



HOUSE OF COMMONS  
CHAMBRE DES COMMUNES  
CANADA

## **Standing Committee on the Status of Women**

---

FEWO • NUMBER 019 • 2nd SESSION • 41st PARLIAMENT

---

**EVIDENCE**

**Wednesday, April 9, 2014**

—  
**Chair**

**Ms. Hélène LeBlanc**



## Standing Committee on the Status of Women

Wednesday, April 9, 2014

• (1530)

[Translation]

**The Chair (Ms. Hélène LeBlanc (LaSalle—Émard, NDP)):** Hello and welcome to the 19th meeting of the Standing Committee on the Status of Women.

Today the committee is resuming its study of economic leadership and prosperity of Canadian women.

We are fortunate today to have four groups of witnesses. From the Department of Industry, we have Shereen Benzvy Miller, Assistant Deputy Minister, Small Business, Tourism and Marketplace Services. Joining her is Dan Batista, Senior Director, Service Delivery and Partnerships.

From the Atlantic Canada Opportunities Agency, I would like to welcome Daryell Nowlan, Vice-President, Policy and Programs.

From the Business Development Bank of Canada, we have Gina Gale, Senior Vice-President, Financing and Consulting, Atlantic Canada, and Julia Fournier, President and Chief Executive Officer, HCMWorks Inc.

Finally, the fourth group is the Social Sciences and Humanities Research Council of Canada, which is represented by Michèle Boutin, Executive Director, Canada Research Chairs Program. Joining her today are two researchers, Catherine Elliott, Assistant Professor at the Telfer School of Management at the University of Ottawa, and by videoconference, we have Alison M. Konrad, Professor, from London, Ontario.

Thank you and welcome, everyone. Each group will have 10 minutes for their presentation.

We will begin with the Department of Industry. You have 10 minutes. Thank you.

[English]

**Ms. Shereen Benzvy Miller (Assistant Deputy Minister, Small Business, Tourism and Marketplace Services, Department of Industry):** Madam Chair, thank you for that introduction.

Madam Chair and committee members, thank you for the opportunity to address this committee and provide you with an overview of women entrepreneurs in Canada, some of the work that Industry Canada is doing with small businesses and entrepreneurs in general, and how we support women entrepreneurs specifically.

Canada's small businesses and entrepreneurs are the backbone of the economy, with small and medium-sized enterprises representing 98% of Canadian businesses. They lay the foundation for the

Canadian economic system in terms of job creation, economic growth, and innovation. SMEs account for 45% of GDP, much of the economy's growth, 60% of all jobs in the economy, and 75% of net employment growth.

Women entrepreneurs are an important part of the SME community. Fostering women's entrepreneurial activity also has a significant impact on wealth and job creation across the country.

In 2011 almost 14% of small businesses were solely owned by females, while over 18% were owned in equal measure by both men and women.

Female majority-owned firms tend to be concentrated in specific industries, namely, service industries such as wholesale and trade, health care, arts and entertainment, and accommodation and food services.

On average, women business owners are younger and report fewer years of management or ownership experience compared with that of male business owners. However, they are highly educated, with close to 70% reporting to have attained a post-secondary degree. One interesting fact is that nearly one in four female business owners in Canada were born outside of Canada.

Research has also shown that successful entrepreneurs, both men and women, have similar motivations. They have a desire to build wealth, a wish to capitalize on their business ideas, and a long-standing desire to own their own businesses. Nonetheless, there are some small but informative gender differences between men and women entrepreneurs. In considering entrepreneurship as a viable career option, women often feel they need more support in terms of encouragement, networking opportunities, and funding.

• (1535)

[Translation]

Women also face some gender-specific obstacles such as gender discrimination in the business community in terms of gaining access to credit, information, training, markets and technology. They also tend to face pressures from dual roles as business owners and family caregivers.

[English]

The Canadian government has many programs and initiatives in place to increase women's participation and prosperity in the workplace and to help address some of the obstacles that women face as entrepreneurs.

I'd like to talk about some of the work that we do at Industry Canada to help support women entrepreneurs. At the federal level, there are 290 programs and services aimed at businesses, delivered by more than 30 federal organizations. At Industry Canada, we have a number of programs and services that can help women in business. These include: the Canada business network, in which we are partners with the regional development agencies, including ACOA; the Canada small business financing program, which is a 50-year-old program; the Canadian Youth Business Foundation; and the directory of women-owned businesses.

Let me first tell you about the Canada business network. It is a program that delivers access to reliable information and tools to Canadian businesses and entrepreneurs. It's intended to help entrepreneurs and small business owners save time and make informed business decisions by improving access to government information and services. The CBN program is delivered by Industry Canada for online services at [canadabusiness.gc.ca](http://canadabusiness.gc.ca), and by some of my colleagues at the regional development agencies for telephone and in-person services across the country. It's not in my notes, but I'd like to tell you that we have 70,000 Twitter followers on [canadabusiness.gc.ca](http://canadabusiness.gc.ca). Seventy thousand: isn't that great?

The program is also delivered in collaboration with provinces, territories, and other service delivery organizations. Entrepreneurs don't necessarily care who's delivering the information to them; they want the information where they live and where it's easiest for them to access. These kinds of multi-organizational partnerships are ideal for serving businesses.

Although CBN is not specific to women entrepreneurs, it does offer a service that is supportive of the needs of all new and growing small businesses. The network partners with other organizations on events and activities for women entrepreneurs. The CBN website, [canadabusiness.ca](http://canadabusiness.ca), is a key access point for Government of Canada services to business. Industry Canada is responsible for its management.

[Translation]

The website provides information on a wide variety of services, programs and regulations at the federal and provincial levels of government to businesses across Canada. The site also contains information to assist small businesses seeking financing, business planning and research tools, and regulatory information as offered through the BizPaL service.

● (1540)

[English]

In French it's PerLE; in English it's BizPaL. For those who have never heard of it, BizPaL is intended for businesses that are looking for permits and licences, ergo "PaL", permits and licences.

The site provides timely and relevant information to business clients and uses social media elements, such as blogs, Facebook, Twitter, and RSS feeds, in other words, the whole gamut of social media access. Other departments and programs use [canadabusiness.ca](http://canadabusiness.ca) as an outreach mechanism to deliver information to the small business community.

In 2013-14, the website facilitated access to programs and services for 1.4 million clients and was recognized as a leading web service

for Canadian small businesses. Actually, I think Rogers named it the number one website for government information for businesses. The site has also become very active in social media, as I alluded to earlier, with over 2,000 likes on our Facebook page, and a very active business blog sought and utilized by a number of partners both in the public and the private sectors.

In fact, the website has featured three guest blogs by Canadian businesswomen in international trade at the Department of Foreign Affairs, Trade, and Development. The blogs have covered various topics. One topic, titled, "Business Women + Business Networks = Business Growth", deals with how businesswomen who are ready to export and who want to grow their businesses abroad can access a variety of networks. Another title is, "Want to grow your business globally? Let us help you get there". This covers fast-tracking export opportunities, and points to information and intelligence and practical advice to accelerate business within new markets. A third topic, titled, "The Gender Agenda: Gaining Momentum", discusses the benefits of joining, communicating, and connecting with businesswomen in international trade. A special blog was also featured on International Women's Day to celebrate women in business.

Other related information on women in business on the CBN website includes links to a variety of organizations across Canada that provide coaching, training, peer-lending programs, and mentoring to help women start and grow businesses.

[Translation]

The Canada Business service centres also play an active role in providing support to the small business community, including women entrepreneurs. The centres work with regional access partners such as the Women's Enterprise Centres but also Community Futures, Business Economic Development Corporations—

[English]

Either my time is up, or I am winning something. Did I win something?

**The Chair:** You have one and a half minutes.

**Ms. Shereen Benzvy Miller:** Let me tell you about the Canada Youth Business Foundation.

CYBF is an organization that helps young entrepreneurs by providing them with funding up to \$15,000 start-up capital. What's interesting about the program is it also provides mandatory mentorship for those young entrepreneurs for a two-year period. That matching process helps young entrepreneurs not only start their businesses but then grow their businesses. Historically 40% of the loans that were issued by the CYBF were issued to women.

The Canada small business financing program, as I mentioned, is a 50-year-old program that actually uses the financial institutions' financing abilities by providing essentially loan guarantees. Many jurisdictions have loan guarantee programs, and ours is called the Canada small business financing program.

The CSBFP has assisted more than 142,000 businesses since 1999 with a total of \$1 billion a year in support.

Last, I want to mention the directory of women-owned businesses.

**The Chair:** You have five seconds.

**Ms. Shereen Benzvy Miller:** Okay.

This directory is important because it helps women find other women businesses in their sectors. The directory is easily found at [ic.gc.ca/bwit](http://ic.gc.ca/bwit). We have just launched this with DFATD. There are 55 companies that have registered to date in the directory, and I'm looking forward to that progressing to a much larger site.

Thank you for your time.

**The Chair:** Thank you very much.

[*Translation*]

We will have the opportunity to translate the document you brought for us. We can then distribute it to the members—

• (1545)

**Ms. Shereen Benzvy Miller:** We brought English copies, but we are waiting for the French copies. They are being printed right now. They should be here in about five minutes.

**The Chair:** Okay. So we can distribute them to the committee members who will be able to refer to them later. Thank you very much.

It is now time for Mr. Nowlan's presentation.

You have 10 minutes, please.

**Mr. Daryell Nowlan (Vice-President, Policy and Programs, Atlantic Canada Opportunities Agency):** Thank you very much for the invitation.

[*English*]

I'm pleased to be here today in my role as vice-president of policy and programs at the Atlantic Canada Opportunities Agency. I'll talk to you a little bit about some of the work that ACOA does in its role in supporting women entrepreneurs, but first I'll give a little bit of context around ACOA and what we are and what we do.

ACOA was created in 1987 with the mandate to create economic growth in Atlantic Canada by helping businesses to become more productive, competitive, and innovative. We do this by working with our many partners in economic development and by focusing really in three main areas.

First is business development. We help improve the business climate and lend a hand with individual business start-ups, modernizations, and expansions.

Second is community economic development. We work with communities and community organizations to nurture economic growth, improve local infrastructure, and develop opportunities in the local economy.

Last is our policy advocacy and coordination role, which is really about championing the Atlantic Canadian perspective and the region's interests on the national level in areas like policy development and research analysis and about working with other departments in an effort to coordinate policies and programs and to bring the Atlantic perspective.

Our programs place an emphasis on helping businesses increase their productivity, develop skills, commercialize innovative technologies, and improve their global competitiveness.

