

State of the Art Review



Family policy and women's entrepreneurship

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This review summarises the current state of knowledge about the relationship between family policy and women's entrepreneurship and is based upon a search of recent research studies and academic literature. It includes accounts of multi-nation comparative studies of large national and international datasets, as well as knowledge arising from qualitative single-country studies. The headline conclusions are that more supportive family policy regimes do not necessarily lead to an increase in women's share of business ownership, indeed the opposite can be true. However, more supportive family policy regimes are likely to lead to a greater proportion of women's businesses being profitable and sustainable, as those businesses are started through choice rather than necessity. Crucially socio-cultural and institutional context is key in family policy outcomes. Women's entrepreneurship policy needs to be interwoven with family policy to successfully support women to start and run prosperous businesses.

Background

Family policy is characterised by the provision of cash, time or services to support child-rearing and help families reconcile childcare with paid employment (Ferragina, 2019). These resources help to alleviate work-family conflict and most importantly, deliver the resource of *time* to parents (and women especially who in most cultural contexts, undertake the greater share of child-rearing labour). Research on the impact of family policy on women's entrepreneurship activity/success has been lacking until recently, and as a result, some wisdom draws on knowledge of the impact of family policy on women's labour participation in general. The subject is fraught with complexity. This complexity can be crudely summarised as arising from three truisms. First, context is everything when it comes to understanding women's business prevalence and success (Welter and Gartner, 2016) and this plays out whether we are talking about nation states (Muntean, 2013) or within-country localities (Ekinsmyth, 2013). But institutional variations between nations and regions can get in the way of inter-regional/national comparison (Cox and Evenhuis, 2020). Second, women's business prevalence does not necessarily correspond to women's business performance (if defined by business growth and turnover) or gender equality. Third, family

policy is directed at various goals, but is rarely, if ever, targeted towards women's business start-up or success. This is despite the modal age for starting a business (18-34 years old - Global Entrepreneurship Monitor (GEM), 2021) coinciding with the age for family formation and childrearing.

Overview of Evidence

Women's labour market participation and family policy

Given the relative paucity of research on family policy and women's entrepreneurship, and the known relationship between wider labour markets and women's business start-ups, this review starts with evidence from studies of the wider labour market. Research from around the world has delivered nation-specific insights, and although there is overall consensus that family policy impacts women's employment and self-employment (especially for women with young children), the extent of this impact, and the policy necessary to elicit an impact, varies between nations (Cascio et al., 2015). Research shows that this variability depends on institutional factors such as gender roles and relations, existing maternal labour patterns, the institutional arrangement of work family policies, the age of subsidised childcare eligibility for pre-schoolers and other national social and economic circumstances (see Cascio et al. (2015) for a cross-national review of research findings). It is agreed that context (country, policy, social norms, legislation) has a far-reaching effect on the role of gender in labour markets and entrepreneurship (Franzke et al., 2019).

Researchers agree that women with children face impediments to their labour force participation that men do not (Muntean, 2013). Cascio et al. (2015) cite the high costs of childbirth and childrearing together with "deeply entrenched gender roles" (2015, 64) for this reality. Family policy varies nation by nation and does not always lead to more women in employment. For example, offering free or subsidised childcare does not necessarily impact women's paid work in places where there is cultural pressure on and amongst women to be full-time mothers. Socio-cultural pressure is often implicit rather than explicit and may not be obvious, but circulates in the discourses, norms and behaviours of people in places and can vary at very fine, sub-regional geographical scales (Ekinsmyth, 2011). Policy success also depends on existing policies and childcare norms. For example, Givord and Marbot (2015) found that in France, where informal childcare from family members was used to enable mothers' paid work, the introduction of subsidised childcare resulted in many of these women simply swapping this informal childcare for subsidised formal care. This resulted in fewer women with new opportunities for work than policy-makers had anticipated. Additionally, impacts depend on the nature of the policy introduced. Brewer et al. (2022) for example found in England that part-time subsidised childcare from the age of three onwards, was both too late (by the child's age of three, mothers had already stepped off career ladders), and too limited (full-time childcare had more impacts). Additionally, free full-time childcare for pre-school children significantly increased mothers' employment take-up whilst free part-time childcare only did so marginally. Across the world, such institutional factors, varying country by country and often regionally, play a key role (Thebaud, 2015; Berniell et al., 2021). They are multi-various and place-dependent, so family policy needs to be correspondingly culturally and geographically specific.

