses in Canada by industry sector. Adapted from Industry Canada (2013).

The federal government has developed policies that aim to increase the number and success of female-owned businesses. The WEI is one of the longest-running and most extensive of these programs in Canada. It is also one of the few programs providing loan financing exclusively for women-owned businesses. The goal of the program is to promote economic equality between men and women (Western Economic Diversification Canada 2014). The program is delivered through not-for-profit Women’s Enterprise Centres in British Columbia, Alberta, Saskatchewan, and Manitoba. The centres deliver advisory, mentorship, and training services as well as loans up to \$150,000 for small businesses owned by women (Western Economic Diversification Canada 2014). Promotion of women’s entrepreneurship has continued since the inception of the WEI in 1995. Provincial governments also deliver small business training and financing programs but play a less prominent role in delivering gender-targeted business programs.

Defining the Problem: Barriers Encountered by Female Entrepreneurs

The WEI is designed to respond to the relatively lower representation and growth of women-owned small businesses. The initiative attempts to address barriers that are more likely to

be experienced by female business owners, with a focus on barriers experienced at the individual level. The BC Women's Enterprise Centre categorizes these factors as "personal barriers" and "external and firm-related barriers" (Women's Enterprise Centre 2014, 8, 10). As this section will demonstrate, these two categories of problems are often interrelated.

First, "personal" barriers cited by female business-owners include: low confidence, conflicts between work and family roles, lack of networks, and gender-based discrimination. Low confidence in one's abilities as a business owner influences how entrepreneurs operate their businesses, present themselves, and negotiate with other business actors (Women's Enterprise Centre 2014). Another personal barrier is the conflict between work and family roles. Caregiving responsibilities and other family roles limit the time that some owners have available to devote to their business or to training. Women are more likely than men to cite this as a challenge (Orser 2007). Women also cite other challenges such as limited connections to professional networks, as well as being discriminated against or not being perceived as professional equals by male peers in business (Orser 2007).

Next, "firm-related" barriers include limited management skills and experience, and a lack of access to financial capital to invest in their business. These factors are particularly limiting for business owners with growth aspirations (Women's Enterprise Centre 2014). There is some debate over the cause of women's relative difficulty in accessing financing. The BC Women's Enterprise Centre cites low financial literacy and limited professional networks as factors. Perceptions of access to finance matter as well. Some women assume they will be unable to gain business financing and decide not to pursue entrepreneurship at all (Women's Enterprise Centre 2014). Some studies have suggested that lending institutions and investors may be biased against financing women-owned businesses (Orser 2007). Other studies have instead attributed financing challenges to the nature of the industries where women are most represented. Some have suggested that there is no significant gender gap in financing when controlling for the size and sector of the business (Orser 2007).

The WEI and its Women's Enterprise Centres are designed to address both the personal and firm-related barriers for existing businesses. The WEI provides business skills training, advisory services, and networking opportunities (Orser and Riding 2006). These are a response to the identified gender gap in entrepreneurial skills, confidence, and networks. The program also provides loans for various stages of the business cycle, including start-up and growth (Orser and Riding 2006). This addresses financing challenges by designating loan capital exclusively for women-owned businesses. The goal of these measures is to increase the survival and growth of women-owned businesses.

The program only responds to the challenge of work-family conflicts in an indirect manner. Clients have suggested that Women's Enterprise Centre staff tend to share the

perspective of being a woman in business and understand their challenges (Orser et al. 2012). There is also some indication that mentorship services can help clients learn from peers to better manage challenges related to “work-life balance” as a business owner (British Columbia 2012). However, the program is limited in that it can only address work-life balance as a skill that can be built without addressing the root causes of this issue.