While ACOA's mandate and programming extend to all SMEs in Atlantic Canada, the agency has also strategically targeted certain demographic groups to help grow the pool of Atlantic Canadians with the motivation, attitudes, and skills needed to plan, launch, and grow their businesses.

Early in our mandate, ACOA identified women as a segment of the population that was particularly under-represented in terms of self-employment. Our research, similar to what Madam Miller just talked about, indicated that women were less likely than men to see entrepreneurship as an option for them. They tended to start smaller businesses and were less likely to grow.

They were also less likely to have previously owned a business, and therefore, tended to lack some of the expertise in financial management or business planning and did not have strong business networks in place. They also faced financing constraints that arose from characteristics of their business, which were often in services, where lenders perceive there to be a greater risk and where they might be able to offer little or no security.

To counter these challenges, ACOA targeted funding for projects that undertook to reach out to and engage women entrepreneurs, to provide mentoring, training, and access to business advice, and to facilitate access to capital.

ACOA's investments in women entrepreneurs have evolved over the years, and we're now able to capitalize on really sophisticated networks throughout the region that are dedicated to helping women in business in Atlantic Canada.

We provide financial support for not-for-profit business organizations across the region that in turn provide women entrepreneurs with the resources they need to improve the growth and competitiveness of their business. These services are really around four main areas or pillars, if you will: providing access to business advice, services, and information; improving business skills; helping with access to capital; and identifying ways to improve their export capacity.

In Nova Scotia, ACOA has helped to establish and continues to support the Mount Saint Vincent University Centre for Women in Business. It's one of the leading organizations for the development of women business owners and entrepreneurs in Canada, and it has served over 12,000 clients since its inception in 1992.

One example of a client assisted through the centre is Tamara Barker Watson. She is the CEO of Whitestone Developments, an energy-efficient builder in Halifax. Tamara is a member of the Atlantic chapter of the Women Presidents' Organization and was recently awarded The Printing House Sustainability Award at the 2013 RBC Canadian Women Entrepreneur Awards. She credits the centre with providing her with direction and encouragement and with helping her to solve problems with marketing and human resources.

In P.E.I., ACOA supports the Prince Edward Island Business Women's Association, which provides services to nearly 330 members across the island, including businesses, individuals, and associations.

In New Brunswick, we work with the New Brunswick Association of Community Business Development Corporations, which in turn has a network of dedicated development officers throughout the province, who work directly with women entrepreneurs to assist them in various stages of their business from start-up to expansion, growth, and succession.

In Newfoundland and Labrador, ACOA supports the Newfoundland and Labrador Association of Women Entrepreneurs, known as NLOWE. They're making great strides in helping women who are owners of high-growth businesses to break into new markets locally and internationally.

• (1550)

Examples of success who have come out of the work of NLOWE are Sydney Ryan and Cindy Roma, who are co-owners of Telelink, a Newfoundland and Labrador owned and operated customer contact centre. They've availed themselves of some of the trade initiatives that NLOWE has and have expanded their client base. They've grown their bottom line by 350% from 2009 to 2012, and they were ranked 35 in the PROFIT/Chatelaine's ranking of Canada's top female entrepreneurs just last year.

These organizations have also partnered to develop and deliver initiatives such as the Women's Business Enterprise certification from WEConnect. I think you heard about that from a witness the other day. This certification allows women-owned businesses to enter lucrative Fortune 500 and public sector supply chains through supplier diversity programs. In addition to these programs, ACOA also works with women entrepreneurs through all of our programs, like the business development program and the Atlantic innovation fund.

For example Telelink, the customer contact centre I mentioned earlier, recently received a loan from ACOA to help expand and modernize its call centre, enabling it to hire more people so that it could improve its operations. As another example, in northern New Brunswick there's an organization called Centre Transmed Center Inc., a medical transcription and translation service. It's located in Campbellton, New Brunswick, which is one of the province's

economically challenged regions. It employs about 50 people there under the leadership of Rachel Arseneau-Ferguson, its CEO.

We also assist women in their efforts in international business through things like the recent Seafood Expo North America, a Boston seafood show. At this event a couple of ACOA's clients, Esther Dockendorff, president of P.E.I. Mussel King, and Lori Kennedy, who is co-owner of Louisbourg Seafoods, have showcased their products and built strong relationships through trade that have led to increased sales. ACOA recognizes that women entrepreneurs are a major economic force in Atlantic Canada, and we're committed to continuing to work with our partners to provide them with the tools and support they need to succeed.

That's a bit of an overview of some of the things we do and some of the folks we work with. I appreciate the opportunity to come and speak to you today, and I look forward to our discussion and questions.

[Translation]

**The Chair:** Thank you very much, Mr. Nowlan.

We will now hear from the representatives of the Business Development Bank of Canada. You have 10 minutes.

[English]

**Ms. Gina Gale (Senior Vice-President, Financing and Consulting, Atlantic, Business Development Bank of Canada):** Distinguished members of Parliament, *mesdames et messieurs*, good afternoon. It's certainly a pleasure to be here today.

Thank you for giving us this opportunity to help inform the committee on the economic leadership and prosperity of Canadian women by presenting to you how BDC supports women in business. As I said, I'm very pleased to be here with you today. Particularly as a 15-year employee of BDC, women in business and encouraging women in business is certainly an interest of mine.

I'd like to introduce to you Ms. Julia Fournier, who is an owner of HCMWorks and Payment Services Corporation, companies that specialize in helping organizations manage indirect procurement and payroll costs. She's a client of BDC and she's going to be sharing some of her experiences with us today, and I'll share time with her today as well.

First, I will provide you with an overview of BDC's overall contribution to the Canadian entrepreneur ecosystem, with a focus on the support we bring to women in business. Then Julia will give her perspective on how BDC has helped her grow her business. I'll begin by providing you with a few brief facts on BDC so that you're well aware of BDC.

BDC is the only bank in Canada that deals exclusively with entrepreneurs. As a development bank, we provide solutions to the needs and challenges faced by Canadian businesses with a particular focus on small and medium-sized businesses. We do this by providing our financing and consulting services to entrepreneurs.

We have over 28,000 clients. These clients together earn more than \$175 billion in revenue and employ over 719,000 people across the country. We have about \$18 billion in assets managed by over 100 business centres across the bank.

We're governed by the Business Development Bank of Canada Act. We are a financial institution that complements the regular financial institutions by taking more risk but by pricing it accordingly. We're not a lender of last resort.

Because the SMEs we support are very successful, we are profitable and we're able to pay dividends to the government on a yearly basis. We do not depend on government funding. We do not use taxpayers' money. We are a self-sustaining organization.

According to the Statistics Canada survey on financing and growth of SMEs which was produced in 2011, we found that SMEs' main internal obstacles to growth are similar for both men and women. They are, in order of importance: maintaining cash flow, time management, recruiting and retaining employees, managing debt levels, lack of monitoring of business operations to make improvements, and lack of knowledge about competitors and market trends.

Because our financing options are flexible and our capital is more patient than other financial institutions', we help entrepreneurs manage their cash flow and their debts. We partner with small and medium-sized enterprises to ensure they succeed. Our financing options are adjusted to their needs and we accompany them during hard times. We help them find solutions to their challenges when required and we help them grow their businesses.

Another tangible example of how we help SMEs innovate is our involvement in digital Canada 150, the government's comprehensive approach to ensuring that Canada can take full advantage of the opportunities of the digital age. BDC will allocate an additional \$200 million under this initiative to support small and medium-sized businesses with digital technology adoption. It will also invest an additional \$300 million in venture capital for companies in the information and communications technologies sector.

In addition, BDC helps small and medium-sized enterprises address most other challenges through our affordable consulting services. We help guide them towards decisions that are going to really boost their productivity to help the businesses become more competitive. Our financing can support the implementation of the advice that we provide to them as well.

As you just heard, SMEs are the lifeblood of the Canadian economy. They represent nearly 70% of the Canadian private labour force. In 2011 they accounted for 27% of Canada's GDP and provided jobs to eight million Canadians.

• (1555)

Women-owned SMEs are defined as those businesses in which women own 50% or more. In the economy overall in 2011 they represented about one-third of the SMEs. That proportion has been relatively stable over time. SMEs owned by women tend to be smaller. Someone already mentioned that 33% of firms ranging from 1 to 99 employees are owned by women. When you increase that to firms from 100 to 499 employees, that decreases to approximately 17%, so that's quite a drop.

In 2013, more than 27% of BDC's client businesses were majority owned by women or equally by men and women. It's difficult to say why the BDC number is below the national average for enterprises owned or co-owned by women. One explanation would be that BDC has a greater exposure to manufacturing, where there is a greater concentration of male entrepreneurs.

In sectors or industries where there are more women, the BDC share of women entrepreneurs is higher. For example, 41% of the businesses backed by BDC in the tourism sector were owned or co-owned by women, and the corresponding number for retail is 37%.

On average, the BDC loan provided to women-owned businesses is \$460,000, which is approximately \$200,000 below our overall average outstanding loan of \$650,000. This finding reflects the smaller average size of women-owned firms. In 2011, for example, female-only ownership accounted for 4% of medium-sized firms, while male-only ownership accounted for 66% of medium-owned firms.

Turning to programming for women, the Government of Canada's offering in support of SMEs is largely gender neutral. This is to say, with important exceptions, it is based on SME programs of general application to businesses and entrepreneurs. Overall, BDC has also followed this approach. However, from senior executives in BDC to account managers, many BDC employees are reaching out to this market and are involved in grassroots initiatives to encourage and support women in business. For example, I recently spoke at a chamber of commerce where we addressed women in business and the importance of partnerships and building their network, so we're involved in that.

BDC has been active in the field of entrepreneurship. We have in the past offered financial and related services to meet specific needs identified for women entrepreneurs. This offer has included group training, individual consulting sessions, and mentoring. However, as the market evolved and other players such as women's peer-to-peer network organizations came into play, BDC grew less active in specific offerings to women entrepreneurs. This evolution is consistent with the complementary role we are mandated to play.

Looking forward, a key avenue to enhance support to women entrepreneurs could be through increased focus on sectors where they naturally converge.

In conclusion, I want to emphasize that BDC is proud to have a very strong relationship with thousands of women entrepreneurs whom we call clients. Should the standing committee have any suggestions on how we might better address this sector, we would certainly be very interested to hear from you.

Thank you. I'll hand it over to Julia.

•(1600)

**The Chair:** Ms. Fournier, you have about two and a half minutes.

**Ms. Julia Fournier (President and Chief Executive Officer, HCMWorks Inc., Business Development Bank of Canada):** Distinguished members of Parliament, thank you, and BDC, for allowing me to be here today.

