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ABSTRACT

Purpose

The purpose of this paper is to explore and discuss to what extent and why women's entrepreneurship contributes to rural economic viability and gender equality in an advanced welfare state.

Design/methodology/approach

We use detailed register data to explore men's and women's rural businesses in the most common industries for rural women entrepreneurs in the Swedish welfare state. Based on a literature review we develop hypotheses and analyze how family, business and industry factors influence earnings.

Findings

Women's rural entrepreneurship is important for rural viability, as women's businesses provide a wide range of services necessary for life in rural areas. Although women's rural businesses are not significantly smaller than those of men, women's income is lower and more sensitive to business and industry variables. Marriage has positive effects for the earnings of men, but negative effects for the earnings of women. We argue that the results are contingent on the gendering of entrepreneurship and industries, as well as on the local rural gender contracts. For these reasons, the importance of women entrepreneurs for rural viability is not reflected in their own incomes. Hence, women's rural entrepreneurship does not result in (economic) gender equality.

Originality

Entrepreneurship scholars rarely explore women's rural entrepreneurship, and particularly not in the Global North or western welfare states. Therefore, this empirical study from Sweden provides novel information on how the gender order on the business, industry and family levels influences the income of men and women entrepreneurs differently.

Keywords (max 12):

entrepreneurship; women; gender; rural; local development; database study; Sweden; welfare state; gender equality

Research paper

Introduction

In this paper, we study the role of women's entrepreneurship for rural economic viability and gender equality in the Swedish context. Sweden is an advanced welfare state, and in the terminology of the Global Entrepreneurship Monitor it is an 'innovation driven' economy typical of the global West (Steffens and Omarova 2019). Sweden is also internationally known for the relatively high levels of gender equality.

Studies from the Global South often emphasize the importance of women's rural entrepreneurship for economic development and empowerment of women (Rijkers and Costa, 2012, Mandipaka, 2014) but the issue has been understudied in the Global North. Currently, rural areas in many places in Europe, including Sweden, face demographic (Westholm and Waldenström, 2008) and economic challenges (Hedlund and Lundholm, 2015, Tidholm, 2017). The bright spots are re-migration (Johansson, 2016), and strong hopes that entrepreneurship will contribute to rural development (Johnstone and Lionais, 2004, Stathopoulou et al., 2004). What is seen as the 'untapped resource' of women's entrepreneurship is centre stage in rural policy (OECD, 2012, Ramadani et al., 2013, OECD, 2014), and gender mainstreaming efforts of the EU's Common Agriculture Policy and Rural Development Policy focus on women's rural entrepreneurship (Prügl, 2009). But what is the contribution of women's entrepreneurship to rural economic viability?

To date, research results are scattered and contradictory. In mainstream research into women's entrepreneurship, some see women as the untapped resource (Ramadani et al., 2015) while others describe women's businesses as smaller and less profitable than those of men (Kalleberg and Leicht, 1991, Fairlie and Robb, 2009) and women as less prone to risk taking than men (Demartini, 2018). There is a debate as to whether women underperform compared to men (Hisrich and Brush, 1984), or if this is a myth (Watson, 2020) and women's performance is, rather, constrained by the gender order (Marlow and McAdam, 2013, Hirdman, 1990).

Since there are comparatively few studies specifically on rural women entrepreneurs in the field of entrepreneurship (Pettersson and Gaddefors, 2017, Tillmar, 2019), we also draw on rural studies, geography and development studies. Such studies show that on the one hand, gendered obstacles are often strong in rural areas (Bock, 2006b), the role of women is downplayed, and women are seen in traditional terms as primarily housewives and homemakers (Little and Jones, 2000, Forsberg, 2001, Alston, 2003, Markantoni and Van Hoven, 2012). On the other hand, women have been able to draw on the image of the traditional farm woman to successfully attract tourists or customers (Anthopoulou, 2010, Cassel and Pettersson, 2015). Most of these articles, however, focus on farm-based entrepreneurship (Bock and Shortall, 2006, Rijkers and Costa, 2012), leaving non-farm enterprises of rural women understudied. Moreover, since the gendering of context is of utmost importance to the understanding of entrepreneurship (Welter, 2020), results from the Global South are not easily transferable to advanced welfare states (Esping-Andersen, 1990, 2009) with their high levels of gender equality (Tillmar et al., 2021).

In sum, we have insufficient empirical knowledge about the contributions of women's rural entrepreneurship in developed welfare states. In line with Holmquist and Sundin (2020) we argue that solid empirical data on women and men and their businesses is still of utmost importance to further the academic field of gender and entrepreneurship. The need for empirical studies is most urgent in industries dominated by women (Sappleton, 2009, Sappleton, 2018). Using register data available by the individual database LISA (Statistics Sweden), covering all businesses and their owners in Sweden, we provide such data by means of a quantitative study.

We do not, however, focus only on economic viability and women's contribution to the economy. Welter (2020) suggested that we need a differentiated view of what business success is. From a feminist perspective, we must ask whether entrepreneurship in rural areas does in fact offer something to further the position of women and benefit economic gender equality (Authors, 2018) or if it is a false promise for women (Marlow, 2020).

The purpose of this paper to explore and discuss to what extent and why women's entrepreneurship contributes to rural economic viability and gender equality in Sweden – an advanced welfare state. We use detailed register data to explore men and women rural entrepreneurs in the most common industries for rural women entrepreneurs in the Swedish welfare state. We study the number of entrepreneurs, their earnings, industry distribution, legal form, and size of business. Based on a literature review, we develop hypotheses and analyze how family, business and industry factors influence women's and men's earnings respectively.

The paper is structured as follows. Below, we present a literature review and develop a set of hypotheses, before we outline our methodology. Then, results are presented before we discuss women's rural entrepreneurship with regard to economic viability and gender equality, in turn.

Literature review

We contend that to understand women's rural entrepreneurship, a dialogue between scholars of entrepreneurship, gender and rural development would be fruitful. In this section, we review literature from these fields in relation to our aim, in order to summarize what the extant literature suggests.

Definitions

Entrepreneurship in its broad meaning is about realizing and implementing an innovative idea or combination in any organizational form (Schumpeter, 1934/1983). Empirically, it is often measured on a global scale by the start-up rate of businesses, in the Global Entrepreneurship Monitor (GEM) (Reynolds et al., 2000, Steffens and Omarova, 2019). Consequently, whilst we use the term 'entrepreneur', the empirical study objects are businesses owners and their businesses. GEM studies, as well as the European Commission (2020), show that the share of businesses started and owned by women is around 30 per cent, and this figure has remained stable for a long time (Reynolds et al., 2000).

Gender is the social construction of masculinity and femininity, including the resulting relationship between the two: the *gender order* (West and Zimmerman, 1987, Butler, 2004). The gender order builds on the principles of hierarchization and segregation (Hirdman, 1990, Gherardi and Poggio, 2001). Hierarchization implies that what is regarded as male is more highly valued and taken as the norm. Segregation implies that what is regarded as male and what is regarded as female are separated. The *gender contract* is the informal agreement between men and women which forms the lived understanding of what men and women are and do (Forsberg, 1998), thus regulating, among other things, the division of labour. The gender contract varies significantly, not only between countries, but also between regions in the same country (Forsberg, 2001, Forsberg and Stenbacka, 2013) and also locally (Haandrikman et al., 2019).

Women's rural entrepreneurship and economic viability

Rural entrepreneurship

The geographical location can represent both barriers and opportunities for entrepreneurial activity (Grande, 2011, Dias et al., 2019, McElwee, 2006). Regarding lines of business, entrepreneurship scholars have argued that as economic conditions have been deteriorating in agriculture, business activities other than farming are increasing in rural areas (Alsos et al., 2011).