This identification and response to women entrepreneurs’ personal and firm-related barriers follows GBA methods. It approaches gender as a key variable in explaining the characteristics of small businesses (Hankivsky 2007). It also uses gender-disaggregated data to examine differences between male- and female-owned businesses. This method reflects GBA’s emphasis on drawing from empirical evidence to inform policymaking (McNutt 2010). This analysis is effective in identifying barriers unique to women. The scope of GBA, however, might be limited. Bacchi and Eveline (2010) argue that policy development does not only react to problems, but also has a role in framing and representing problems. The representation of a policy problem determines what interventions governments use to address it, who is seen as responsible for the issue, and who will benefit from the intervention (Bacchi and Eveline 2010, 124).

Deep evaluation’s method of examination (i.e. to ask, “what is the problem represented?”) can be applied to the barriers identified by the WEI. For instance, one of the personal barriers is women’s lack of confidence, skills, and experience relative to men. Bacchi and Eveline (2010) consider a similar characterization of this problem and ask if this representation of the problem affects how women view their own position in business and society and their view of how others perceive them. This depiction also places responsibility upon individual women to gain skills and to adapt to the existing business environment (124). This framing directs attention from structural factors that affect perceptions of women’s business skills relative to men. These include gendered socialization and stereotypes. These assumptions may imply that entrepreneurship is a “male norm” to which women need to adapt (Ahl et al. 2014). For example, Braidford et al. (2013) propose that “women’s lower scores in entrepreneurial self-efficacy tests 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” (146). Women’s level of business-related skills can be attributed not only to individual competencies but also to culture and socialization

The identified barrier of work and family responsibilities can be analysed in a similar way. Characterizing family responsibilities as a barrier for women entrepreneurs draws from the idea that caregiving is a predominantly female role (Bacchi and Eveline 2010). It frames the problem in terms of individual responsibilities, but this characterization is also related to gendered patterns of domestic labour (Fenwick 2004). A narrow scope of analysis may not capture how other areas of public policy influence gendered patterns of caregiving

responsibilities. Women tend to take on more care responsibilities because they are the lower income earner in their family, meaning they have a lower opportunity cost than their spouse for childcare (Newman 2012). These responsibilities are also shaped by cultural expectations and socialization that associates women's family and societal roles with caregiving (Newman 2012). In the absence of public policy to support childcare, these responsibilities tend to fall upon women. The gender mainstreaming perspective acknowledges that family responsibilities are a challenge for business owners. It also broadens analysis to explore the other factors that influence how these responsibilities are allocated.

The example of conflicts between work and family responsibilities demonstrates how GM can analyze the challenges that women experience as well as the depiction of the challenge in policy development. GBA is also an important tool for identifying issues facing female entrepreneurs. However, GBA on its own may focus narrowly on individual factors that can be addressed by a targeted program. Exploring how a problem is represented can complement GBA by shifting the focus of analysis more broadly to the other areas of policy.

Framing Inequality in Entrepreneurship: The Business Case

Deep evaluation can be applied not only to individual barriers and targeted programs, but also to the broader policy problem at the macro level. Policies and programs targeted at women entrepreneurs, such as WEI, are a response to the underrepresentation of women as small business owners and the growth of women-owned firms relative to male-owned ones. One might ask what makes this a policy problem and why governments should deliver an intervention. This section argues that there are different rationales for policies that aim for gender equality in business.

The "business case" is based on the idea that women-owned enterprises need support from policy interventions so that they can contribute to economic growth and job creation. Policies directed toward these firms aim to tap into an "under-utilized resource" to generate economic benefit (Orser et al. 2012, 239). The issue has also been framed in terms of gender equality. This standpoint argues that business policies that apply uniform treatment to men and women fail to address the factors that disadvantage women business owners (Orser et al. 2012). It is also based on the concern that women do not have equal access to government supports for business (Orser et al. 2012).