[Translation]

It is an honour to have the opportunity to speak to you about my business experience with BDC as a woman entrepreneur.

[English]

I will begin by telling you about my businesses. I will then explain how BDC has made a difference in the way it has supported the growth of my businesses, and will finish by making a personal suggestion as to how the government could consider helping entrepreneurs going forward.

HCMWorks, established in 2005, specializes in the provision of consulting services primarily around the supply and ongoing management of contingent and third party labour costs, which also include organizations and IT services, for example CGI, and consulting services, for example, Accenture.

The clients that HCM supports spend millions of dollars in contingent and third party labour, from \$100 million to as high as \$3 billion. These include companies like Bell, National Bank, and Banque Laurentienne. Our teams help our customers reduce their supply base, which leads to fewer vendors, lower prices, and significantly reduces third party costs. The average percentages saved per year working with HCM ranges from 10% to 18% across as many as 1,000 suppliers per client supported.

HCM is a 2014 finalist as the top procurement global provider and service provider through procurement leaders, and is a member of WEConnect, an organization that delivers certification and support to connect women business owners with the growing global demand for diverse and innovative suppliers.

Payment Services Corporation is a company established in 2007 that specializes in the ongoing management of independent contractors and 1099 supply in Canada and the U.S. The companies that PSC supports spend in some instances more than \$50 million a year on independent contractors that provide as little as 10 hours to as many as 200 per year in services to our clients.

The management of the availability of those resources, as well as contracts, contract management, and rate card management cost companies many millions above the should-be costs. That motivates our clients to outsource the management of these transactions and resources. PSC is the largest provider of IC billing and employer of record services in Canada, with over \$100 million in annual revenue.

[Translation]

**The Chair:** Ms. Fournier—

[English]

**Ms. Julia Fournier:** I'm finished.

[Translation]

**The Chair:** We have the text of your presentation. We will translate it later and distribute it to the members, but I would invite them to also ask questions on the two points that Ms. Fournier did not have time to talk about.

**Ms. Julia Fournier:** Yes.

**The Chair:** Thank you.

We now will hear from a representative of the last group, the Social Sciences and Humanities Research Council of Canada. You have 10 minutes.

**Ms. Michèle Boutin (Executive Director, Canada Research Chairs Program, Social Sciences and Humanities Research Council of Canada):** Thank you very much.

[English]

On behalf of the Social Sciences and Humanities Research Council, or SSHRC, thank you for inviting me to appear before the committee today.

SSHRC is Canada's federal agency to promote and support post-secondary research and research training in the humanities and social sciences, research that builds knowledge about people in the past and present with a view toward creating a better future.

•(1605)

[Translation]

SSHRC-funded research supports deep inquiry into the human condition in all its complexity and diversity, contributing to breakthrough insights into persistent social, cultural, technological, environmental and economic challenges. By investing in scholarships, fellowships and research training, SSHRC helps develop Canada's best and brightest scholars and researchers into future leaders. It enables the highest levels of research excellence, and facilitates knowledge-sharing and collaboration across research disciplines, post-secondary institutions and all sectors of society.

[English]

With regard to the committee's study on economic leadership and prosperity of Canadian women, I would like to highlight our recent efforts in the context of two programs that SSHRC administers on behalf of the three granting agencies. Those two programs are the Canada research chairs and the Canada excellence research chairs programs, where we face issues similar to the lower proportion of women entrepreneurs on the research side.

Since its inception in 2000, the Canada research chairs program, CRC, has enabled universities to attract and retain top scientists and scholars from Canada and abroad, to conduct cutting-edge research, and to train and mentor the next generation of highly skilled Canadians. The Canada research chairs program has ongoing expenditures of about \$265 million a year to establish 2,000 professorships across Canada.

[Translation]

The Canada Excellence Research Chairs Program awards universities up to \$10 million over seven years to support ambitious research programs at Canadian universities.

[English]

There have been concerns in both chairs programs regarding the number of female researchers nominated by institutions. In the early days of the first program, the CRC program, the proportion of female nominees was lower than their respective proportion among Canadian university faculties. In the case of the more recent Canada excellence research chairs, CERC, program, all the nominees put forward for the 19 inaugural positions were male. So a number of initiatives were subsequently implemented to ensure more representative nomination processes.

For the Canada research chairs, I'm just going to mention a couple of examples. We collect and monitor voluntary self-identification of designated equity group status for nominees and chair recipients. We maintain direct outreach and education with post-secondary institutions to establish equity targets. We have launched an annual process in which one university is publicly recognized each year for exemplary equity practices in recruiting, nominating, and appointing Canada research chairs.

[Translation]

For its part, the Canada Excellence Research Chairs Program is proactively promoting exemplary equity practices. In its second competition, the CERC program has taken several steps towards this end. We require universities to report on their recruitment processes and outreach efforts. We have added the quality of the recruitment process used by the institution to recruit their nominees as one of the selection criteria. We ensure that expert opinion on equity is gathered during the review and selection process. We also provide recruitment best practices to universities.

[English]

The results of all these actions indicate the situation is improving. The percentage of Canada research chairs awarded to women has almost doubled, from 14% in 2000 to 26% in 2014, and in the latest announcement just four weeks ago, 29% of all chair holders were women.

Now I'd like to introduce two SSHRC-funded scholars whose research and expertise provide important insight on this issue. I offer SSHRC's assistance in finding additional experts if you need them.

First is Dr. Alison M. Konrad, chair in women in management at Western University's Ivey School of Business. Dr. Konrad's research interests centre on gender diversity in organizations. She has produced award-winning papers on gender effects on earnings, affirmative action programs, and gender differences in job attribute preferences.

Next is Dr. Catherine Elliott, assistant professor at the University of Ottawa Telfer School of Management. Together with colleague Joanne Leck, Dr. Elliott studies the challenges faced by women, visible minorities, immigrants, disabled persons, and aboriginal people in advancing to senior positions in the workplace.

Over to them.

**The Chair:** Dr. Konrad.

**Dr. Alison M. Konrad (Professor, Ivey Business School, University of Western Ontario, Social Sciences and Humanities Research Council of Canada):** Good afternoon and thank you.

I'd like to begin my remarks by emphasizing that there is a substantial amount of evidence showing that women who are interested in business are equally ambitious as their male counterparts and equally likely to desire advancement to top leadership positions, but several elements limit women's career progress compared to their male counterparts of equal ability and motivation. I will speak about two of the most important factors: first, unconscious automatic biases against women in leadership; and second, rigid systems of career progression.

Unconscious and unintended automatic biases are pervasive in social life. With computer-based tools, psychologists have documented that people respond quickly when asked to pair women with family and men with career. When asked to pair women with career and men with family, people are substantially slower. These response latencies demonstrate that in the structure of our cognition we show an automatic bias linking men with career and women with family, regardless of our intentions. This test has been run on tens of thousands of people, and the result is highly robust. One of the impacts on women's careers is that people are more likely to associate men with success and women with failure in a leadership position.

In addition, people react in biased ways to women during negotiations. A review of 272 independent studies showed that both women and men are more likely to cooperate with a man than with a woman in negotiations. The impact is that women receive poorer material outcomes from negotiations than men do. Furthermore, women suffer social consequences when they negotiate. People rate them as less nice, more demanding, and are less likely to want to work for women leaders who negotiate. Men do not suffer these social penalties.

Beyond automatic gender biases, rigid systems of career progression limit women's opportunities to lead. While the data suggest that the glass ceiling is cracking, there is evidence of a more damaging mid-level bottleneck in career progress. The mid-level bottleneck occurs for highly qualified, university-educated professionals who have moved past the entry level. At this critical stage, women are significantly less likely to be promoted than men. This career stage occurs when people are in their thirties and many have young children in the home. While some Canadian organizations—

•(1610)

**The Chair:** Dr. Konrad, thank you very much. We already have material that we will be able to expand on during the period for questions. Thank you very much.

Dr. Elliott, for two and a half minutes.

**Dr. Catherine Elliott (Assistant Professor, Telfer School of Management, University of Ottawa, Social Sciences and Humanities Research Council of Canada):** I trust you'll cut me off when I get to the right place. Thank you.

Just to add to what Dr. Konrad said, what I want to speak about today is the need for this study. What I haven't seen recently in the last decade is a large-scale national study and research program on this topic, this at a time when women have retained some ownership in almost half of Canada's small businesses. What is notable is that the majority of female-owned firms are significantly smaller and less likely to grow than those of their male counterparts, even when we control for other salient factors such as sector, management experience, and age of firm. We really don't know why this is the case. This reflects an untapped source of economic opportunity. The Taskforce for Women's Business Growth reports that a 20% in total revenues growth among majority female-owned enterprises would contribute an additional \$2 billion per annum to the Canadian economy.

What else did women business owners tell us? They told us that Canadian women are seeking more information about developing new markets and growing globally, and on how best to adopt technology and strategies to grow their firms. To inform these questions, it's unlikely that answers will come from analysis of secondary data. We feel that we need more multi-faceted models of inquiry, new diagnostics, and new perspectives. Here are two examples of how small-scale studies can inform policy and programs.

Our research has found that women's enterprise centres have a significant impact on the performance of their clients' firms. Women value women-centred programming, such as, for example, the ACOA-funded centres that we heard about, for many reasons. Along with the ABCs of business start-up and planning, they appreciate the opportunity to strengthen networks with other women business owners, build community, and better identify new markets, products, and services specifically targeted at women. This is how many are growing their businesses through these women-to-women types of businesses. Certainly, in post-secondary education institutions we could also learn much from how these enterprise centres educate and train young entrepreneurs.

Another example is in the area of women's leadership attributes. We found that many women do not relate to the stereotypical language and images of the entrepreneurs as captains of industry. We see this played out in how women view innovation. They may describe themselves as creative problem-solvers, and yet they don't necessarily self-identify as innovators.

**The Chair:** Thank you very much.

[Translation]

We will now proceed to questions from members.

Mrs. Truppe, you have the floor for seven minutes.

**Mrs. Djaouida Sellah (Saint-Bruno—Saint-Hubert, NDP):** Excuse me, please.

•(1615)

**The Chair:** Do you have a question, Mrs. Sellah?

**Mrs. Djaouida Sellah:** Can you tell me where the documents are that we can use to formulate our questions, since we have nothing in front of us? Some of the witnesses were interrupted because we were supposed to have the documents to be able to prepare questions. Even if the documents are in English, it would be helpful if we could have them ahead of time, so that this does not happen again.

**The Chair:** As soon as the documents are available in both languages, they are automatically distributed to committee members. When they are available in only one of the two official languages, they are not distributed.