The goals and effects of family policy are relevant here too. Some writers adopt a critical lens, questioning their value as an emancipatory force in gender relations, especially in contexts where family policy expansion is paired with a concomitant roll-back of welfare regimes (Ferragina, 2019). Following exploration of the impacts of family policy expansion

in 23 OECD countries, Ferragina shows that family policy can be a vehicle in neo-liberal agendas towards dual-earner income norms and can serve to further segregate the female labour market by 'forcing' women into paid employment, commodifying childcare and transferring the 'burden' of childcare from professional parents to working-class women. Thus, whether family policy leads to more choice for women, or to quality employment, depends on wider welfare policies and socio-cultural contexts.

Women's entrepreneurship and family policy

Research on the impact of family policy on women's entrepreneurship is growing in volume, but women's entrepreneurship policy documents rarely include family policy (Henry et al., 2017). This is despite evidence from qualitative studies and ongoing surveys such as the Global Entrepreneurship Monitor (GEM) that show that parenthood and childcare constraints are a consistent barrier (e.g. Danho et. al., 2021; GEM Women's Entrepreneurship Report 2021). Henry et al.'s (2017) research analysing policy documents underpinning entrepreneurship policy discourses in 13 countries (Australia, Canada, Germany, Ireland, New Zealand, Northern Ireland, Norway, Pakistan, Spain, Sweden, Tanzania, the UK and the USA) found little mention of family support - except in Norwegian documents that recommended focus on parental leave and childcare support, and USA documents that contained recommendations related to childcare. Rather than addressing work-family conflict, conventional women's entrepreneurship policy attributes women's lack of entrepreneurship 'success' to women's individual shortcomings (e.g. skills gaps, lack of confidence, lack of ambition, issues with finance) (Achtenhagen and Tillmar, 2013).

Business start-up, choice and necessity

The relationship between family policy and business start-up is context-specific with empirical evidence painting an inevitably contradictory picture. However, through comparison of studies and contexts, some patterns emerge. Thebaud (2015), in a cross-country study (N=24, GEM data), found that in countries offering generous amounts of childcare support and where higher numbers of women are in part-time employment, women are less likely to turn to entrepreneurship as a "plan B" or necessity (or as Foley et al., (2018) call it - "family-driven entrepreneurship"). This conclusion is backed up by the 2020/21 GEM Women's Entrepreneurship Report (2021). Gimenez-Jimenez et al. (2020) also agree that countries with little or no childcare support see more women enter entrepreneurship, and that this is of the necessity variety where women search for flexibility to combine paid work with childcare. Their comparative analyses of 20 predominantly global north countries concludes that culture plays a crucial role in the relationship between family policy and entrepreneurship, and that "the interactions of formal and informal institutions affect women's likelihood of becoming entrepreneurs" (2020, 222).

Also focussing on choice, a recent report from the United States by Looze and Desai (2020) concludes that work-family policies can have a significant impact on entrepreneurship, giving women more choice over their labour-market engagement and thus human capital development and future potential. They demonstrate that this is because entrepreneurship as a route is less likely if a woman has had time out of the labour market (thereby losing skills, contacts, confidence). Significant to their results is the USA context where family policy is patchy and less comprehensive than in many other developed nations. Like Thebaud (2015), they argue that entrepreneurship can be turned to as a necessity if former paid employment isn't possible or not flexible enough to manage work and motherhood. Such "plan-B" business start-ups can lead to low earnings for non-professional women. Additionally, where childcare is not affordable to economically vulnerable groups, starting a business can be impossible due to lack of time. Indeed, for many, successful business start-up is only feasible if there is no work-family conflict and enough resources. They conclude

that family policy aids women's entrepreneurship in several ways, reporting that by giving women more choice over their labour market behaviour, women are more likely to stay in work post-childbirth (so they have skills for entrepreneurship later on), are less likely to resort to low-paid self-employment, and more likely to be able to choose how and when to enter higher-growth entrepreneurship.