The WEI draws from both the "business case" and "equality" rationales. Programs targeted to female entrepreneurs recognize that there is gender inequality in small business. They follow GBA and GM's concept of substantive equality, which recognizes policy interventions that respond to women's unique obstacles in business. While this equality view has an influence, governments tend to feature the business case framing more prominently in public policy toward female entrepreneurs. An example can be found in the 2003 Prime Minister's Task Force on

Women's Entrepreneurship. It highlights that "with more than 821,000 self-employed women in Canada today, earning in excess of \$18 billion annually, women-owned businesses are a vital part of the Canadian economy" (Canada 2003, 33). The WEI program also focuses on the economic benefit of these businesses. The program fits with the general mandate of Western Economic Diversification Canada, which is to promote economic development in the four western provinces. The BC Women's Enterprise Centre depicts the policy problem as a "gender gap" in the economy caused by the "less-than optimum participation of women in the economy" (Women's Enterprise Centre 2014, 4).

The framing of a problem influences the standards by which governments evaluate the effectiveness of a policy intervention (Pal 2013). The "business case" problem definition informs the WEI's performance measures and definition of success more than the "equality" problem definition. Similarly, the definition of the problem determines the objectives and performance criteria of programs that are part of a policy response (Pal 2013). The intended outcomes of the WEI are: increased small or medium enterprise "competitiveness and productivity," increased investment to targeted western Canadian firms, strengthened "women owned and controlled small/medium sized enterprises in Western Canada with improved capacity to remain competitive in the global marketplace," increased self-employment and business development among women, the establishment and growth of women-owned and controlled businesses, increased economic equality between men and women, and, finally, the development and diversification of the western Canadian economy (Western Economic Diversification Canada 2014, 5).

Most of the above outcomes emphasize firm performance and economic impact. As such, the federal government mainly evaluates the WEI in terms of how it fills the "economic gender gap" in small business to produce economic benefit. The goal of "greater economic equality between men and women" alludes to the equality perspective. However, equality is not as well defined and measurable as the other objectives. As a result, it is not quantified as easily as other performance objectives. A 2014 program evaluation notes that it is unclear what equality means in the context of WEI and how it should be measured. The "business case" is articulated much more clearly and more easily quantified. While firm performance is linked to widely recognized measures, measures of equality are more contested. This may explain why the "business case" rationale is given precedence in evaluating the performance of the program.

This examination of the "business case" perspective also shows how entrepreneurship is assumed as a desirable outcome of public policy. The representation of the policy problem holds that the higher representation of women in business is a positive outcome. One of the stated goals of WEI is to increase business-ownership among women. As such, one of the program's performance indicators is the increase in the number of self-employed women in Western Canada (Western Economic Diversification Canada 2014).

This “business case” perspective also focuses on small businesses that aim for financial growth, an increase in exports, and an increase in investment. Hughes (2006) terms this group “classic” entrepreneurs (109). However, both men and women have a diverse set of motivations for starting a business. Hughes identifies two additional broad groups. In addition to “classic” entrepreneurs, there are also “work-family” or “lifestyle entrepreneurs,” such as those who operate smaller-scale home-based businesses. There are also “forced entrepreneurs” who are “pushed” into self-employment by circumstances such as loss of another form of employment (110, 109). There is some indication of differences in the proportion of men and women who identify with these different motivations. For instance, Statistics Canada’s 2000 *Survey of Self Employment* found that 31.9 percent of women and 7.9 percent of men cited “work-family” reasons as their primary motivators for self-employment (as cited in Hughes 2006, 113).

While business ownership can be a source of economic independence, it may also signify precarious economic security (Ahl et al. 2014). Ahl et al. (2014) argue that a better understanding of owners’ contexts is required to determine if higher levels of business ownership are a positive policy outcome. For example, small business owners work longer hours on average than those who work for an employer. They are also more prone to fluctuations in income or low income and the associated financial difficulties (Hughes 2004). In other words, a transition to entrepreneurship can be risky because of the potential to compromise quality of life or economic security (Fenwick 2004). Hughes (2006) suggests that “forced entrepreneurs” and “work-family” entrepreneurs are more likely to experience these challenges than “classic” entrepreneurs (108). Policymakers may consider this as a gender-based issue if women are relatively over-represented in the “work-family” group. Women’s entry into business ownership may signify barriers in other areas of the labour market that are similar to the barriers faced by women business owners. Women may become self-employed due to workplace discrimination or because other employment options are incompatible with family caregiving responsibilities (Hughes 2004).