As I mentioned, Mrs. Sellah, given that there was so much information and that some of the documents had not yet been translated before our meeting, we will have them translated and they will be distributed to committee members at a later date so they can refer to them.

For now, however, you will have to ask questions based on the oral testimony given. Does that answer your question?

**Mrs. Djaouida Sellah:** Yes, but I find it unfortunate that we did not have time to hear the last three testimonies.

**The Chair:** As you know, I had an extremely difficult task, since I too was listening attentively. Given that Ms. Fournier and a few of the witnesses had already mentioned some points and did not have time to elaborate on them, I would invite you to ask questions that give them the opportunity to tell us more.

We will begin with Mrs. Truppe, who has the floor for seven minutes.

[English]

**Mrs. Susan Truppe (London North Centre, CPC):** I'd like to welcome everyone. I think this is the largest group we've had, certainly in the last year and even in the last study we've done. I'll get right to it, because I have so many questions that I want to ask.

I'll start with Dr. Konrad. Welcome. The business school is in my riding of London North Centre. I haven't had the opportunity to meet you, so it's nice to meet you.

I think you said there are a lot of people who associate a lot of unconscious biases against women, that men are associated with success and women with failure. How do you think we could change that mindset?

**Dr. Alison M. Konrad:** Changing those kinds of mindsets is possible. It's been demonstrated that if people are presented with positive images of successful women, that will help people to have a positive association between women and leadership success. So, having more women in responsible positions, more women MPs, more women heads of universities, and more women on boards of directors, and having those women available in media and other events linking to younger women will help young women see themselves in those roles. It does make a difference. That has been demonstrated.

**Mrs. Susan Truppe:** I agree with that because, if they keep seeing men in certain roles and they're not seeing women, then they're not growing up thinking they can do that job, too. I do think that's very important.

I know you serve on several boards. I think one of them is the Women's Executive Network. Is that correct? Do you serve on that still?

**Dr. Alison M. Konrad:** I do not.

**Mrs. Susan Truppe:** You don't.

**Dr. Alison M. Konrad:** I was on the advisory board for a few years, and I did have the honour of selecting Canada's top 100 most powerful women for a couple of years, as well. That was a wonderful experience.

**Mrs. Susan Truppe:** Yes, I bet it was.

What kind of support do networks like the Women's Executive Network offer women in business? Why would it be important to women's prosperity and success?

**Dr. Alison M. Konrad:** The Women's Executive Network, WXN, provides several types of support.

One type is the networking events, so that women business leaders can connect with each other, hence building client-customer relationships as well as mentoring and sponsorship relationships with each other, both of which have been demonstrated to be essential for business growth and for women's career growth.

Another service they provide is board readiness training and other types of business skill training for women, so that women who wish to change careers, for example, or to return to their career after some time with family are able to have a quicker on-ramp back to the career or into a new career.

Those are important things, and so is the recognition they provide. The recognition of Canada's top 100 also puts those images forward where people can say that, yes, women are effective and powerful leaders in Canada.

**Mrs. Susan Truppe:** Right, thank you.

We feel that mentorship is very important as well. In your opinion, are there a lot of opportunities for women to mentor other women, or do you find that difficult? Are they being mentored?

• (1620)

**Dr. Alison M. Konrad:** I find that there are lots of opportunities for women to mentor other women. Here at Ivey, I teach a class in women in leadership with women who are in their early twenties. I find that our Ivey alums are very interested in connecting with the students. Each of the students in my class—I tend to have 70 students each year—connects with two or three Ivey alums. We make connections very formally that way with 200 alums.

Really I find that senior leaders are very interested in this field. They know that talent is scarce and that they have to compete for it, so if they can make an earlier connection with our highly qualified young women during their university years, they jump on the opportunity to do so. I know that the young women learn a lot from it and they really appreciate it.

**Mrs. Susan Truppe:** Thank you.

The next question is for Madam Gale.

We're looking, as we mentioned earlier, to increase economic prosperity and leadership for women. Would you say that offering finance and advice encourages more women to enter the business world? I'm kind of curious. Is it difficult for women to get funds? Is it any different from men? Is it more difficult or easier for men to get funds or financial help from the bank than it is for women?

**Ms. Gina Gale:** Certainly, what we're seeing is that the external challenges are similar for both men and women. According to a Statistics Canada survey on small and medium-sized enterprises, it states that the requests and approval rates are similar for both men and women. I don't have that information from the BDC perspective, but I would assume that it is in line with that.

**Mrs. Susan Truppe:** I don't know how quick of an answer you can give to this, but generally, what are the main things you look for in order to finance a small business if someone doesn't have any experience but they have this great idea in their mind?

**Ms. Gina Gale:** There are usually four things that I think I learned on my first day with the bank 15 years ago. We always look at the management, the earnings, security, and investment.

We look at the management, whether it's a female or male applicant, in terms of what their expertise is, where they come from, what they are bringing to the table. We look at the past earnings of the business, or the potential earnings if it's a start-up. We look at whether or not there's tangible security. What do we have there? We look at their investments, what they are bringing to the table. We look at those four things all of the time.

**Mrs. Susan Truppe:** Thank you. That's helpful.

My other question would be for Julia.

Julia, I know you didn't have very long to speak, so I just wanted to find out how long you've been an entrepreneur.

**Ms. Julia Fournier:** Well, I would say I've owned two companies since 2005. I'm a bit of an entrepreneur by nature though. I think we're a little bit of a different breed, right?

**Mrs. Susan Truppe:** Had you started your business before you went to the bank, or was it brand new, and you said, "I have this great idea"? How difficult was it for you to get money?

**Ms. Julia Fournier:** Well the reason I went to the bank was I was buying out my partner, who was also U.S. based and owned 50% of the business. The company was, at that time, about five years old, I guess. I went to the bank actually in conjunction with RBC. RBC and I went to BDC together with the goal that I would buy out my U.S. equal partner at the time, which was probably about a year and a half ago, now.

**Mrs. Susan Truppe:** What was the help that you received?

**Ms. Julia Fournier:** BDC ultimately gave a percentage of funds, as did RBC. RBC increased our line to support the transaction and ultimately enabled me to buy him out completely.

**Mrs. Susan Truppe:** Great, thank you.

Am I okay?

**The Chair:** Yes, I just owed a few seconds to Ms. Fournier, so that's why.

Thank you very much.

Ms. Ashton, for seven minutes, please.

**Ms. Niki Ashton (Churchill, NDP):** Thank you to all of our witnesses for coming in today, and particularly to a woman who is making it in the business world. We're very fortunate to hear about your work directly at the beginning of our study.

Of course our study is focused both on women who succeed, but also on the barriers that too many women face and which in fact prevent them from succeeding. We realize there are definite regional realities depending on where people are in the country and the kinds of opportunities they have ahead of them. I particularly appreciate having ACOA here to speak to us about their work in Atlantic Canada.

I know that in the latest budget bill the Conservative government announced that it was eliminating the Enterprise Cape Breton Corporation, which administers the women in business initiative in Cape Breton, which we know is an area where there is very high unemployment. This elimination is in addition to the cuts of nearly one-third of ACOA's budget over the last number of years.

I'm wondering if you can speak to us about the tangible ways in which these cuts to programs in terms of Enterprise Cape Breton but also more broadly, could hurt women?

• (1625)

**Mr. Daryell Nowlan:** Thanks for the question.

As we said, Minister Moore has spoken on this issue a number of times. Our intention with respect to the transition from Enterprise Cape Breton into ACOA's regular programming is to maintain business as usual. The kinds of things that we're doing, for example, with the Centre for Women in Business in Cape Breton, is very similar to what we're doing in the other Atlantic provinces. Those kinds of things would be the kinds of things we would see continue indefinitely. We recognize that those kinds of projects are important in all parts of Atlantic Canada. We will be working to continue those same kinds of efforts.

**Ms. Niki Ashton:** For sure. We understand that the CEO is under investigation and that's caused a real gap in terms of the kind of programming that did exist. For us, it's very disconcerting that this is the situation and that ultimately women, and men, although our interest in this committee is women, would lose out.

I would like to speak more about ACOA's women in business initiatives. We've heard from people on the ground in Atlantic Canada who work with women who are facing tremendous barriers in terms of their economic prosperity. A lot of the women they work with have a serious need for skills training and access to well-paid jobs in a diversity of industries. We know that women who are in business oftentimes come from a certain background. Not all, but many do have a certain level of education and a certain access to resources. We know that ACOA's funding in this area is focused on women in business and entrepreneurs but perhaps may not have a definition or mandate that's wide enough to cover women who may not be in this category.

Is there room for ACOA to expand its narrow mandate to reach out to women who are interested in building their skills to be able to

one day open up a business? These are women who may not have the educational level or the skills level right now to do that.

**Mr. Daryell Nowlan:** The kinds of programs I spoke about with organizations like the Centre for Women in Business, Mount Saint Vincent University, the P.E.I. Women's Business Association, etc., really have a very broad reach in the kinds of women and the backgrounds that they have and bring to the table. For some of the very reasons that you mention, in terms of really needing access to mentorship programming—whether it's business networking or having women get together to discuss the challenges they might be facing; whether it's helping each other or having experts and other mentors help them to find the right pathway; whether it's government or private sector funding programs—that broad reach into the business community and into the region in general is going a long way towards addressing some of the challenges.

We have heard from women entrepreneurs and from some of the researchers about some of the challenges facing women. We really look to those kinds of organizations that are on the ground with women in their communities to really ascertain what the rights are that need addressing and how they can best respond. They're quite broad actually.

**Ms. Niki Ashton:** What we're hearing is that women of various classes and class distinction need to be recognized in terms of support for them to access opportunities in the training or business field. We're understanding that perhaps ACOA's mandate right now is too narrow to do that. I wanted to raise that with you.

Turning to the Business Development Bank, in 2002 the Prime Minister of Canada created the task force on women entrepreneurs to ascertain the contribution and needs of Canadian businesswomen, citing that it's very easy for government to develop a gender-biased policy that could benefit men, or worse, actually hurt women. One of the recommendations made by this task force to the Canadian public sector was to increase access to the social safety net, including child care, maternity, and paternity benefits.

We know that the government has scrapped plans for a national child care plan. From the perspective of the Business Development Bank and based on what you hear from women entrepreneurs that you work with, is child care an important issue? Is it something on which we need to see national action?

• (1630)

**Ms. Gina Gale:** From the bank's perspective, I'm not hearing that. Clients aren't telling me that is a concern of theirs. If I could speak personally to it, that would be a different thing, but from the bank's perspective, I'm not hearing that.