Similarly positive about the role of family policy to enable women to enter entrepreneurship through choice are Markowska et al. (2022). Based on qualitative research with 18 mothers with businesses in Sweden, they conclude that the Swedish policy context is facilitative for mothers' business-opportunity realisation, despite Swedish family-policy encouraging employment over entrepreneurship. Here policy provides secure paid parental leave (for the employed and self-employed) and low-cost, high-quality subsidised childcare from the age of one. Crucially they argue, it is the quality of time afforded by comprehensive family policy (formal institutions), combined with a gender-egalitarian societal and family structure expecting women to work full-time after parenthood (informal institutions) that enables the space for women to think and consider entrepreneurship, that means women choose entrepreneurship as a "plan A" (opportunity) rather than a "plan B" (necessity). In common with previous research (e.g. Ekinsmyth, 2013; Jayawarma et al., 2014) they found that the early months of new motherhood are an ideal time to reconsider career-trajectories, values and goals, as well as a creative time for business ideas. Indeed, time to think, experiment and plan a business start, in the right cultural context, is a vital resource that parental leave and subsidised childcare can offer. Furthermore, secure paid parental leave for employed persons is likely to delay business start-up amongst women (until families are complete) if return to employment is a condition of eligibility and leave is generous for the employed (Markowska et.al., 2022). Thus, the design of family policies can affect not only the likelihood of business start-up for women with young children, but also the timing of that start-up.

In the United Kingdom, the self-employed are not entitled to statutory parental pay (Borghi et al., 2018) and return to employment for a period after the receipt of parental-leave pay is a condition of receipt, but unlike in Sweden, the surrounding institutional and cultural contexts of greater gender equality in home-based childcare labour and high quality subsidised out-of-home childcare are absent. Thus, for many women, the choice to return to the workplace after maternity leave is withdrawn as paid work is irreconcilable with caring for a young child. In these circumstances, 'plan B' or necessity business start-up is much more common. The socio-economic circumstances of the family are also key here, with only the wealthier able to launch businesses without considerable economic risk (Danho et al., 2021; Besamusca, 2020; Jayawarma et al., 2014).

By contrast, Rønsen (2014), in a study of family context and self-employment in Norway, found that young children were not a barrier to self-employment for women and reflected that this is a similar finding to research in the US and Australia. The reasons for this cross-country similarity, the author reflected, are not clear, as all three countries have different levels of childcare subsidy. This would appear to suggest that affordable childcare has little effect on the propensity of women to enter entrepreneurship or self-employment, and Rønsen puts this anomaly down to the high value some women with young children place on flexibility and autonomy. As we have discussed above, the fact that subsidised childcare also removes a constraint on women's employment can mean that fewer, rather than more women enter entrepreneurship (Looze and Desai, 2020), but those businesses started might be more sustainable and growth-oriented (choice rather than opportunity businesses (Markowska et al., 2022). Indeed, Thebaud (2015) warns against policy that relies on work-family conflict as a condition for growth in women's share of business ownership, forcibly arguing that it is likely to reproduce inequality in entrepreneurship.

Family policy, cultural context and women's business performance

Addressing the socio-political and cultural contexts within which family policy plays out, Thebaud (2015) found that in countries where governments offer moderate amounts of paid parental leave, women's businesses tend to be larger, higher growth and more innovative. Muntean (2013) analysed women's entrepreneurship performance across 110 countries (representing 90% of the world's population). She found that countries with greatest gender equality in legal and social status, the highest levels of representation of women in the institutional hierarchy and the greatest degrees of economic empowerment for women were also those that score highly in women's opportunity-driven business growth and success. She recommends that it is these factors that need to be focused upon in policy aimed to increase women's entrepreneurship success. This is because whilst restricting women's economic opportunities can lead to business start-up amongst women (through necessity entrepreneurship), it doesn't translate into women's growth businesses. Indeed, women's ambitions towards wealth creation through business creation are disincentivised in countries where women have little wealth autonomy. In addition, in countries where deep gender divisions exist in gender roles around childcare, there is little time for women to run and build businesses. In the policy recommendations Muntean suggests "... that the wind beneath women entrepreneurs' wings includes longer, mandatory, paid maternity leave, accessible and affordable contraceptives, as well as other forms of economic empowerment such as state-paid childcare which free up their time for productive entrepreneurial activity" (Muntean, 2013, 51). More broadly, their findings support the general conclusion apparent in the wider body of literature that socio-political and cultural context is the key.