Rural areas are still under-represented in the mainstream entrepreneurship discourse, but interest has gradually grown, and studies have been called for (Stathopoulou et al., 2004, Steyaert and Katz, 2004). Topics commonly discussed are networks (Johannisson, 1987, Jack and Anderson, 2002), local dynamics (Johnstone and Lionais, 2004, Korsgaard et al., 2015, Anderson and Gaddefors, 2016), the role of immigrants (Ensign and Robinson, 2011) and

norms and practices (Welter and Smallbone, 2011, Gaddefors and Anderson, 2017). However, gender issues in rural entrepreneurship have to date been explored only to a limited extent by entrepreneurship scholars. To build on existing knowledge, we hence turn to other fields of research.

The contribution made by women's rural entrepreneurship is clearly recognized in development studies (Field et al., 2010, Rijkers and Costa, 2012, Mandipaka, 2014, Ellis, 2007). Supporting rural women entrepreneurs is not only viewed as a matter of social justice, but also as 'good development practice' (Shah and Saurabh, 2015). Constraints to women's rural entrepreneurship, such as formal or informal institutional limitations (Field et al., 2010, Ifelunini et al., 2013), have been explored. These include outright gender discrimination (Ellis, 2007, Kibera and Kibera, 1999, Rutashobya and Nchimbi, 1999, Tillmar, 2016), a lack of business networks (Tindiwensi, 2007, Rutashobya et al., 2009) and limited market knowledge (Shah and Saurabh, 2015), as well as lack of access to credit (Ifelunini et al., 2013, Kibera and Kibera, 1999, Lindvert et al., 2015). Numerous projects and organizations target women entrepreneurs, not least the increasingly contested micro-credit projects (Levin, 2012, Yunus, 2004). Women are found to be over-represented in poverty in developing countries (Tindiwensi, 2007), due to inequalities on the labour market (Buvinić and Gupta, 1997, Rijkers and Costa, 2012). In developing countries, education plays a key role for entrepreneurship entry, especially for women and in rural areas (van der Sluis et al., 2005). Uneducated women are active either in farming or in textiles, food commerce and other low-income sectors (van der Sluis et al., 2005)¹. Non-farming enterprises among rural women have also been understudied in developing countries (Rijkers and Costa, 2012).

Most articles on rural women entrepreneurs in Europe and North America also focus on farm-based businesses (Bock and Shortall, 2006); if not farming as such (Prügl, 2004), then farm diversification (Alston, 2003, Bock, 2004, Seuneke and Bock, 2015, Sofer and Saada, 2017), including farm tourism (Brandth and Haugen, 2010, Caballé, 1999, Cánoves et al., 2004, McGehee et al., 2007, Pettersson and Heldt-Cassel, 2014), or cafés and horse-related activities (Warren-Smith and Jackson, 2004). Among the other sectors studied are small-scale food production (Anthopoulou, 2010, Millman and Martin, 2007), the wild berry industry (Hedberg, 2016), food, health and service (Webster and Haandrikman, 2017) and green care (Pettersson and Tillmar, 2019).

A number of studies point out that rural and/or women entrepreneurs contribute other values that are not simply economic, such as community-based services (Barbieri and Mahoney, 2009), food systems (Johnson and Schnakenberg, 2017), care (Pettersson and Tillmar, 2019), socio-emotional 'glue' holding families together (Markantoni and Van Hoven, 2012), or that entrepreneurship is a strategic choice for social and lifestyle reasons

¹ This indicates that women's entrepreneurship in these contexts is largely necessity-driven – a conclusion which has also been drawn in South Africa (Nieuwenhuizen and Nieman, 2003, Mitchell, 2004), where women are in "survivalist activities such as sewing co-operatives, chicken farming, candle-making, gardening and arts and crafts" (Mandipaka, 2014 p. 127).

(Farmar-Bowers, 2010, Hansson et al., 2013).

Most studies conclude that the gender order is an obstacle to women's entrepreneurship also in rural areas, while only a few highlight advantages. The gendered 'rural idyll' may attract tourists (Bock, 2006a). While restricted by family obligations, rural women entrepreneurs (in food production) have used an idealized image of the 'rural mother'/'traditional farm woman' to attract customers, according to studies from Greece (Anthopoulou, 2010), Norway (Brandth and Haugen, 2010) and Sweden (Heldt Cassel and Pettersson, 2015)

Based on the cited literature we develop the following hypotheses:

H1a: The most common industries for rural women entrepreneurs will be female labelled farm diversification industries.

H1b: The most common industries for rural men entrepreneurs will be male labelled farm diversification industries.

Women's entrepreneurship and performance

In the early stages of studies on women's entrepreneurship, women's businesses were often compared to those of men, without much discussion of the gender order and its impact. Performance was discussed against mainstream measurements such as turnover, profit and employment capacity (Johnson and Storey, 1993, Rosa et al., 1996). It was found that women's businesses were, on average, smaller or less profitable than those of men, and research concluded that women 'underperform' as business owners (Hisrich and Brush, 1987, Kalleberg and Leicht, 1991).

This 'underperformance hypothesis' implied that this was because women lacked entrepreneurial skills or attitudes, rather than due to the characteristics of the industries in which they typically operated, which led to recurring suggestions on how to 'fix' women so they could become more successful entrepreneurial actors (Ahl, 2006, Marlow, 2009, Marlow, 2013, Marlow and Swail, 2014). The underperformance hypothesis has been forcefully rejected in a number of studies (DuRietz and Henrekson, 2000, Watson, 2002, Robb and Watson, 2012, Chell and Baines, 1998). It has been argued that women's performance is constrained by gendered norms within and between industries, or, as expressed by Marlow and McAdam (2013), by an 'ingrained epistemological gendered bias' (p. 114), since what is perceived as characteristic of entrepreneurship is very similar to what is seen as masculine (Ahl, 2004, Calás and Smircich, 2006).

Quantitative studies in North America have shown gender gaps in earnings not only in wage employment but also in self-employment, which can be explained by gender discrimination (on the part of customers, banks etc.) as well as by the domestic workload assumed by women (Leung, 2006). Nonetheless, essentialist approaches frequently position women as 'lacking' in relation to gendered norms of what constitutes entrepreneurship (Marlow and Swail, 2014). The debate is still ongoing in the entrepreneurship literature, for example in mainstream literature on start-ups (Demartini, 2018), or in the reproduction of the view that women are risk averse (Fairlie and Robb, 2009). In these debates, structural

disadvantage is rarely distinguished from individual/gendered deficit (Marlow and Swail, 2014). Neither does the debate consider insights into how entrepreneurship policy and support have been gendered over time (Ahl and Nelson, 2015, Pettersson et al., 2017, Berglund et al., 2018) Ahl & Marlow, 2021). In this paper, we engage in this discussion specifically in relation to women's entrepreneurship in rural areas.

Extant studies on performance lead us to hypothesise the following:

H2a: Rural women entrepreneurs in Sweden, as in previously studied contexts, have lower incomes than their male counterparts.

H2b: Business variables explain the economic performance of women as well as men entrepreneurs in the most common industries for rural women entrepreneurs.

H2c: Both men and women entrepreneurs operating larger businesses have higher disposable incomes than men and women operating smaller businesses.

H2d: Both men and women entrepreneurs running limited companies have higher disposable incomes than men and women operating sole proprietorships.

Taking account of the industry is vital when analyzing the relationship between gender and performance (Sapleton, 2009). Women are present in all types of business, but they are over-represented in labour-intensive businesses with low profit margins, such as services or retail (Jennings and Brush, 2013). Social phenomena, including occupations and industries, are gender coded and entrepreneurship is among the phenomena with a male gender code (Bruni et al., 2004). Given the gender order and the principles of hierarchization and segregation (Hirdman, 1990), it is not surprising that less profitable industries are gender labelled as female. It has been argued that the underperformance hypothesis is a consequence of entrepreneurial segregation, leading female entrepreneurs into risky industries with a lack of capital on a limited market (Sapleton, 2018). Regarding industries, we hypothesize the following:

H3a: Industry variables explain the economic performance of women as well as men entrepreneurs in the most common industries for rural women entrepreneurs.