The evaluation frameworks of programs such as the WEI do not necessarily capture women’s reasons for starting a small business, as well as the factors that influence these motivations. Such motivations may stem from other policy problems, such as lack of access to childcare or an inability to find other employment. The “business case” perspective measures the program’s success based on the increase in business ownership and financial success of firms. This perspective could be supplemented by analysis of the factors that influence business success or failure. The program is not designed to address other underlying policy problems that influence women’s paths to business ownership. Nevertheless, these factors still affect the evaluated outcomes of the program.

In summary, the deep evaluation approach to mainstreaming demonstrates the assumptions that follow the framing of the policy problem. It shows how policy can influence gendered roles and structures (Bacchi and Eveline 2010). This approach also provides a deeper

understanding of policy problems that affect women's success in small business. For instance, it draws attention to structural factors that shape women's roles as business owners. This leads to the consideration of a broader range of policy interventions to address the problem. GM broadens the scope of small business policy to factors that take place beyond the scope of small business programs. This demonstrates the potential for a coordinated mix of policy instruments to advance women's equality and economic benefit as small business owners.

A Coordinated Policy Approach to Women's Entrepreneurship

Deep evaluation draws attention to the broad context and assumptions behind policy problems. As summarized in previous sections of this paper, the barriers to women starting and growing businesses are also shaped by structural factors, such as the gendered patterns of domestic labour. The problems and barriers for women entrepreneurs extend beyond the traditional jurisdiction of small business policy. They are also connected to social policy and programs, such as childcare and Employment Insurance (EI) benefits (Hughes 2004). In other words, women's entrepreneurship issues are not only a niche area of small business policy.

This analysis reinforces McNutt's (2010) argument that effective GM requires a mix of policy instruments coordinated across government departments. The 2003 Prime Minister's Task Force on Women Entrepreneurs takes a similar approach. While it does not identify itself as a GM strategy, the report recommends that the needs of women entrepreneurs should be integrated into "mainstream" business programs and policies. This includes areas such as Export Development Canada, regulations for small business financing, and other areas that are not specifically targeted to gender (Canada 2003).

Both gender-targeted and non-targeted business programs could fit within a GM-based policy strategy. Gender-targeted programs such as WEI have been praised for supporting needs that are generally unique to women entrepreneurs (Orser and Riding 2006). These programs also help women to establish networks and mentoring relationships with other women in business who understand their experiences and challenges (Orser et al. 2012). Although it has benefits, targeted programming on its own is not sufficient as a GM strategy because gender analysis may be left out of other, "non-targeted" programs and policies. Targeted programs may also limit the ability to coordinate across policy and program areas. It has been argued that these programs can make "collaboration with other organizations more difficult" (Western Economic Diversification Canada 2014, 12). Alternatively, GM advocates argue that targeted programs are necessary to counter gender biases in existing policies or institutions (Braidford 2013; Orser and Riding 2006). Gender targeted programs can also be viewed as an intervention that can be implemented over the short-term, as GM is concerned with policy goals that tend to occur over a longer time horizon.

Thus, while targeted programs are effective in advancing equality, GM requires attention beyond niche policies and programs for women. The 2014 evaluation of WEI notes that there is a gap in research or evidence on the effectiveness of non-targeted programs in supporting women entrepreneurs (Western Economic Diversification Canada 2014). Orser and Riding (2006) also note this gap. They argue that there is a need to assess other programs and services beyond WEI with a gender lens. This is the first step toward a coordinated, GM-based approach to policy for women entrepreneurs. The lack of gender research in “gender-neutral” business policies is an indication that neither GM nor GBA have been fully applied in this policy area.