Parental leave, affordable childcare and time-poverty

The months following the birth of a child are a time fraught with difficulty for women business owners or the self-employed. The body of published evidence reveals that most women business owners around the world have no entitlement to paid parental leave and most therefore struggle in the first few weeks and months following childbirth. Many take little or no time away from work at all and those who try, report negative impacts on their businesses.

At a global level, policy that directly supports women's business is needed (GEM Report, 2021) and this policy should include support for childcare to offset the unequal distribution of care work between women and men (Halabisky, 2018). However, the effect of affordable childcare on women's entrepreneurship remains relatively unexplored in research and the small amount that does exist has yielded mixed results from varying national contexts (Chinta et al., 2017). Comparisons are difficult because the availability and nature of childcare support varies greatly between nations (and between regions within nations). There is, however, consensus from research on women entrepreneurs that work-life conflict leads to time poverty for women with young children, and recent research has reported its adverse effect on women business owners' wellbeing (Goodwin, 2021). There is consensus that lack of affordable childcare can be a substantial barrier to entrepreneurship and/or business growth, especially amongst the economically disadvantaged (Danho et al., 2021). This is even more the case in countries where traditional gender roles prevail (Halabisky, 2018).

This last point is borne out in Wang and Lin's (2019) research, which compares self-employment rates (as a proxy for entrepreneurship) amongst women with young children before and after the introduction of the first universal subsidised childcare programme in China. The study concludes that women's "entrepreneurship is significantly and positively correlated with access to childcare" (2019, 257). They note that China had no subsidised childcare previously, so its introduction removed a constraint on women's entrepreneurship.

Chinta et al. (2017), in their study of the role of personal wealth and perceived barriers to entrepreneurship in Alabama, USA, also concluded that affordable childcare could provide encouragement to women with young children to take an initial leap into entrepreneurship.

Reporting from Denmark, a country that does offer paid parental leave for the employed and the self-employed, Neergaard and Thrane (2011) undertook research on women business owners who have had children whilst running a business. They conclude that the much-admired Nordic welfare model is not one that affords equality between women and men entrepreneurs, or between the employed and the self-employed. They argue that in Denmark, the family welfare system is grounded in the needs of the employed and they show that this acts as a disincentive to entrepreneurship for women. Their survey of 391 self-employed women in Denmark found that 56 per cent felt they lacked appropriate support from the welfare system and that caring for both a baby *and* a business were irreconcilable. This is because in Denmark, business owners forfeit maternity leave pay if they work whilst on leave, but many women report that working some hours on their businesses is a necessity for business health during this time. Many were therefore unable to claim their parental leave entitlements.

Flexible working policy and women's entrepreneurship

Inflexible working patterns and hours associated with many jobs have long been understood as a barrier to mothers returning to work after childbirth in countries with traditional gender roles (Chung and Van der Horst, 2018). This has led women to take time out of the labour market, reduce paid employment to part-time working hours or in some cases, consider self-employment or entrepreneurship as a route into a more flexible working schedule. Furthermore, flexible working hours have been understood as a feminised working pattern and those women and men taking this route have often suffered consequences of downward occupational mobility or career stagnation (Dias et al., 2018). Flexible working policies alone do not disrupt gender-normative views of who should be the breadwinner and who the homemaker. Indeed, they can lead to further retrenchment of these norms (Chung et al., 2021). In societies where parental leave is more equally shared, and consequent gender-roles are more malleable, men are more likely to go on to take advantage of flexible working - degendering this working pattern and destigmatising it (Chung et al., 2021). In such scenarios, a more generalised uptake of flexible working amongst men and women, perhaps as a result of Covid-19, is likely to be a disincentive to necessity-driven entrepreneurship as these flexible options give women more choice to remain in paid employment after childbirth. On the other hand, for reasons discussed already in this paper, perhaps less stigmatised flexible options are an affordance to opportunity entrepreneurship as more women will have the skills and experience to start a business (as they haven't left the labour market) and more have the necessary time/headspace to plan a business-start. These are suppositions and research is necessary to understand these implications in a post-Covid era where flexible working may become more prevalent and de-gendered across the workforce.