H3b: Both men and women entrepreneurs in female-dominated industries have lower disposable incomes than men and women in male-dominated industries.

Women's entrepreneurship and gender equality

Women entrepreneurs and their family

Adjustment (to the family), invisibility and diversity were keywords used to describe women's entrepreneurship in Sweden in Sundin and Holmquist's (1989) pioneering study in the 1980s. 'Entrepreneurship' still has strong male connotations (Ahl, 2004), also affecting

family dynamics in complex ways (Hamilton, 2006, Gather et al., 2016). Family as an obstacle for women entrepreneurs has become a common theme in the international literature (McGehee et al., 2007), not least among farming entrepreneurs (Björkhaug and Blekesaune, 2008, Caballé, 1999, Prügl, 2004). Maternity leave, domestic responsibilities and childcare take up much of women's time. Previous quantitative studies in North America have explained a large portion of the earnings gap between male and female self-employed as a result of caring for children and hence having less time for market work (Hundley, 2000, Leung, 2006). In the candid words of Hundley (2000, p. 95.), "self-employed women's earnings decline with marriage, family size and hours of housework, whereas self-employed men's earnings increased with marriage and family size". Hundley (2000) concluded that men enter self-employment to boost earnings, and women to facilitate household work. Previous studies have found that family support of a practical as well as strategic and emotional nature facilitates performance (Mari et al., 2016, Matzek et al., 2010). The 'marriage penalty' for self-employed women and the 'marriage benefit' for self-employed men has been confirmed in the US (Marshall and Flaig, 2014) but is otherwise rarely discussed. While there are advantages to co-preneurship in rural diversification strategies in some contexts and families (De Rosa et al., 2019), more discussion is needed as to how women are affected by this in the long run, in different welfare regimes and in different legal contexts. The Swedish welfare state is for example built on individual income, meaning that all subsidies, sick-leave benefits, pensions, etc depend on a person's individual income, not the family's.

Motivation, push or pull factors, or opportunity and necessity-driven entrepreneurship is a common theme in entrepreneurship research. Understanding gendered motives for start-ups requires a complex analysis beyond linear causal approaches (Nikou et al., 2019). Bearing in mind that women entrepreneurs are not a homogenous group, a Canadian study found that women often become self-employed in order to care for young children (Leung, 2005). Independence and the opportunity to be in control of one's time inherent in having one's own business has been seen as a way for a woman to combine gainful work with care and housework (Ahl, 2004, Thébaud, 2016), resulting in what has been termed 'mumpreneurship', often home-based businesses that draw on female-gendered products and services (Ashe et al., 2011).

Gender and rural context

To what extent the family situation is an obstacle to women entrepreneurs depends on both the welfare model (Hernes, 1987, Esping-Andersen, 1990) and the gender contract (Forsberg, 2001) in a given society (Thébaud, 2016, Klyver et al., 2013). In general terms, the gender order in rural areas has been found to be traditional/conservative, including in non-farming activities (Little and Austin, 1996, Fhlatharta and Farrell, 2017, Sköld et al., 2018). It has been argued that the conservative gender order in many rural areas is reinforced by gendered migration patterns (Bock, 2006b). Educated women are over-represented in rural-to-urban migration, while families wanting to lead a traditional or conservative lifestyle are over-represented in urban-to-rural migration (Little and Austin, 1996, Phillips, 1999). These

findings from the UK are in line with young women's devaluation of agriculture and rural life in Greece (Gidarakou, 1999). However, recent studies from Ireland and Sweden contest the generalizability of these conclusions over time and space. Women in Ireland who are engaged in joint farming ventures with their husbands exercise a great deal of agency, and thereby change traditional structures (Cush et al., 2018), as do young women and men who remain in rural Sweden (Stenbacka et al., 2018).

Gender and entrepreneurship in the Swedish rural context

Sweden is an 'innovation driven' economy typical of the global West (Steffens and Omarova, 2019), as well as an advanced welfare state known for its relatively high levels of gender equality (Esping-Andersen, 1996, Bergqvist et al., 2007). While the occupations on the labour market are still highly gender-segregated, women's labour market participation stands out in international comparison. Sweden in general is known for its high quality public childcare and elderly care in both urban and rural areas (Esping-Andersen, 1996) along with shared, and paid, parental leave systems and tax-financed education and health care. Previous studies have called such a welfare state 'women-friendly', in that it creates equal conditions for men and women to work (Hernes, 1988, Hernes, 1987).

Indeed, contrary to studies in other countries (Thébaud, 2016, Leung, 2006) recent studies on women's rural entrepreneurship from the Swedish welfare state do not centre on family-related obstacles (Hedberg, 2016, Webster and Haandrikman, 2017) and when these are discussed, they are not found to be a problem (Pettersson and Heldt-Cassel, 2014). The availability of free, high-quality child and elderly care in combination with parental leave policies contribute to this (Ahl and Nelson, 2015), as does the increasingly equal gender division of childcare and household work that emerges from the sharing of parental leave benefits (Almqvist and Duvander, 2014, Duvander, 2017). The construction of laws are however of vital importance. A Danish study argued that the parental leave system is geared for employees, not for entrepreneurs which may hinder women's entrepreneurship (Neergaard and Thrane, 2011). Rural Sweden has an international in-migration of entrepreneurial women engaged in rural-to-rural exchange (Webster and Haandrikman, 2017), as well as lifestyle migrants (Eimermann, 2017). In general, there is significant intra- and inter-regional entrepreneurial activity and agency in rural Sweden (Dubois and Carson, 2016). Stenbacka (2011) reminds us that the view of rural masculinities as 'backward' may be a media construction.

What influences the extent of mumpreneurship is also debated with reference to welfare systems and gender contracts (Naldi et al., 2019). Whether mumpreneurship is an opportunity or a necessity-driven phenomenon is open for discussion (Hughes, 2003, Naldi et al., 2019). In countries with a strong patriarchy, it has been concluded that mothers become entrepreneurs by necessity due to a lack of family-friendly policies (Estrin and Mickiewicz, 2011, Thébaud, 2016). However, in more gender-equal societies such as Sweden, Naldi et al. (2019) found that the amount of paternity leave taken by fathers is a stronger determinant of entrepreneurship by mothers than is unemployment. Their businesses are thus opportunity-driven rather than necessity-based.

Extant studies on gender equality and women's entrepreneurship lead us to expect the following from our empirical results:

H4a: In Sweden - a welfare state with high levels of gender equality – marital status will be positively related to economic performance for both men and women entrepreneurs.

H4b: In Sweden – a developed welfare state with high levels of gender equality – having children living at home will be positively related to economic performance for both men and women entrepreneurs.

To sum up: Drawing on scholars in the fields of entrepreneurship, gender and rural, development we have above reviewed previous research on women's entrepreneurship and economic viability, as well as women's entrepreneurship and gender equality. That has generated four sets of hypotheses regarding gender differences in industries and incomes, and regarding the influence of industry, business variables, marital status and children on business performance. The hypotheses are outlined above and summarized in table 5, where the results are also presented.

Methodology

We conduct a database study of rural entrepreneurship in Sweden and use the individual database LISA, made available by Statistics Sweden (SCB). We defined gender as the social construction of masculinity and femininity, including the resulting relationship between the two: the gender order (West and Zimmerman, 1987, Butler, 2004). To illuminate gender structures in entrepreneurship, however, we need empirical data (Holmquist and Sundin, 2020). Therefore, we divide women and men into different populations, albeit without the aim of attributing specific characteristics (Sayer, 1997). We regard women and men as 'social representations' (Czarniawska, 2002 p. 123), and view our quantitative result as a reflection of the social construction of gender. The results will be discussed in relation to gender theories to further the understanding of gender and entrepreneurship.