When I speak to entrepreneurs and ask them what their challenges are—and it's about the same for both men and women—it is access to financing. One of their biggest challenges is retaining and recruiting talent. But I'm not really hearing anything on the child care side of things, sorry.

**Ms. Niki Ashton:** Okay, that's great. Thank you very much for that.

I have a quick question for SSHRC. As a recipient myself of a master's, SSHRC, I am very thankful for the work you do for Canadian women, the support in research, but I'm wondering if perhaps you might be able to speak to the increased focus on business and finance funding that may perhaps be redirected. How many of the students who are being funded through SSHRC—

**The Chair:** I'm going to allow a very quick answer.

**Ms. Niki Ashton:** —are men versus women? I guess that is my question.

**Ms. Michèle Boutin:** The answer is probably going to be even quicker than you think. I'm not sure I understand the question, so I'd be happy to receive the question and provide an answer in writing.

**The Chair:** Very good, thank you very much.

Everybody is very accommodating.

We'll go to Ms. Ambler, for seven minutes.

**Mrs. Stella Ambler (Mississauga South, CPC):** Thank you to all of you for being here today and providing this wealth of information.

Dr. Konrad, I'd like to ask you about students and young women at an earlier age.

Do you think that young women are encouraged more than young men in the teenage years to pursue a liberal arts track in university as opposed to business courses or vocational studies?

**Dr. Alison M. Konrad:** There is clear evidence that, starting in high school, young women each year lose interest in science, technology, engineering, and math, relative to young men, and this makes it difficult at the university level for us to have equivalent numbers in our programs. There certainly could be substantially more encouragement for young women to retain their interest, and I know that direct interventions such as women role models coming into the classrooms, and also women mentors connected to young women in high school, women who are engineers themselves, who are business leaders themselves, help young women to get the message that they can do it, that the boys are not smarter than the girls, that this is not too hard for girls, that they are able to do this, and if they are interested, they should pursue it.

There is documented evidence that these kinds of personal connections help to retain the interest of young women. There needs to be more encouragement in that area.

**Mrs. Stella Ambler:** Thank you.

You mentioned that the glass ceiling is cracking. I was hoping that maybe you could clarify what that means, from your perspective.

**Dr. Alison M. Konrad:** That's an excellent question.

What I mean by the glass ceiling cracking is that once we look at the various highest levels of achievement, women who have made it through the mid-career bottleneck, who have somehow gotten through the phase where they have raised their young children and have still been promoted even though, at that mid-career phase, there is substantial and troubling promotion disparities between women and men, those few women who make it to that high level, at that point, are equally as likely to be promoted yet higher, as their male counterparts. I have seen multiple studies that have shown that.

It's really time for us to turn our attention to the mid-career phase in order to raise a feeder pool for women in leadership. At the very top levels there are good processes. There is careful, systematic, and thorough vetting of candidates, and when women are the best candidates, they are selected. When women are the best candidates in the mid-career level, we're still seeing problems, though. Even if we have women with very high qualifications, they are experiencing gender discrimination in promotion at mid-career.

• (1635)

**Mrs. Stella Ambler:** Thank you so much, Dr. Konrad.

My next question is for Ms. Gale from the BDC.

Ms. Gale, you mentioned that the average loan size for women is \$200,000 less than for businesses run by men. Would you say that is because women are less likely to take risks?

**Ms. Gina Gale:** No, I don't think I would say that, because a lot of the women entrepreneurs we have are coming into it from a start-up point of view, which is very high risk. I think it's mainly because of the type of industry they are in, as well as because they own smaller businesses. As I mentioned, I think, 4% are in medium-size businesses, between 100 and 499 employees. They have very small businesses compared to the male counterpart, so I think that is—

**Mrs. Stella Ambler:** So relatively the sizes of the loans are going to be smaller.

**Ms. Gina Gale:** Yes.

**Mrs. Stella Ambler:** Is there anything that can be done about that, from your perspective? Why is it that women are in tourism and retail and, in general, businesses that are smaller?

**Ms. Gina Gale:** That's a really tough question to answer, why they're in those. What we can do, if we look forward, is probably target those industries if we want to increase the women entrepreneurs in the Canadian economy. We could look at food and services—it's 41% of the economy—and BDC actually has 41% of those businesses. They're very dominant in food and beverage, wholesale, business services, those types of businesses. We could certainly target those more so as to increase that.

**Mrs. Stella Ambler:** You mentioned that the obstacles are the same for both men and women. You went over them quickly, and I heard them, but I guess I want to know which ones—or which one—you think are the most challenging for women in particular, and how BDC helps women address that obstacle or those obstacles.

**Ms. Gina Gale:** There are a few that I went through and they were similar for both men and women. We talked about maintaining cash flow, time management, and those are the ones you're speaking of.

Really, I think the biggest one that BDC could help with, as I said, is maintaining the cash flow and the debt levels through our financing services.

**Mrs. Stella Ambler:** That's not—

**Ms. Gina Gale:** —particular to women.

**Mrs. Stella Ambler:** So you're saying essentially that the challenges are the same.

**Ms. Gina Gale:** I'm saying the challenge is the same, yes. Often I do meet with a lot of clients, men and women, and I ask them what they are seeing. The two things they're coming back with are access to financing, and recruiting and retaining talent. It's the same for men and women.

**Mrs. Stella Ambler:** Thank you.

**Ms. Gina Gale:** One of the challenges women are facing is the work-life balance in terms of that, as well.

**Mrs. Stella Ambler:** Well, I think we can all sympathize with that.

**Ms. Gina Gale:** Thank you.

**Mrs. Stella Ambler:** Mr. Nowlan, how does a co-op measure success in its programs? In other words, what kind of results are you looking for?

**Mr. Daryell Nowlan:** There's a variety of ways we do that. Obviously, we measure our programming in general on a macro level, but when we do a particular initiative, such as a training session or taking a group of entrepreneurs on a trade mission, there's actual follow-up to say what came out of that for them.

We know we're getting a lot of success from the things we've done. For example, I talked a little bit about some of the things we do with international business with WEConnect, taking women on trade missions in the United States. There are some very specific tangible results from that—

**Mrs. Stella Ambler:** Increased sales.

**Mr. Daryell Nowlan:** There are increased sales and deals are cut, where deals are signed—with Walmart, as a specific example of one entrepreneur—with major corporations. They've actually signed contracts, although there may not be a sale immediately—

[*Translation*]

**The Chair:** Thank you.

[*English*]

**Mr. Daryell Nowlan:** —but there's a commitment to purchase.

[*Translation*]

**The Chair:** Thank you very much, Mr. Nowlan and Mrs. Ambler

The floor now goes to Ms. Duncan, for seven minutes.

[*English*]

**Ms. Kirsty Duncan (Etobicoke North, Lib.):** Thank you to all of you.

This has been really interesting. We appreciate your expertise. I'm going to begin with my questions, but I hope I get time to come back to Dr. Boutin.

I'd like to talk about the prosperity of women who work in STEM fields, science, technology, engineering, and math fields, and the fact that they make about one-third more than women in non-STEM fields, and that the STEM workforce is expected to grow by about 20% over the rest of the decade. I hope to get back to that.

I'm going to begin with Dr. Elliott, and I'm going to go ask all of you for short answers.

What are the three greatest challenges women face? For each challenge, you could give the recommendation that you would like to see this committee implement, please.

Dr. Elliott.

• (1640)

**Dr. Catherine Elliott:** Wow, recommend to this committee, how big is that? But I do get to go first, so that's good, I guess.

**Ms. Kirsty Duncan:** Yes, after that they can't use the same ones.

**Dr. Catherine Elliott:** Yes, I have my women's entrepreneur hat on right now, for some reason.

When it comes to entrepreneurship, I think women have some issues around, shall we call it social capital. This is related to networking and needing to develop social capital beyond just relatives and friends. They've shown through research that it tends to be a bit more focused on a close group of connections, so they need to expand that out to more professional networks and associations, etc.

**Ms. Kirsty Duncan:** What would be the recommendation to the committee, to government, to help women do that?

**Dr. Catherine Elliott:** One recommendation I would have is to establish more women's enterprise centres across the country. We have an eastern presence, and we have a western presence, but we have nothing in the middle.

**Ms. Kirsty Duncan:** That's very helpful. Thank you.

You have said to expand social capital, and a recommendation to increase the enterprise centres.

**Dr. Catherine Elliott:** Women-focused ones in particular, because I think there is an additional benefit for women to go to women-focused enterprise centres. The ones who we spoke to have indicated there was additional value to having that particular focus.

**Ms. Kirsty Duncan:** I really appreciate that. Do you have two other challenges, and two recommendations you would like to give us?

**Dr. Catherine Elliott:** In terms of how we get to it, we need more role models, which Dr. Konrad also mentioned. We need more role models and mentors who can be sponsors within a corporate environment in particular, so not just mentors who can provide psychosocial support, but also sponsors who can provide career support; in other words, make sure women think about how they can progress to leadership levels within the organization.

How do we get there? That's the good question.

Related to the entrepreneurship domain, I think attached to the women's enterprise centres we could have a national mentoring strategy as well for women entrepreneurs.

**Ms. Kirsty Duncan:** I appreciate that.

You mentioned earlier that we haven't had a national study. Would you like to make a recommendation about that?

**Dr. Catherine Elliott:** Absolutely. Yes. Thank you.

**Ms. Kirsty Duncan:** What would be the specific recommendation?

**Dr. Catherine Elliott:** In terms of this topic we're looking at today, which is women's prosperity and economic leadership, it can take a pretty broad brush there and do a focus on women.

We have some data we've collected through StatsCan, Industry Canada, and all different places, but it would be nice to be able to tease out specific gender focus on everything.

**Ms. Kirsty Duncan:** So you would like that national study with gender-specific data. Thank you.

Ms. Gale, can you give us the three greatest challenges you have seen? You've already mentioned access to financing, recruiting, and work-life balance.

Would there be recommendations you would like to make?

**Ms. Gina Gale:** On those? I think I'm going to have to get back to you on that one. I'd like to give that some more thought, because I think that's a very important point.

**Ms. Kirsty Duncan:** That's fair enough.

Dr. Konrad, what are your three biggest challenges, and three recommendations you would like to make to the committee, please?

**Dr. Alison M. Konrad:** I would agree that work-life balance is one of the biggest challenges. Young women today are less willing to sacrifice family for career, so it's going to be more important that senior leadership positions be structured so that senior leaders at the very top of business firms can be present for their families.

I've talked to senior women who have said, in thinking about it, that they could job share. These are EVPs, executive vice-presidents.