Summary

Whilst research findings on the relationship between family policy and women's entrepreneurship are sometimes contradictory, the reasons for this are clear and can lead to several conclusions, research, and policy recommendations. First, business conception, planning, start-up, and practice needs *time*. This essential resource is overlooked in policy discourse and support aimed to enhance womens' business start-up rate and success. For women and men, the age group most likely to start new businesses around the world are 18-34 years old (GEM, 2021), the age when people are most likely to be forming families

and caring for young children. In the majority of countries around the world, there is a lack of supportive family policy (paid parental leave and affordable, available and high-quality childcare) for entrepreneurs (GEM, 2021), leaving women in particular, without the time resource they need to plan, establish and run businesses. Not surprisingly therefore, a highly common conclusion to research studies of women's entrepreneurship in most national contexts is that (lack of) affordable childcare is a significant factor underpinning gender performance gaps and women's wellbeing in entrepreneurship.

Second, context (e.g., place, institutional policy, social and cultural norms) is everything (Welter and Gartner, 2016; Muntean, 2013). Family policy does not hold intrinsically positive or negative outcomes for women's business start-up, but instead wholly depends on the economic, socio-cultural, institutional, and geographical contexts in which it plays out. Additionally, the motivation for family policy (whether this is more oriented to economic or gender-equality goals) will clearly have an impact on outcome, which might not always be positive from an equality perspective (Ferragina et al., 2019).

Third, women's share of business ownership is not a reliable indicator of gender-equality (Markowska et al., 2022; Ahl and Marlow, 2021). In countries with a poorly developed welfare system and few employment opportunities, necessity businesses can be the only option for women to earn money. Thus, measuring family policy 'success' through numbers of women in business is problematic if the reasons for business start-up, and the conditions of the wider labour market are not factored in.

Fourth, family policy expansion will have differing effects on women's entrepreneurship depending on whether businesses are pre-existing, opportunity or necessity start-ups. Pre-existing business owners will likely benefit from paid maternity leave, subsidised childcare, and increased provision of children's services. Necessity start-ups might be less likely as women are not forced from the labour market due to work-family conflict (Thebaud 2015). But a resulting higher proportion of women's businesses that are opportunity or choice start-ups should result in the greater proportion of successful or growth businesses amongst women (Neergaard and Thrane, 2011).

Fifth, family policy expansion can have socially regressive effects if combined with a retrenchment of other welfare provisions such as family income guarantees and family support mechanisms (Ferragina et al., 2016). Further, an expanded marketised childcare economy will lead to more demand for low-paid childcare employees - affording more time for high-paying work and entrepreneurship for women from the higher social classes. Without a comprehensive package of business support and training that reaches across social groups and supports entrepreneurs from disadvantaged groups, expanded family policy could differentiate the benefits across class hierarchies.

Finally, in unpacking the variables, given the relative paucity of research on entrepreneurs and family policy, findings from research on the relationship between family policy, maternal labour supply and the wider labour market are instructive. This said, it is important to be wary. Entrepreneurs and the self-employed differ from wage-earners in terms of motivation and behaviour - so we should not uncritically transfer the research on the labour-impact of family policy on employed women to the self-employed or entrepreneur (Wang, 2015).



Recommendations

Family policy measures (especially paid leave and childcare support) need to be central to wider policy initiatives aimed to support women entrepreneurs. Skills training, access to finance and mentoring are not sufficient if women do not have the time to attend these provisions, think about, start, and run their businesses.

The self-employed need the same benefits from family policy (paid parental leave and subsidised high-quality childcare from an early age) as the employed. Welfare models need to address the needs of the self-employed and especially female entrepreneurs rather than rest on blanket policies aimed at the employed (Neergard and Thrane, 2011).

Family policy should be geared towards gender equality rather than the absolute number of women's businesses. It should be aimed to increase the number of 'choices', rather than 'necessity' businesses amongst women. This is because the latter are less likely to offer women a good income, be successful or grow. Policy goals must be mindful that women's share of business ownership in a country is not a proxy for gender equality (Ahl and Marlow 2021), in fact, the reverse can be true (Markowska et al., 2022).

There is no 'one-size-fits-all approach' or single ideal policy for women's entrepreneurship - or indeed no universal right ecosystem (Guelich et al., 2021). Policy makers need to analyse the cultural context and design policy fit for a specific country or regional context (Gimenez-Jimenez et al., 2020). Gender norms are essential aspects of cultural context and play a substantial role in the relationship between family policy and women's entrepreneurship.

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