We use the latest data available at the time for the study, which was data for 2012. The database consists of integrated registers from the labour market, civil registers and taxation registers (Statistics Sweden, 2016). The population included every registered individual aged 16 to 74 years who was an owner of a business. Data for all rural areas in Sweden is presented. The definition of business owners in the database, and thus in the current study, is based on the individual's main source of active employment in November of the year in question (Statistics Sweden, 2016).

In the data, the business owners are categorized into two distinct legal forms of business ownership: sole proprietorship/partnership and employed in their own limited company.² The study includes the total population of business owners/entrepreneurs who have their worksite in the rural municipalities of Sweden within the industries included.

² The gender of business owners in public companies and economic associations cannot be determined by the LISA database Statistics Sweden (2016), and therefore these legal forms were not included.

In Sweden, the industries are classified according to the NACE system. The Swedish hierarchal classification system is structured on five levels, on a 1 to 5-digit scale, with each classification level becoming more detailed. In the database, the business owners and employees are linked to their worksite and thus an industry classification code. The industry code of the business owners refers to their main activity at the rural worksite (Statistics Sweden, 2016). The current study is carried out at the most detailed classification level, the 5-digit scale, which has been found to be especially important in analyses of women's entrepreneurship, since female-dominated industries more often consist of several activities (Nutek, 2006, Sköld and Tillmar, 2015).

To define the location of the businesses in the rural areas, we determine how close the rural area is to the nearest city (of 50,000 inhabitants). The categorization of an area as rural is, of course, not a given. In the current paper, we primarily adhere to what Halfacree (2007) calls rural localities. The specific categorization of rural areas follows the Swedish Agency for Growth Policy Analysis where the Swedish municipalities are categorized into three different types (Tillväxtanalys, 2014): (i) very remotely situated, (ii) remotely situated, (iii) close to a city. The rural categories are described as follows:

- (i) Rural municipalities very remotely situated are characterized by having the total population within rural areas that have, on average, at least 90 minutes travelling time to an agglomeration of at least 50,000 inhabitants.
- (ii) Rural municipalities remotely situated are characterized by having at least 50 per cent of the population within rural areas, with less than 50 per cent of the population having less than 45 minutes travelling time to an agglomeration of at least 50,000 inhabitants.
- (iii) Rural municipalities close to a city are characterized by having at least 50 per cent of the population within rural areas, with at least 50 per cent of the population having less than 45 minutes travelling time to an agglomeration of at least 50,000 inhabitants.

In Sweden there are in total 290 municipalities of which 45 per cent are rural: 15 very remotely situated municipalities, 45 remotely situated municipalities and 70 close to a city (Figure 1). The very remotely situated municipalities are found in the far north of Sweden (Tillväxtanalys, 2014).

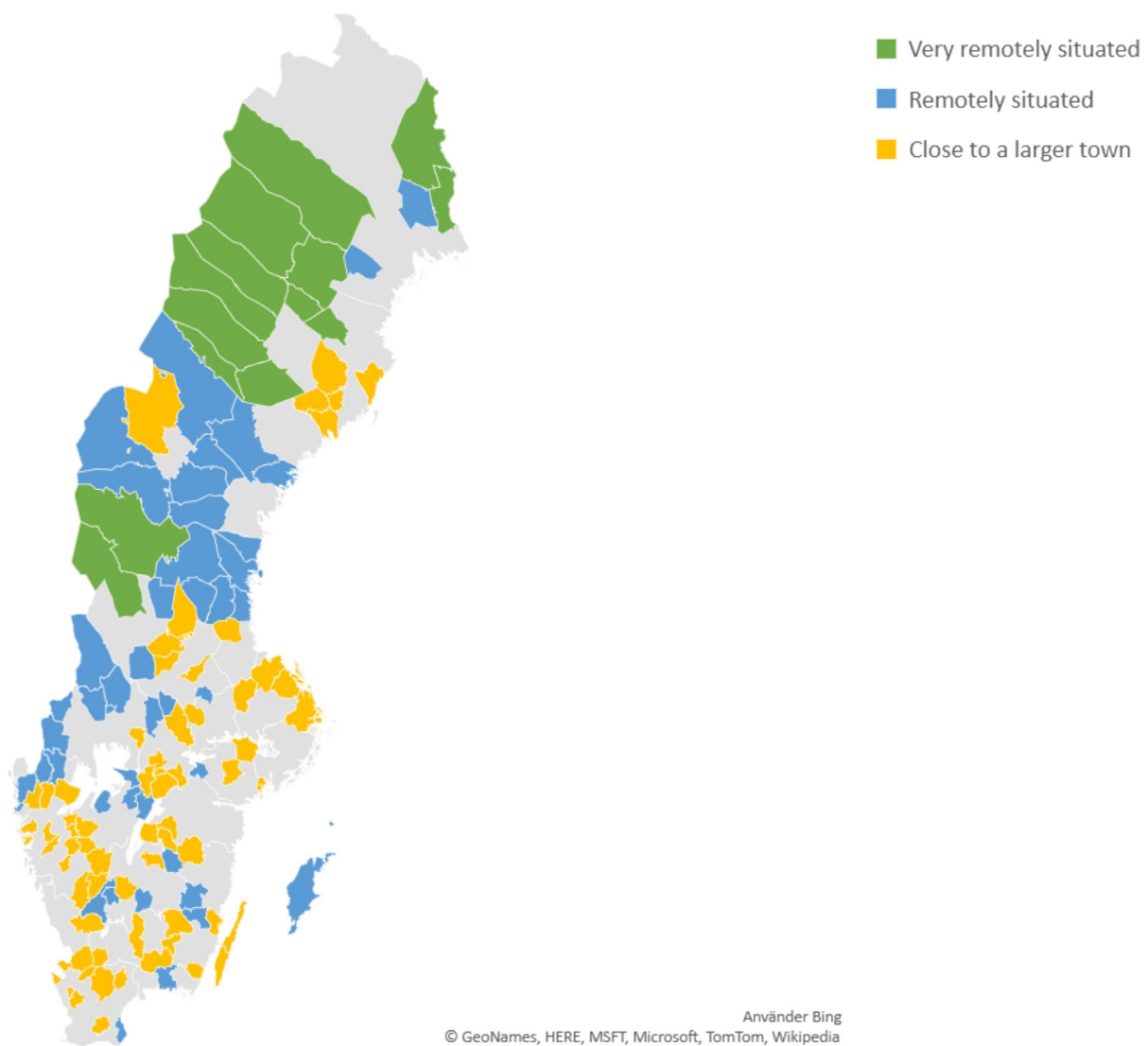


Figure 1. Rural regions of Sweden

Data

In exploring hypotheses H1 a-b and H2a, we first use descriptive statistics for women and men entrepreneurs in rural Sweden. Next, we conduct a multiple linear regression of the rural parts of Sweden to further the understanding of what influences the economic performance of rural women and men in terms of the entrepreneur’s disposable income. We compare how women and men who operate businesses in the five most common industries for rural women entrepreneurs in Sweden perform, separately, thus testing hypotheses H2b – H4 (Table 3 and 4).

Dependent variable

We operationalize economic performance as the business owners' ability to support themselves and use the logarithm of the business owners' disposable income as the dependent variable.³ There are two reasons for using this variable instead of business profitability. First, our level of analysis is the business owners rather than the businesses, in contrast to some previous studies (Robb and Watson, 2012, Watson, 2002). This is especially appropriate in rural areas, since it is common for business owners to diversify into a number of income sources. This is common not only for women entrepreneurs (Alston, 2003, Bock, 2006a, Seuneke and Bock, 2015, Sofer and Saada, 2017) but also for rural entrepreneurs in general. Previous quantitative studies of rural households in Scandinavia (Norway) have shown that pluriactivity is a common strategy in farming (Eikeland, 1999, Rønning and Kolvereid, 2006). The second reason is that the two different legal forms of businesses included in the study – limited companies and sole proprietorships – report annual profit differently in the Swedish taxation system (Bokföringsnämnden, 2017), which makes it impossible to obtain a comparable measure of business profitability.