Although GM has not been systematically applied to small business policy, there are indications that gender-neutral business policies have gendered effects. Government financial programs tend to prioritize sectors where women entrepreneurs are less likely to own businesses, such as advanced technology or manufacturing (Orser et al. 2012). This may impede the access of women entrepreneurs to government funding programs. Innovation strategies may focus on these sectors while overlooking innovation and growth in sectors where women entrepreneurs are concentrated, such as the service sector (Canada 2003). Recent budgets have committed to encouraging entrepreneurship among young adults. If gender were integrated into small business policy overall, then there would exist opportunities to address the gap between men’s and women’s skills. For instance, Canadian research has shown that men are more likely than women to enrol in formal entrepreneurship education at the secondary and post-secondary levels (Orser 2007). Policies toward young entrepreneurs present an opportunity not only to include women in mainstream business training but also to address factors that may discourage women from entering business.

A GM strategy for women entrepreneurs also extends beyond policies that are directly related to business. One example is access to EI and maternity benefits for self-employed workers. This can be particularly challenging for female entrepreneurs because they are more likely to experience conflict between business ownership and family roles (Women’s Enterprise Centre 2014). Many self-employed women cannot afford to forgo income and must continue working throughout pregnancy or after childbirth (Canada 2003). In 2011, self-employed workers gained the ability to opt in to receive EI benefits, including maternity benefits (Davidson 2013). This decision may have been driven by a need to adapt policy to the “new economy” overall, as well as gender-specific considerations (Hughes 2004). This development represents some movement toward a mix of policy instruments to support women business owners.

Childcare policy is also highly relevant to women entrepreneurs. Deep evaluation has demonstrated that the issue can stem from the gendered patterns of caregiving roles. As the previous section explained, women may be more likely than men to start a business based on the motivation of accommodating both employment and family needs (Hughes 2006). The “business case” perspective on entrepreneurship may assume that an increase in the number of women-

owned businesses is a positive outcome. Such an increase could potentially be viewed as an undesirable outcome, depending on entrepreneurs' motivations and circumstances. For example, female entrepreneurship may grow if more women are compelled to start a business because they cannot find employment that accommodates their childcare responsibilities. In this case, childcare policy may be best suited to address the underlying challenge (Canada 2003). This example demonstrates that an increase in female entrepreneurship is not necessarily an indicator that barriers to women's economic equality, overall, have been reduced.

The policy areas identified above are not an exhaustive list of the areas that a GM strategy would consider. They demonstrate that women's equality and success in business requires expanding the lens of policy development beyond programs targeted at female entrepreneurs. A focus on targeted programs frames women's entrepreneurship as a niche policy area without considering the impacts of public policy on a broader scale. GM means that gender-related factors should be considered across small business policy as well as social policy. Gender equality requires a coherent mix of policy instruments and a strategic, government-wide view (McNutt 2010). Women's entrepreneurship could be supported by a strategic combination of policy instruments including targeted programs, integration with "mainstream" small business programs, and interventions in other areas of policy such as education and social programs.

Conclusion

A GM-based analysis of the Canadian federal government's WEI demonstrates that public policy can support the equality and success of women entrepreneurs through a broad, coordinated approach spanning across multiple policy areas. As a policy strategy, GM calls for a strategic, coordinated approach to women's equality as well as an examination of how governments depict policy problems that impact the outcomes of women-owned businesses. By inquiring into the problem representation, GM-based deep evaluation provides a fuller understanding of the barriers facing women entrepreneurs. This, in turn, broadens the options available to governments and other stakeholders to address the policy problem. Deep evaluation presents a more extensive understanding of the barriers to entry and growth facing female small business owners. GM and deep evaluation also assess how the federal government and the WEI frame the macro-level problem of women's economic equality. This analysis highlights the "business case" focus of the WEI and its emphasis on indicators of economic growth rather than entrepreneurs' circumstances and socioeconomic status. This perspective may not fully capture the factors that influence policy outcomes and thus limits the evaluation and measurement. A GM-based evaluation of micro- and macro-level issues ultimately reinforces the importance of policy toward women's entrepreneurship that is coordinated across government and incorporates a mix of policy instruments. The WEI and other programs targeted to women entrepreneurs can play an important role in this strategy. Such programs, however, should be key components of a broader, coordinated approach.

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