What this committee could do is identify some best practice models. I know there are companies that have part-time management positions so that ambitious professionals can, for several years, be very present for their families but still move up in the career based on the quality of their work rather than the quantity of face time in the workplace. This kind of breaking down the rigid career structure is going to be critically important.

I think what this committee could do is hold forth a few best practice models, and encourage business to go in this direction.

●(1645)

**Ms. Kirsty Duncan:** So on work-life balance the recommendation is to provide the best practices to look at how you break down the models.

**Dr. Alison M. Konrad:** Yes, and we know that these kinds of flexibility options move more women into leadership positions, and they are beneficial for careers of parents, so it's a fair as well as an effective way of moving women into more leadership.

**Ms. Kirsty Duncan:** Is there another challenge and another recommendation you would like to mention to the committee, please?

**Dr. Alison M. Konrad:** I would say the image of women in leadership needs to be made positive. As many positive images of women in leadership as can be put out into the public consciousness is very essential for creating a more positive reaction.

Women are still not quite 50% of our students in our business school, and there is no need for that. There is so much desire for female talent in all areas of business, so encouraging young women....

**Ms. Kirsty Duncan:** What would you recommend?

**The Chair:** Thank you very much, both of you. You've been great.

Let's go to Ms. Crockatt, for five minutes, please.

**Ms. Joan Crockatt (Calgary Centre, CPC):** I was really captivated, and I'm stealing the thunder of my colleague here, who at the same time was noticing the stat about one in four female entrepreneurs in Canada not having been born here. I'm wondering what you've noticed about the entrepreneurial nature of our immigrant women that we could learn from and that we could perhaps engender in Canadians who were born here.

**Ms. Shereen Benzvy Miller:** Probably the people who are focused more on sociology would be able to give you the answer to the second part of that question, which is what we could do to actually create that dynamic within our own culture.

I do think that when people immigrate they look at the opportunities that are available to them, for example, government programs that can help with financing. BDC's programs, for example, or the targeted regional programs that ACOA or most regional development agencies have, partner with the various immigration welcoming groups to help entrepreneurs of all sectors, including entrepreneurs from foreign jurisdictions, to actually find their way into entrepreneurship in Canada. Also, people do come with various high-level degrees and expertise from other jurisdictions, which they then want to apply in entrepreneurial settings here in Canada, in engineering and other fields.

We find they bring that with them when they come here, so it isn't necessarily something specific to having been born elsewhere. It's just interesting that in Canada we are encouraging women from all kinds of backgrounds to apply themselves in this area.

One of the interesting statistics that came to me in preparation for this was that the share of female majority-owned firm owners who are over the age of 65 has nearly doubled in the last four years. That's another statistic that's of interest, because women are tending to start businesses later and are actually interested in pursuing entrepreneurship later in life.

One of the things we can do when we look at an entrepreneurship strategy for women is to look at how we can encourage women in all different stages of life, for instance, ones who may be free of the child care burden because the kids have left the household, to actually pursue entrepreneurship and not create artificial barriers based on age or age limitations.

●(1650)

**Ms. Joan Crockatt:** Maybe I could ask the same question to the entrepreneur who is here.

You made a comment that I thought was fascinating, that entrepreneurs are a bit of a different breed. What is that breed? What's the royal jelly? What do you think you need to see in other women? What's the spark you had that got you into business?

**Ms. Julia Fournier:** I can speak about myself uniquely. I'm a twin, and my twin was very successful at a very early age, a principal dancer with the National Ballet of Canada. I think that kind of propelled me to be as successful as I could be fairly quickly.

I was always a salesperson, probably from about the age of 16 or 17, in retail. That was my thing. I think as a result, I understood revenue; I understood profit; I understood a profit and loss statement; I understood different aspects of business. I think that's kind of the foundation of business: really top-line revenue, and subsequently, profitability.

**Ms. Joan Crockatt:** This is interesting, because I'm a twin too. Did being a twin make you feel you were competitive, and other girls don't have that same opportunity?

**Ms. Julia Fournier:** I have twins. I'm also a single mother of twins. So there you go.

**Ms. Joan Crockatt:** Is there something about competitiveness that we need to learn? What would you put that down to?

**Ms. Julia Fournier:** I think there is a dynamic with twins, honestly. Baby A and baby B; you probably know it. I'm a baby A, and I have a baby A, and I can see that competitive nature in my twins.

I think if you're an entrepreneur you're probably more competitive than most, which means that if you're skiing you want to win, and if you are doing certain things, even if you're not competing, you want to cross the finish line first. I think there is a big dynamic associated with that with entrepreneurs. I see that every day. You're in business to win revenue and ultimately win business.

I just want to say one more thing, because I don't want to lose the opportunity to say it. I want you guys to look at the Minority Business Development Agency in the U.S., and I also want to give you a little story with respect to my experience.

I have two competitors in the Canadian market that are actually U.S.-owned enterprises, 100% male-owned enterprises, that are providing exclusive services to three major banks, fortunately one of which is not BDC and another is not Laurentian Bank and not National Bank.

**Voices:** Oh, oh!

**Ms. Julia Fournier:** I say that because I think one of the things that I would really like to see you help major organizations in Canada with is buying Canadian, first and foremost.

Eleven per cent board representation in the Canadian market—

**The Chair:** Thank you.

**Ms. Julia Fournier:** —for companies owned on the TSX is too low.

**The Chair:** Thank you very much.

We got the point and that was a very important point to make.

**Ms. Julia Fournier:** Good, excellent.

**The Chair:** Ms. Ashton, go ahead for five minutes, please.

**Ms. Niki Ashton:** Madam Chair, I'll be splitting my time with my colleague Ms. Sellah.

I just wanted to put on the record, and perhaps I didn't make it clear, that the report I was raising was actually a BDC report from 2004 called "Best Practices for Women Entrepreneurs in Canada". Child care was something that was outlined as being necessary, and it's something that we hear about time and time again from women, so I certainly wanted to clarify the record on that front.

In terms of SSHRC, I just want to finish my question. I realize it was at the very end of my time.

A number of years ago, we were very concerned about the earmarking of funds by the Government of Canada for business-related studies in particular, which was a departure from previous ways that SSHRC had stated its funding. There's no question that for many women, innovation and leadership are gained through the schools of management and finance and business, but these are also overwhelmingly male schools. I'm wondering, with regard to the research funding that SSHRC gives, whether it's to students or to professors or to research chairs in those schools, whether you have a gender breakdown of who that funding is going to.

**Ms. Michèle Boutin:** That's a good question. I don't have the numbers off the top of my head for all SSHRC funding.

I manage the Canada research chairs program, so I can talk about those numbers. We do have the funding broken down by gender and by disciplines and subdisciplines. I could provide the numbers, but my sense from anecdotal evidence is that the proportion of female chairholders in the management disciplines is equivalent to their proportion as faculty members, and it is one of the highest in all disciplines.

• (1655)

**Ms. Niki Ashton:** Great. If you had those numbers in terms of chairs as well as professors and students—

**Ms. Michèle Boutin:** Yes.

**Ms. Niki Ashton:** —in those fields, that would be great. Thank you.

**The Chair:** Thank you.

[Translation]

Over to Mrs. Sellah.

**Mrs. Djaouida Sellah:** How much time do I have left, Madam Chair?

**The Chair:** You have almost three minutes. Go ahead.

**Mrs. Djaouida Sellah:** Can you add that to my turn?

**The Chair:** It is your turn. I will add 10 seconds.

**Mrs. Djaouida Sellah:** Thank you, Madam Chair.

My question is for Ms. Benzvy Miller.

In 2005, the OECD conducted a study on the labour force participation of women. That study found that public assistance to help with child care tended to increase the participation of women. I assume that this is still the case.

I have friends who are young female entrepreneurs who are highly educated and have started small businesses. They have told me that they find it really difficult to achieve a good work-life balance. The same problem has been noted among young women who want to enter politics.

I would like to know if the Department of Industry has introduced any measures to help women entrepreneurs with child care. Is there a national strategy in that area?

**Ms. Shereen Benzvy Miller:** The short answer is no. I don't know of any such program at this time. If there were such a program, it would not necessarily fall under the Department of Industry, since we don't offer those kinds of direct assistance programs.

[English]

Do you know, John, if there was one?

[Translation]

No, there isn't.

John was there before I arrived. I have been with the Department of Industry since last summer. I don't think there has ever been one in the history of the department.

**Mrs. Djaouida Sellah:** Although I was not able to get Ms. Fournier's document, I did a little research of my own in the Distinctive Women magazine. I learned that you began working from home, while caring for your young twins.

Would you not agree that developing child care programs would allow women to be more successful faster and easier in their chosen career?

**Ms. Julia Fournier:** May I respond in English?

[English]

**Mrs. Djaouida Sellah:** No problem.

**Ms. Julia Fournier:** When I had my children it was incredibly difficult, and that's one of the reasons that I started a business. That's one of the reasons that I needed to start a business. If my children were sick, not going to an office wasn't too tolerated in business, and I knew I was being disadvantaged as a result. My kids were probably three and four and running around on the floor, and I was working on my laptop at the time. I was living in Quebec and there was really no available day care, even though there was a subsidy of \$5.00 a day, or something to that effect. There was nothing available at the time. So I struggled with it from the moment they were born until they were in grade 1.

[Translation]

**The Chair:** Thank you very much.

We now go to Ms. Young, who has five minutes.

[English]

**Ms. Wai Young (Vancouver South, CPC):** Thank you so much for being here today.

I really regret the limited amount of time that we have. Certainly, it would be my request that we perhaps bring some of you back at some future point in time in this study, because I know that you have a wealth of information to share with us and we'd like to capture that.

My comments are going to be based primarily on digging a little bit deeper in terms of what you've already provided, and to ask you also to perhaps provide us with some written comments after some reflection after today. We are open to that, and of course accept comments and thoughts or research, any of those things. If you are twiggled by anything today in terms of what we've been talking about, please feel free to do that.

Given how much our demographics in Canada have changed, I would like to ask each of you to do some thinking around immigrants and newcomers to Canada. What has changed in the last 10 years? Our country's demographics have certainly changed. In terms of your programs and the programs that the Government of Canada offers in all the different areas that we've been talking about, as well as obviously in academia, what has changed in terms of the way you are providing your programs and services, primarily, I guess, to immigrants, but also in terms of outreach to them? Specifically, do you market your programs to immigrant groups? If so, I wonder if you do that in the first language of those groups, because their English may be at 60% or 70%, and they would feel more comfortable using their first language.