Independent variables

In capturing the role of industry, we study within which industries the rural business owners have their main entrepreneurial activity. Since it has been argued that the female underperformance hypothesis is a consequence of entrepreneurial segregation into less profitable industries (Sappleton, 2018), the analysis related to hypotheses H2b – H4 focuses on the five most common industries for rural women business owners: forestry, hairdressing, mixed farming, restaurants and accounting/book-keeping (Table 1). By analyzing the population of women and men business owners separately, we may find gender variations in which conditions impact the performance of the business owners in these industries. The five largest industries are chosen in order to a) give a distinct analysis and reduce complexity, and b) provide a reliable base for the analysis by including the industries that comprised at least 700 women business owners and 200 men business owners.⁴ The forestry and mixed farming industries are male-dominated industries, with less than 40 per cent women. Hairdressing and accounting/book-keeping are women-dominated industries, while restaurants have an equal representation of women and men.⁵

Further, we use business variables (dummies) such as the legal form of the business (sole proprietorship; employed in own limited company) and the size of the business in terms of the number of employees (solo entrepreneur; up to 9 employees; over 10 employees).

³ Disposable income includes income from business activities, salary, pension and state benefits. Taxes, interest on study loans and child support have been deducted (Statistics Sweden, 2016).

⁴ This breakpoint was between the sixth (physical well-being activities, 751) and the seventh (business management consulting, 581) most common industries. However, the industry of physical well-being activities was excluded since the number of male business owners was quite low (157).

⁵ Forestry 29% women of total gainfully employed, mixed farming 23%, restaurants 52%, hairdressing 93% and accounting/book-keeping 67% (see Table 1).

In studying the role of the family, we use two dummy variables: married/not married and children living at home/or not.

Control variables

The individual control variables used in the linear regression analyses were the age of the business owner categorized into five age groups: 16-24, 25-39, 40-54, 55-65 and 66-74 years old⁶; the level of education: primary, secondary and tertiary; whether the business owner had additional employment or not, and the proximity of the rural location of the business in relation to the closest city. The last variable was chosen since previous research has found the gender contract to vary between regions in a country (Forsberg and Stenbacka, 2013, Forsberg, 2001) as well as locally (Haandrikman et al., 2019).

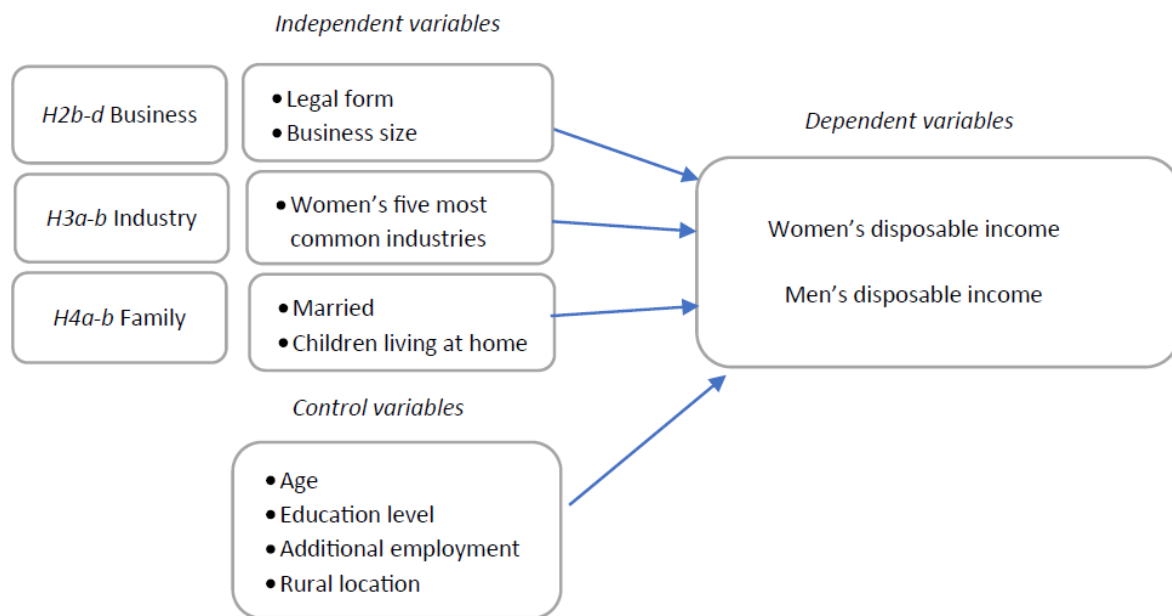


Figure 2. Design of the regression model

Results

Women's and men's entrepreneurship in rural Sweden – descriptive statistics

Business ownership is an important means of making a living in rural Sweden. Whilst women own about 30 per cent of businesses in rural, as well as in urban areas, the share of business owners in the workforce is higher in rural than in urban areas, for women as well as for men. In the rural areas, 9.7 per cent of the women in the workforce and 21 per cent of the men in

⁶ The database includes business owners from the age of 16 up to 74. In Sweden, people can become business owners from the age of 16, with the permission of their parents (Bolagsverket, 2019). We are interested in studying the business owners irrespective of age, since they can all contribute to the rural viability.

the workforce are business owners. Comparative figures for urban areas are 6.1 per cent and 12.5 per cent, respectively. On average, women business owners in the rural areas of Sweden employ 7.3 per cent of the total workforce in rural areas, and men employ 27.3 per cent.

More than agriculture

Women, as well as men, own businesses in many different industries. Women in rural Sweden are represented in no fewer than 572 different lines of business. Table 1 shows the ten most common industries for women and men in rural Sweden. The most common industry for both women and men is forestry, but beyond that the pattern differs. Apart from farm-related forestry and mixed farming industries, women's businesses are largely related to administrative support and care work that is not based on farming. Further, only five of the ten industries are female labelled. Hypothesis H1a is thus not supported. Men's businesses are related to forest and agriculture, but also to construction and blue-collar work. The ten most common industries for men are all male labelled, with the exception of restaurant, where there is equal representation of women and men employed. H1b is not supported either.

Table 1. The ten most common industries for women-owned businesses in rural municipalities in Sweden

Women				Men			
Industry	No. of businesses owners	Share of total women business owners (%)	Women employed in industry (%)	Industry	No. of businesses owners	Share of total men business owners (%)	Women employed in industry (%)
Forestry	3,056	10.2	29%	Forestry	6,936	9.4	29%
Hairdressing	2,506	8.4	93%	Mixed farming	4,152	5.6	23%
Mixed farming	1,196	4.0	23%	Construction of buildings	3,030	4.1	5%
Restaurant businesses	959	3.2	52%	Road haulage	2,893	3.9	8%
Accounting/book-keeping	796	2.7	67%	Joinery installation	2,406	3.3	5%
Physical wellbeing activities	751	2.5	83%	Milk production	2,377	3.2	19%
Business management consulting	581	1.9	42%	Site preparation	2,375	3.2	6%
Physiotherapy	491	1.6	80%	Raising of other cattle and buffalo	1,843	2.5	11%
Literary and artistic creation	481	1.6	53%	Restaurants	1,626	2.2	52%
Other personal services	394	1.3	71%	Growing of cereals	1,512	2.1	8%
	37.4% of 29,972					39.6% of 73,698	

The lowest disposable incomes

The median disposable income for rural women business owners in Sweden is 158,300 SEK (year 2012), and for rural employed women 213,000 SEK⁷. As Table 2 shows, the median income for rural women business owners is below the median income for all other categories; urban business owners have a higher income irrespective of gender, men business owners have a higher income irrespective of location, and the employed have a higher income, whether urban or rural, men or women. Rural women entrepreneurs have the lowest income, as expected in H2a. This leads us to investigate whether rural women entrepreneurs ‘underperform’ or if it is an incidence of constrained performance.

Table 2. Women’s and men’s mean disposable income for the year 2012 in the rural and urban areas of Sweden

		Disposable income SEK		
Employed		Mean	Median	Std.D.
Rural	Women	218,772	213,000	2.301
Rural	Men	271,309	256,800	5.490
Urban	Women	251,093	232,400	1.395
Urban	Men	314,921	279,100	4.089
Business owners				
Rural	Women	199,335	158,300	24.168
Rural	Men	279,450	228,000	28.831
Urban	Women	261,442	196,100	40.543
Urban	Men	355,199	275,500	16.455

Entrepreneurship in women’s most common industries

The descriptive statistics of the variables included in the multi linear regression (Table 3) show that the population of rural business owners in the five most common industries for women consists of 61 per cent men and 39 per cent women. Thus, within these industries women have a higher representation in relation to men than the average in rural areas of Sweden (30%). Also, within the most common industries for women, our data shows gender segregation. Men and women are represented differently in the different industries. For example, 94 per cent of the men entrepreneurs in these industries are active in forestry, mixed farming and restaurants. Women in these five industries have a higher disposable income than rural women entrepreneurs on average (see Table 2). Nevertheless, their income is 19 per cent lower than the men entrepreneurs active in these industries. Further, women and men

⁷ SEK 10 is approximately 1 Euro.

in these industries run on average similar sizes and forms of businesses. The women entrepreneurs are on average younger (56 years old) than their male counterparts (59 years old) and have a higher level of education. Women and men are to the same extent married (57 – 58%), although women are more likely to have a child living at home (23%, 18%). Most of the business owners within these five industries are found in rural municipalities situated close to cities.

Table 3. Women and men business owners within the five most common industries for women in rural Sweden

	Women	Men		Women	Men
Individual			Business		
Gender	39%	61%	Sole proprietorship	92%	93%
Individual disposable income SEK	186,299	230,345	Employed in own limited company <i>reference</i>	8%	7%
Age	56 years	59 years	Solo entrepreneur	85.6%	85%
Age 16-24	3%	1%	2-9 employed	13.6%	14%
Age 25-39	13%	9%	>10 employed <i>reference</i>	0.8%	1%
Age 55-65	25%	26%	Net turnover <99,000 SEK	34%	37%
Age 66-74	36%	45%	Net turnover. <599,000 SEK	41%	28%
Age 40-54 <i>reference</i>	23%	19%	Net turnover <1,499,000 SEK	13%	15%
Married	57%	58%	Net turnover >1,500,000 SEK	10%	20%
Children at home	23%	17%	Profit for the year <0	26%	33%
Born outside Sweden	8%		Profit for the year <99,000 SEK	29%	25%
Primary education level	23%	38%	Profit for the year <299,000 SEK	29%	21%
Secondary education level	59%	46%	Profit for the year >300,000 SEK	15%	20%
Tertiary education level <i>reference</i>	18%	16%			
Additional employment	15%	14%			
Industry			Municipality location		
Mixed farming	13%	31%	Rural - very remotely located	7%	7%
Forestry	36%	52%	Rural - remotely located	39%	40%
Restaurants	11%	12%	Rural - close to a larger town	54%	53%
Hairdressing	30%	2%			
Accounting/book-keeping <i>reference</i>	10%	3%			
No. of business owners	8,280	12,870		8,280	12,870

Comparing the performance of women and men entrepreneurs in rural Sweden

We use a multiple linear regression analysis to investigate hypotheses H2b – H4, how business, industry and family variables influence the income of rural women and men entrepreneurs respectively within the five most common industries for women entrepreneurs

in rural Sweden (Table 4).⁸ We use disposable income (the logarithm) of business owners as our dependent variable.

Table 4. Analysis of women and men business owners in the five most common industries for women in the rural municipalities of Sweden – dependent variable is the disposable income

	Women		Men	
	Model 1	Model 2	Model 1	Model 2
Constant	7.49**	8.71**	7.67**	8.50**
<i>Individual control variables</i>				
Age 16–24	-0.51**	-0.46**	-0.57**	-0.43**
Age 25–39	-0.10**	-0.10**	-0.09**	-0.09**
Age 55–65	-0.16**	-0.08**	-0.06**	0.04
Age 66–74	0.06**	0.18**	0.14**	0.27**
<i>Age 40–54 reference</i>				
Primary education level	-0.27**	-0.20**	-0.31**	-0.25**
Secondary education level	-0.14**	-0.10**	-0.19**	-0.15**
<i>Tertiary education level reference</i>				
Additional employment	0.34**	0.27**	0.37**	0.31**
<i>Municipality location control variables</i>				
Rural – very remotely located	-0.06	-0.07	-0.16**	-0.15**
Rural – remotely located	-0.04	-0.04*	-0.09**	-0.09**
<i>Rural – close to a larger town reference</i>				
<i>Family</i>				
Married		-0.12**		0.07**
Children living at home		0.12**		0.15**
<i>Business</i>				
Sole proprietorship		-0.26**		-0.22**
<i>Employed in own limited company reference</i>				
Self-employed		-0.80**		-0.62**
2–9 employees		-0.48**		-0.37**
<i>>10 employees reference</i>				
<i>Industry</i>				
Mixed farming		-0.38**		-0.25**
Forestry		-0.25**		-0.22**
Restaurant businesses		-0.57**		-0.38**
Hairdressing		-0.31**		-0.32**
<i>Accounting/book-keeping reference</i>				
R ²	0.06**	0.13**	0.06**	0.10**
No. of business owners		8,279		12,869

Note(s): Dependent variable: LN individual disposable income

*Correlation is significant on a 0.05 level; **Correlation is significant on a 0.01 level

The multiple linear regression shows that the business variables have a significant influence on disposable income for both women and men. The results support hypothesis H2b. This is

⁸ See appendix 1-2 for correlation matrix.

especially salient in terms of the size of the business: the larger the business, in terms of employees, the higher the disposable income. The results indicate that the size of the business is the most important aspect for the income of both women and men. Women solo entrepreneurs report 80 per cent lower disposable income than women who have over 10 employees. Men solo entrepreneurs report only 62 per cent lower income. Thus, H2c is supported, although the negative effect is stronger for women entrepreneurs. Further, H2d is supported, since the result shows that men and women running limited companies have a higher disposable income than those operating a sole proprietorship. The effect is equal for the groups of women and men entrepreneurs.

Our results support hypothesis H3a that industry variables explain the economic performance of women as well as men entrepreneurs in the most common industries for rural women entrepreneurs. There are significant differences in income generation between the different industries (Table 4). The rural business owners within accounting/book-keeping have the highest disposable income, irrespective of gender. Yet the differences between the industries are less salient for men than for their women counterparts. In mixed farming and restaurant businesses, the income gap in relation to accounting/book-keeping is higher for women than for their men counterparts.

In H3b we expected that both men and women entrepreneurs in female-dominated industries would have lower disposable incomes than men and women in male-dominated industries. H3b is not supported by the results. For both women and men, running a business in the female-dominated industry of accounting/book-keeping is positively related to income in comparison to the other industries. In the other female-dominated industry, hairdressing, the pattern is also the same for women and men. Neither do we find gender differences in forestry (male-dominated). However, in mixed farming (male-dominated) as well as in restaurant businesses (equal distribution) women's income is more negatively affected than men's in relation to accounting/book-keeping. In sum, when we zoom in on the five most common industries for rural women entrepreneurs the industry has a significant influence, but the patterns are more complex than was expected and formulated in H3b (see further studies).

Hypothesis 4a and 4b concerned the role of the family. The results show that being married has a significant negative effect (-0.12) on women's disposable income, and a significant positive effect (0.07) on men's (Table 4). The consequences of marriage appear to be different for women and men and thus do not support hypothesis H4a. According to our data, marriage is an advantage for men in terms of their disposable income, but a drawback for women. Further, the results do not support hypothesis H4b, since having children living at home has the same significantly positive effects for disposable income for women and men.