The second question I would ask is around our global markets action plan which the Government of Canada announced in February to turn our 150 consular offices around the world into trade offices. Have you thought about tapping into that? With the notion that we have a huge diaspora in Canada from all different countries, how can you turn your programs and services into feeders for increasing trade for Canadians around the world? That would be my second question.

Now for my third question. Ms. Boutin—and perhaps, Professor Konrad, you can feed into this—are you aware of where in SSHRC programs or the chairs in academia researchers at their top levels have become entrepreneurs, or where in programs where we have funded research at the top levels, they're transforming into entrepreneurs or getting into the marketplace? For example, I recently toured the University of British Columbia with the Minister of Industry, Science and Technology. They are developing an incredible amount of new product. How are we doing that in Canada? How are women specifically doing that in Canada? I'd be very interested, and I think the committee would be in that whole area as well.

Finally, there's an incredible amount of expertise and knowledge in this room and beyond. I would like to know, for the purposes of this study and for our government, what you would recommend, going back into your respective areas and sectors, to us as a government? Where is the low-hanging fruit? What are the things that we can do to tweak programs, to increase application criteria? For example, where Ms. Gale is concerned with the federal Business Development Bank, where can we really tweak some small things in order to encourage more growth in this area, more prosperity for the women in Canada, etc.? I think we've touched on a whole number of different things. It would be great to spend an hour with each of you, but I don't think we have that time.

How much more time do we have, Ms. Chair?

• (1700)

**The Chair:** About 30 seconds.

**Ms. Wai Young:** Thirty seconds. Oh dear.

Maybe what I would like to say in the 30 seconds is that I'm also a single mother of twins. I was also a foster parent of seven children, as well as being a stepmother. Nobody in this room, I think, has more children than I have had. I ran my own consulting business nationally for 18 years. So I completely understand some of the challenges that are in front of women, the notion that it certainly takes a village to raise your children. Having said that, some of us are of a different brand, or maybe we just want to succeed and we will do whatever it takes.

Thank you so much for your time.

**The Chair:** Thank you very much.

[*Translation*]

You are by no means obligated, but if you have any information that you can send us regarding any of the questions asked, we would appreciate hearing your testimony orally. We understand that you can't answer every question, but if you could answer even just a few of them, we would really appreciate it.

Let's continue with Mrs. O'Neill Gordon. You have the floor for five minutes.

[*English*]

**Mrs. Tilly O'Neill Gordon (Miramichi, CPC):** Thank you, Madam Chair.

I want to welcome and thank all of you for being here this afternoon.

I want to begin first by congratulating Julia on her competitiveness. I think that's a plus for anybody, especially when you're in a business. Running a business, you need that little bit of competitiveness to make you carry on and go ahead. You deserve a lot of credit for taking the initiative and running with your competitiveness. I'm sure it will serve you well.

My first question is for Benzvy Miller. I was listening to many of the programs that you were talking about. We all know there's a lot to learn when trying to become an entrepreneur. What programs would be best highlighted for those who want to learn about becoming an entrepreneur?

• (1705)

**Ms. Shereen Benzvy Miller:** The Government of Canada has a lot of programs that can help entrepreneurs. What we need to do in government is make them easily accessible to entrepreneurs based on whatever sector they are interested in. It's hard to say which ones are the favourite programs, the best programs. I mean, BDC is obviously a strong program, but we have a whole array, depending on what the needs are of the business.

What would be best is to actually lead entrepreneurs to things like the Canadabusiness.ca website so that they get all the information they need, including procurement information. Remember that the Government of Canada spends \$23 billion a year, which means it is actually paying for things to be supplied to it, and entrepreneurs want to be suppliers to the Government of Canada. So the opportunities that are available on the government electronic tendering service are important, and those are also built in through these websites. So really it's to direct entrepreneurs to the

government websites that contain the information for the 290 programs that are available.

**Mrs. Tilly O'Neill Gordon:** There's lots there, then. I too was impressed with the fact that you said a quarter of our entrepreneurs are people who were born outside of Canada. On a more positive note, I was thinking that this would be sort of an indication of how appealing Canada really is to outsiders. We want to consider that as a positive note and think how great our country is.

**Ms. Shereen Benzvy Miller:** I'm also the assistant deputy minister for tourism in Canada, so yes, I think that we are a very attractive nation.

**Mrs. Tilly O'Neill Gordon:** Yes, I know. I agree. I say that all the time.

My next question is for Mr. Nowlan. As you know, we are all working to try to see that more women reach prosperity, and you speak of some areas where your programs encourage women of lower income, because when we talk about borrowing money and things like that, we are looking at earnings and security. These women just don't have that much to offer. I was wondering where your programs encourage women of lower income, or those with less, to hire training to enter the business world. That would be a big obstacle just to overcome in that sense.

**Mr. Daryell Nowlan:** As I alluded to earlier, for the organizations that provide the direct service to women that we provide funding for, a big part of their role is to educate women or entrepreneurs on what they need to succeed in business, whether that's specific business management skills or education more broadly. In some cases they actually provide that kind of training, or contract with folks to provide that kind of training for women entrepreneurs.

In other cases it might be simply raising awareness among women that if they want to succeed in a certain field, they need to get a certain kind of education. To connect it as well to your previous question, the important role that they play is we as a government department can do a lot of promotion and a lot of talking, but these folks are in the field working with these entrepreneurs face to face and can direct them where they need to go, whether it's for more training, for more education, or to some financing programs.

**Mrs. Tilly O'Neill Gordon:** I am going to check with Julia to see if she had something she wanted to add to complete her story. She was cut off.

**Ms. Julia Fournier:** No. BDC rocks. That was my commitment, and I said it.

It's true. We wouldn't have been able to do that transaction without BDC. It was more than \$400,000, and they were incredibly supportive of me as a woman who is the majority owner of an enterprise. They led me through the process to ultimately be the exclusive owner of the company. They feel like a partner to me and to our companies, which is definitely beneficial for us.

**Mrs. Tilly O'Neill Gordon:** How many would you employ?

• (1710)

**Ms. Julia Fournier:** We have, on average, 4,000 to 5,000 contractors on business going into customer sites every other week. We pay them every month. In house we have about 50 employees between both companies.

**Mrs. Tilly O'Neill Gordon:** That's a big challenge.

**The Chair:** Thank you.

[Translation]

Thank you very much, Mrs. O'Neill Gordon.

Ms. Duncan, you have five minutes.

[English]

**Ms. Kirsty Duncan:** Thank you, Madam Chair.

I'm going to pick up where I left off. I can't remember if it was Dr. Elliott or Dr. Konrad who mentioned the most troubling issues facing these career women.

**Dr. Catherine Elliott:** That was Dr. Konrad speaking about mid-career.

**Ms. Kirsty Duncan:** Thank you.

Dr. Konrad, could you share these troubling issues, the challenges and your recommendations, with the committee, please?

**Dr. Alison M. Konrad:** The difficult issue that I was referring to was the gender discrimination and promotion at the mid-career level in firms. Once people have passed the entry level, they've already demonstrated they're adding value to the firm, and they are no longer just receiving investment, but now it's time that they're giving back to the company and adding value. At this level we see not just small but substantial gender discrimination in advancement opportunities, and that is regardless of whether the woman is receiving the highest possible performance ratings in the firm.

This is very troubling and difficult for people to manage. One of the difficulties, of course, is making the choice to continue to move up in the firm and go to those high levels where they see people who cannot be present for their families. Do they really want that? I think it is very possible, and firms are doing this more and more, to create more of a team environment, where even at the senior levels jobs can be shared, jobs can be part-time, and people can continue to move forward. There's a huge mindset that needs to be changed, that somehow if you're part-time you can't move ahead.

**Ms. Kirsty Duncan:** Dr. Konrad, It seems there's an awareness education piece, from what I'm gathering, and then different models. What would be the recommendations to this committee that you would like to see implemented?

**Dr. Alison M. Konrad:** In this area, this would be cutting-edge. As such, I think it would be very valuable to have a nationwide study identifying firms that are moving forward with changing the rigid traditional career hierarchies and becoming much more flexible and developing a wide variety of career paths where people can continue to add value to the firm, but also be present for family and still have a real chance at being the very senior leader of the firm.

This would require identifying those companies that are engaging in these kinds of practices and identifying the struggles they're having and coming up with the factors and contingencies that help them achieve some solutions and that would develop some models for business to use.

**Ms. Kirsty Duncan:** Thank you so much, Dr. Konrad.

Ms. Gale, if I remember, was a survey done in 2004 of BDC for BDC?

**Ms. Gina Gale:** Was there a survey?

**Ms. Kirsty Duncan:** I'm asking you.

**Ms. Gina Gale:** I'm not sure, do you...?

I don't recall.

**Ms. Kirsty Duncan:** No, okay.

Ms. Benzvy Miller, you have this wonderful outreach campaign. What are the top three challenges you hear for women?

**Ms. Shereen Benzvy Miller:** One thing, and this is for businesses generally, is knowing how to access markets and programs. It is difficult for individuals to work collaboratively with the various programs across government, so in our service-to-business strategy we're trying to come up with a way to integrate all of these services so that we are more user-centric. That's a challenge for government, generally. For women business owners it is as much of a challenge as for any other business owner.

One of the things that you've heard is that women own businesses in a variety of sectors. One of the important sectors is the tourism sector. Tourism is actually a very big business. It's \$84 billion a year in Canada, so it's a big industry sector. The support that we provide to that sector in terms of ability as an export business to reach out and to actually attract business is important, as well. Providing support to that is important.

• (1715)

**Ms. Kirsty Duncan:** Thank you.

What recommendations would you like to make to this committee?

**Ms. Shereen Benzvy Miller:** I'm not in the business of making recommendations. As a government official I'm generally in the business of trying to respond to the recommendations made by these committees.

I would encourage you to stay focused on what we can realistically do as government to respond to the needs of this particular sector, things that we can do to be service-focused and things that we can do to provide directed training. I'll give you one example. I often hear anecdotally from women entrepreneurs a line that goes something like this, "If I had known when I started the kinds of things that I know now about financing, I wouldn't have...". Then you can fill in the blank. For example, they wouldn't have given away so much equity, or you can just fill in the blank.

Read the Orser study. Read the task force report. You'll see that it's a common feeling for women partly because, as Dr. Konrad said, they may not be going through the same educational processes as young men are. It may also be they don't have the strong networks. They haven't heard in the locker room, "Hey, did you know there's a really good guy who can give you a loan at this bank?" They don't have those networks, necessarily. The more we can fill in the blanks using institutions like the BDC.... I'm sorry I keep pointing to you. I actually interface very closely with the BDC, and they're a very valuable resource. They have such a wide array of offices across the country to leverage that, for instance, to target women entrepreneurs to help them improve their financial literacy. Using a financial institution like this bank is something the government could do in a more targeted way. We already do that in a broader way.