Among the control variables, the analysis shows that there is a significant income gap between different age groups, education levels and the incidence of additional employment. The results show that the younger the business owner, the lower the disposable income. The higher incomes among older business owners may be explained by the fact that they may also have retirement pensions. However, the age of the business owner seems to have a bearing on what they earn, in the same way for both women and men. Further, the results show that the higher the level of education, the higher the disposable income. There are similar patterns for

both women and men in respect of the impact of level of education as well as of additional employment. Yet the descriptive statistics presented in Table 3 show that more women than men have a higher education. Having additional employment increases the income for both women and men, by 27 – 31 per cent. We also control for the location of the business. Women and men running their businesses within remotely located municipalities report less disposable income than the business owners running businesses closer to a city. The differences are greater for men than for women.

Table 5. Overview of tested hypotheses

	Hypothesis	Test result
H1a	The most common industries for rural women entrepreneurs will be female labelled farm diversification industries	Not supported
H1b	The most common industries for rural men entrepreneurs will be male labelled farm diversification industries	Not supported
H2a	Rural women entrepreneurs in Sweden, as in previously studied contexts, have lower incomes than their male counterparts	Supported
H2b	Business variables explain the economic performance of women as well as men entrepreneurs in the most common industries for rural women entrepreneurs	Supported
H2c	Both men and women entrepreneurs operating larger businesses have higher disposable incomes than men and women operating smaller businesses	Supported
H2d	Both men and women entrepreneurs running limited companies have higher disposable incomes than men and women operating sole proprietorships	Supported
H3a	Industry variables explain the economic performance of women as well as men entrepreneurs in the most common industries for rural women entrepreneurs	Supported
H3b	Both men and women entrepreneurs in female-dominated industries have lower disposable incomes than men and women in male-dominated industries	Not supported
H4a	In Sweden—a welfare state with high levels of gender equality – marital status will be positively related to economic performance for both men and women entrepreneurs	Not supported
H4b	In Sweden—a welfare state with high levels of gender equality – having children living at home will be positively related to economic performance both for men and women entrepreneurs	Supported

Discussion

In this section, we discuss our research questions and hypotheses in turn, in light of our empirical results.

Rural women entrepreneurs and economic viability

Our results show that business ownership is a more important way of making a living in rural areas than in urban, for both men and women. The literature review led us to hypothesize (H1a) that the most common industries for rural women entrepreneurs would primarily be related to farm diversification (Alston, 2003, Bock, 2006a, Sofer and Saada, 2017). The hypothesis was supported in the sense that women and men are primarily active in industries labelled as female and male

respectively⁹, apart from the specific rural industries of agriculture and forestry. However, contrary to what we hypothesized in H1a, the industries of women rural entrepreneurs are not always related to farm diversification.

As shown in Table 1, women run businesses in industries which contribute a range of personal and professional services such as book-keeping, hairdressing, restaurant businesses, physiotherapy and personal services that are necessary for the viability of a (rural) community (Webster and Haandrikman, 2017). This broad range of industries is surprising given our literature review of previous studies on rural women entrepreneurs in the Global North and western countries, but in line with the findings of Alsos et al. (2011).

The wide variety of industries indicates that rural women entrepreneurs contribute to a wide variety of services, making the rural areas not only possible but also relatively convenient to live in – and thereby contributing to their development. As indirect subcontractors to other businesses and activities in the rural areas, these entrepreneurs may in fact be regarded as fundamental to rural economic viability. Without these businesses, we posit that living in rural areas would be much less attractive, if not practically impossible.

The significance of women's businesses is not, however, reflected in the disposable income of women entrepreneurs. As we hypothesized (H2a), women-owned businesses in rural areas generate less income. Furthermore, women who are entrepreneurs have, on average, significantly lower disposable incomes than both men who are entrepreneurs and women who are employed. The median disposable income for women who run businesses is much lower than for employed women, and for both employed men and men who run businesses (Table 1). Concerning income levels, there is a similarity with developing countries, where women are over-represented in poverty. The role of education is more ambiguous in our study of a developed welfare state. We found that rural entrepreneurs in Sweden have a higher income in industries requiring a higher level of education – such as book-keeping and consultancy. The regression analysis shows that the level of education influences incomes positively in a similar way for women and men. At the same time, women rural entrepreneurs have a higher level of education than their male counterparts, but on average have a lower income.

In theoretical terms, we found that rural entrepreneurship in Sweden is highly gendered. The principles of the gender order, segregation and hierarchization (Hirdman, 1990) can be confirmed in our data.

In sum, our results indicate that the contribution of rural women entrepreneurs to economic viability would be largely underestimated if measured only by their own income.

The performance of rural women and men entrepreneurs

If we turn for a moment to mainstream measurements of business performance (Johnson and

⁹ As Table 1 shows, women's businesses are to a larger extent than men's businesses active in female gender-coded industries such as personal services. Men's businesses are in male gender-coded sectors such as agriculture, construction and transport.

Storey, 1993, Rosa et al., 1996) our study confirms prior findings in the sense that women entrepreneurs generate a lower income than male entrepreneurs (see Table 2). Yet this does not mean that women, as individuals, underperform in relation to men. On the contrary, our results show that rural women's entrepreneurial performances are what Marlow and McAdam (2013) call a constrained performance. Previous studies on the 'ingrained epistemological gendered bias' (Marlow and McAdam, 2013, p. 114) and masculine norms in entrepreneurship (Ahl, 2004, Calás and Smircich, 2006) led us to expect that industry and business variables would have stronger explanatory value for the income of women and men entrepreneurs than individual variables. This was tested through hypotheses H2b – H3. With one exception, these hypotheses were all supported.

Against the background of hierarchization (as part of the gender order) (Hirdman, 1990, Gherardi and Poggio, 2001) in combination with the social construction of entrepreneurship as masculine (Ahl, 2004) it should come as no surprise that women entrepreneurs have lower incomes than their male counterparts, despite the fact that they run, on average, businesses of similar size and forms. In order to test whether the business variables (organizational size and legal form) explained the income differences between men and women rural entrepreneurs, we formulated and tested hypotheses H2b-d (see Table X). The hypotheses were all supported. Tables 3 and 4 show that women's incomes are more sensitive to the size of their business than is the case with men's businesses, which can be understood as an indication of hierarchization/male norms.

Hypotheses H3a-c are related to the principle of segregation (Hirdman 1990, Gherardi and Poggio, 2001) of men and women into male and female gender-coded industries (Bruni et al., 2004), where women are over-represented in labour-intensive businesses with low profit margins, such as services or retail (2018, Jennings and Brush, 2013). In this study, we zoom in on the industries where it is most common to find rural women running businesses, and which is a combination of rural specific and female gender-coded industries. As our hypothesis H3a is supported, we can confirm that also in these industries in a rural welfare state such as Sweden, industry variables explain the difference in disposable income for both men and women.

By testing H3b, we were interested in delving deeper into how the gendering of industries influences the income of men and women in the five most common industries for women rural entrepreneurs. The results were ambiguous. Only two of these industries were women-dominated in relation to total numbers of gainfully employed. Paradoxically, the industry which provided the highest incomes for both women and men (accounting/book-keeping) was female-dominated. Nevertheless, in two of the industries (mixed farming and restaurant businesses) women's income was lower than men's. Taken together, this illustrates that the industry influences women's entrepreneurship more than men's.

This demonstrates that the income of male entrepreneurs is less sensitive to the industry in which they are active than is the income of women entrepreneurs. In other words, men's

income is not disadvantaged by being in a female-dominated sector, whilst women's income is, which can be interpreted as an expression of structural disadvantages (Marlow and Swail, 2014) related to the male norm of entrepreneurship (Ahl, 2006).

In line with the findings of Sappleton (2018), our results indicate that the gender order of hierarchization and segregation (Hirdman, 1990) constrains the performance of women entrepreneurs, including in the Swedish welfare state. In our analysis of the five industries, the principle of hierarchization is the most pronounced.

Taken together, having tested H2b –H3, we reject the underperformance hypothesis, as others before us have done both in Sweden (DuRietz and Henrekson, 2000), and elsewhere. We argue that rural women's entrepreneurial performance is constrained (Marlow and McAdam, 2013) by the gender order on the broader societal as well as the local level. In sum, if women's contributions to rural economic viability were not constrained by the gender order in society at large or by the local gender contracts, their contribution would be greater.

Rural women entrepreneurs and economic gender equality

With the present societal gender order and local gender contracts, entrepreneurship among rural women in the studied welfare state cannot be expected to contribute to the economic gender equality. We have seen that rural women entrepreneurs have a lower disposable income compared to both their male colleagues and to those employed, both men and women. Due to the gender order in society, their measurable economic performance is constrained. Hence, entrepreneurship does not give women, as a group, a stronger economic position compared to either men or employees.

Gender inequality also affects rural entrepreneurs in the household. Contrary to our expectation of an advanced welfare state known for its gender equality, there is what might be termed a marriage bonus for men and a marriage penalty for women. This has previously been found in North America (Hundley, 2000, Leung, 2006), and is often explained by household work and the gendered division of labour included in the gender contracts. Based on the availability of public services (Hernes, 1987, Esping-Andersen, 1990) as well as Scandinavian studies showing that traditional gender contracts are contested (Stenbacka et al., 2018, Cush et al., 2018), we hypothesized that marital status would affect men and women entrepreneurs in a similar way in the Swedish welfare state. Instead, we found that on an aggregated level women's disposable income was still negatively affected by marriage. This suggests that the regional or local gender contracts (Forsberg, 2001, Thébaud, 2016) facing the majority of rural women entrepreneurs in Sweden is still conservative. Given that pensions, sickness benefits and all other subsidies in Sweden are built on a person's individual income (not the family's), this leaves rural women who depend on their husbands' income in a particularly vulnerable economic situation. The absence of alimony or widow's pensions further exacerbate the situation.

However, as we hypothesized (H3b), the impact of having children living at home had the same positive effect for both men and women in the welfare state of Sweden. This result differs from what was previously found in North America (Hundley, 2000), where children living at home had a negative impact on the incomes of women but a positive impact for men. From this, we conclude that affordable public childcare and the relatively large amount of parental leave taken by fathers in Sweden has contributed to some degree of gender equality.

In sum, our findings are in line with arguments of Klyver et al. (2013) as well as Thébaud (2016) in that the welfare model greatly impacts to what extent the family situation is an obstacle to women's entrepreneurship, or not. In fact, our results suggest that in a welfare state such as Sweden, children are not at all an obstacle to women's entrepreneurship. They are an advantage, just as they are for men entrepreneurs. However, contrary to the situation for men, being married is still a constraint on the performance of women entrepreneurs in rural Sweden.

Conclusions

In short, women's rural entrepreneurship is important for rural viability, not least in economic terms. Their businesses may not be large or generate high incomes, but they provide a wide range of services necessary for rural life. Women-owned businesses hence contribute to the economic viability of the rural areas to a high degree, albeit in a way which is less salient and less measurable than economic growth and rates of employment. We argue that an underestimation of the contribution made by women's entrepreneurship is due to such a – partly gendered – normative focus on economic measures. We also suggest that such an underestimation would be a mistake for both policymaking and for advancing our theoretical understanding.

Yet due to the gendering of entrepreneurship and industries, as well as the division of labour in the households, the importance of rural women entrepreneurs is not reflected in their own incomes. Although women's rural businesses are not significantly smaller than those of men, their income is lower and more sensitive to business and industry variables. We have argued that this is contingent on the gendering of entrepreneurship and industries (Ahl, 2006, Calás and Smircich, 2006) as well as the local rural gender contracts (Forsberg, 2010, Haandrikman et al., 2019).

Policy implications

Our results suggest that if the intention is to support rural viability, supporting women entrepreneurs is an adequate strategy. Women entrepreneurs provide many valuable services to the rural areas. If the intention is to promote gender equality, however, the starting point needs to be an effort to change the local and regional gender contracts, and the gender order in society. That is what constrains the performance of women entrepreneurs – and hence also rural economic viability.

Targeting the constraints to women's rural entrepreneurship can in the short and medium term imply ensuring high quality childcare and elderly care also in rural areas, and making sure that the welfare state does not pull back from these areas – schools, primary care, basic services and public infrastructure are necessary. Supporting and subsidizing paternal leave is another possibility. Working with the values in society to combat the gendered division of labor between industries and the de-valuation of female gender coded work in financial terms is crucial in the long run – also for entrepreneurship and rural viability.

Further studies

This study gives rise to a number of interesting avenues for further studies. For example, the complex industry-related patterns discussed in relation to our H3b needs to be further investigated. This study showed that women's disposable income was more sensitive to which industry they were active in than was men's disposable income. However, when we zoomed in on accounting/book-keeping and hairdressing, we found no difference in the effect on disposable income for men and women. This could be further investigated. The level of education required to work in accounting/book-keeping may, for example, affect the income levels.

In order to fully understand the contribution of women's entrepreneurship to rural economic viability and rural development more broadly, a qualitative inquiry would also be beneficial. This study has indicated that women entrepreneurs are active in industries which are vital for viable rural areas, and that women contribute more value than their own disposable income mirrors. What kinds of values do women contribute? How do they themselves and others in their community value the contributions of their entrepreneurship? Why do they choose to be entrepreneurs in a rural area, despite a relatively low disposable income? Those are questions to which a further qualitative inquiry might provide an answer.

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Appendix 1

Table A1. Correlation matrix of Swedish businesswomen's disposable income and demographic, corporate, industry and municipal variables

	1	2	3	4	5	6	7	8	9	10
LNDisp income individual	1									
Age	0.05**	1								
Married*	-0.05**	0.16**	1							
Children living at home*	0.05**	-0.59**	0	1						
Education level	0.12**	-0.08**	0.01	0.07**	1					
Additional employment*	0.15**	-0.20**	-0.04**	0.12**	0.10**	1				
Sole proprietorship*	-0.20**	0.18**	0.01	-0.14**	-0.09**	-0.15**	1			
Employees	0.16**	-0.26**	0	0.20**	0.03**	0.09**	-0.54**	1		
Industry	-0.01	-0.57**	-0.09**	0.34**	-0.05**	0.13**	-0.17**	0.21**	1	
Remotely located	0.02	-0.08**	0.04**	0.04**	-0.01	0.03**	-0.01	0.02	0.11**	1

Note(s): Pearson R, *Dichotomous, **Correlation is significant on a 0.01 level

Appendix 2

Table A2. Correlation matrix of Swedish businessmen's disposable income and demographic, corporate, industry and municipal variables

	1	2	3	4	5	6	7	8	9	10
LNDisp income individual	1									
Age	0.06**	1								
Married*	0.09**	0.13**	1							
Children living at home*	0.06**	-0.55**	0.09**	1						
Education level	0.14**	-0.14**	0.05**	0.11**	1					
Additional employment*	0.16**	-0.21**	0.04**	0.15**	0.12**	1				
Sole proprietorship*	-0.15**	0.24**	-0.01	-0.19**	-0.10**	-0.18**	1			
Employees	0.13**	-0.40**	0.04**	0.31**	0.07**	0.14**	-0.54**	1		
Industry	0.06**	-0.36**	0.05**	0.25**	0.11**	0.11**	-0.35**	0.49**	1	
Remotely located	0.06**	-0.08**	0.06**	0.06**	-0.01	0.02**	-0.01	0.04**	0.05**	1

Note(s): Pearson R, *Dichotomous, **Correlation is significant on a 0.01 level