**The Chair:** Thank you very much.

[Translation]

Let's continue. Mrs. Truppe, you have seven minutes.

[English]

**Mrs. Susan Truppe:** It's Mr. Young.

[Translation]

**The Chair:** Is it Mr. Young's turn?

[English]

**Mr. Terence Young (Oakville, CPC):** I'm here.

[Translation]

**The Clerk:** Yes.

**The Chair:** We will now return to seven-minute periods. Would you like to speak?

[English]

**Mr. Terence Young:** Yes. This is great. Thank you so much.

I'd like to ask Ms. Benzvy Miller a question. How do you measure success in your organization, and by those measurements, what programs are working the best to assist women in achieving small or large business?

**Ms. Shereen Benzvy Miller:** Depending on the program, we measure success in different ways. I have to say that my 70,000 Twitter followers is a measure of success for me partly because, as a government official, to get social media take-up for the information we are providing that is that rich is really a measure of success. You can have all the information you want, but if there's nobody accessing or interested in it, then it's not necessarily useful. That is one measure of success, what kind of outreach we're doing and how much take-up we are getting from entrepreneurs with the information. Then, are they finding it useful? Is it helping them to succeed?

We haven't necessarily targeted the data specific to gender as well as we are starting to now. One of the ideas behind having the Canadian company capabilities directory for women-owned businesses is that we need to start targeting and refining the way in which we do these kinds of measures. Generally, our success is really about the feedback and engagement we get both directly and also through our interlocutors like the regional development agencies.

**Mr. Terence Young:** Thank you very much.

Gina Gale, can you tell me what the BDC does that the regular banks don't do to help women entrepreneurs start and grow their business?

**Ms. Gina Gale:** For both men and women looking to start a business, we offer financing and consulting services. We would take more risks. That means maybe doing a little more financing over longer periods of time, although we do price for that risk.

**Mr. Terence Young:** The banks don't offer those kinds of terms?

**Ms. Gina Gale:** They do offer those, but our work complements that of other financial institutions. Again, the biggest difference would be in the length of time. We're very patient with our capital. For example, if we give a loan to a woman entrepreneur, sometimes we can wait a year or two for her to start making payments on that. We try to be very flexible.

**Mr. Terence Young:** Would you work maybe with one of the more conservative banks or the bigger banks to share the risk?

**Ms. Gina Gale:** We wouldn't for all our transactions, but every client of ours is certainly a client of a chartered bank.

**Mr. Terence Young:** Is that a part of your mandate? Is it written down anywhere that you help women entrepreneurs?

• (1720)

**Ms. Gina Gale:** I don't believe it's written down that our mandate is to help women entrepreneurs. Our mission is to provide financing and consulting services to small and medium-sized businesses. Our vision is really to accelerate the success of entrepreneurs.

**Mr. Terence Young:** Thank you very much.

Madam Boutin, are women scientists and researchers and clinicians treated equally, with equal respect and deference, when they're applying for or if they're being considered for research chairs? Do they apply as often? Do they truly have equal opportunity to be appointed as research chairs, and if they do not, why not?

**Ms. Michèle Boutin:** That's a very good question.

The research we have shows that they don't apply as much, often because they don't think they're going to get it. Also issues that Dr. Konrad brought up in terms of unconscious bias often factor into the selection process inside the institution. Research has been done with two identical CVs, one with a woman's name and the other with a man's name. There have been completely different reactions to the same CV because of these unconscious biases.

Women don't apply as much, and there are these unconscious biases and other factors that influence the decisions in the end.

**Mr. Terence Young:** Did they ever consider redacting the names from the resumes before they put them in, or is it just too subjective?

**Ms. Michèle Boutin:** For Canada research chairs in particular, the stature of the nominee is a big factor in whether they deserve a Canada research chair or not, so removing the name would sort of go against the objectives of that program. But I think it's starting to be done—and colleagues can help me here—in some institutions at the undergraduate or graduate level.

**Mr. Terence Young:** Would you say that women aren't being treated fairly with regard to research chair positions, or they are?

**Ms. Michèle Boutin:** I wouldn't make a statement like that.

**Mr. Terence Young:** Okay. I'm not trying to put words in your mouth. I'm just trying to see what's in your mind about this.

**Ms. Michèle Boutin:** I would say that universities are old boys' networks in many ways in that systemic biases are still alive in some institutions. Many institutions are trying to break them down and treat everybody fairly. Women are not the only ones. Visible minorities and people with disabilities face the same kinds of issues. I think everybody recognizes there's more work to be done and that we need to treat everybody fairly.

**Mr. Terence Young:** Thank you.

Dr. Konrad, we heard recommendations with regard to female role models. What other recommendations would you have or would Ivey have to ensure that women have the same opportunities to succeed in business?

**Dr. Alison M. Konrad:** I would hesitate to speak for Ivey, so let me just say my comments are my own.

Linking women to networks is very valuable, and it's very powerful to link younger entry-level women to senior leaders, both men and women. Research shows that young women who have both men and women mentors and sponsors are more likely to succeed and to go higher in business.

**Mr. Terence Young:** Do you have any ideas or practical suggestions on how to do that?

**Dr. Alison M. Konrad:** I found that our Ivey alumni network is very responsive to my requests to link them to our Ivey HBA women, for example. If the call states explicitly that this is an initiative to move more women into leadership.... We are including both men and women. Indeed young men take my women in leadership course and they get connected to these mentorship networks as well.

I don't discriminate. Once everyone gets interested in the idea that we want men as well as women to support having more women in leadership—

**The Chair:** Thank you.

**Dr. Alison M. Konrad:** In fact we think that this is very valuable.

**The Chair:** Thank you, Dr. Konrad.

[Translation]

Mrs. Sellah, you have perhaps seven minutes.

**Mrs. Djaouida Sellah:** Thank you, Madam Chair.

This is the first time I've had so much time to ask questions. I find this topic very interesting and I assume all of my female colleagues feel the same.

My question is for Ms. Boutin, the Executive Director of the Canada Research Chairs Program. In 2011, the Standing Committee on the Status of Women heard from Hugh Armstrong, a professor at Carleton University, who gave evidence about abuse in long-term residential care facilities.

During his testimony, he said that in the future, similar projects would no longer be funded by SSHRC. He said:

I think this was a disastrous decision on their part. They basically said that they don't get enough money, and since CIHR—the Canadian Institutes for Health Research—gets a lot more, why don't they do everything to do with health?

Why was that decision made? What broader implication could this limitation have on research related to women's health?

• (1725)

**Ms. Michèle Boutin:** The Canadian Institutes of Health Research is mandated to fund all health-related research, including social issues related to health. This is rather recent, since the CIHR was created only about 10 or 12 years ago. The change in the mandate of what was previously the Medical Research Council of Canada happened gradually. In recent years, SSHRC has decided to allow the CIHR to subsidize research that falls within its mandate. Research is always subsidized, but by another organization, the CIHR.

**Mrs. Djaouida Sellah:** If I understand correctly, this is simply a question of a transfer of responsibility.

**Ms. Michèle Boutin:** That's right.

**Mrs. Djaouida Sellah:** Thank you for the clarification.

My next question is for the representatives of the Development Bank of Canada. Your website indicates that BDC provides Canadian entrepreneurs with timely and customized financial and consulting services in segments of the market that are underserved. It also states that its activities also include developing markets, particularly for aboriginal and women entrepreneurs, young entrepreneurs and entrepreneurs over age 55.

I know that women entrepreneurs face major obstacles. Getting financial assistance to help with child care is one example. Are there any funds available that could help overcome these kinds of obstacles?

[English]

**Ms. Gina Gale:** I have to respond in English.

**Mrs. Djaouida Sellah:** That's not a problem. We have translation.

**Ms. Gina Gale:** In terms of what BDC offers, BDC does not offer financing for child care or that type of thing. Our financing is related to business needs only, for things such as working capital or the purchasing of equipment and those types of things.

[*Translation*]

**The Chair:** Thank you very much, Mrs. Sellah.

**Mrs. Djaouida Sellah:** It's over already!

**The Chair:** I believe we are going to hear the bell very soon.

I would like to take a moment to sincerely thank all the witnesses, who provided us with so much valuable information. Thank you for making yourselves available and for being so courteous, even though I had to interrupt you at times.

Our next meeting will be held in a little over two weeks, on Monday, April 28 at 3:30 p.m.

Thank you and have a good day.

The meeting is adjourned.

---







Published under the authority of the Speaker of  
the House of Commons

---

### SPEAKER'S PERMISSION

---

Reproduction of the proceedings of the House of Commons and its Committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the *Copyright Act*. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a Committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the *Copyright Act*.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its Committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

---

Also available on the Parliament of Canada Web Site at the following address: <http://www.parl.gc.ca>

Publié en conformité de l'autorité  
du Président de la Chambre des communes

---

### PERMISSION DU PRÉSIDENT

---

Il est permis de reproduire les délibérations de la Chambre et de ses comités, en tout ou en partie, sur n'importe quel support, pourvu que la reproduction soit exacte et qu'elle ne soit pas présentée comme version officielle. Il n'est toutefois pas permis de reproduire, de distribuer ou d'utiliser les délibérations à des fins commerciales visant la réalisation d'un profit financier. Toute reproduction ou utilisation non permise ou non formellement autorisée peut être considérée comme une violation du droit d'auteur aux termes de la *Loi sur le droit d'auteur*. Une autorisation formelle peut être obtenue sur présentation d'une demande écrite au Bureau du Président de la Chambre.

La reproduction conforme à la présente permission ne constitue pas une publication sous l'autorité de la Chambre. Le privilège absolu qui s'applique aux délibérations de la Chambre ne s'étend pas aux reproductions permises. Lorsqu'une reproduction comprend des mémoires présentés à un comité de la Chambre, il peut être nécessaire d'obtenir de leurs auteurs l'autorisation de les reproduire, conformément à la *Loi sur le droit d'auteur*.

La présente permission ne porte pas atteinte aux privilèges, pouvoirs, immunités et droits de la Chambre et de ses comités. Il est entendu que cette permission ne touche pas l'interdiction de contester ou de mettre en cause les délibérations de la Chambre devant les tribunaux ou autrement. La Chambre conserve le droit et le privilège de déclarer l'utilisateur coupable d'outrage au Parlement lorsque la reproduction ou l'utilisation n'est pas conforme à la présente permission.

---

Aussi disponible sur le site Web du Parlement du Canada à l'adresse suivante : <http://www.parl.gc.ca>