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***Entrepreneurship***

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**ECONOMIC POLICY DEVELOPMENT FOR  
WOMEN AS ENTREPRENEURS:  
FOCUS ON GROWTH**

**An Atlantic Region Policymaker's Forum**

**Moncton, N.B., October 18, 1991**



**Atlantic Canada  
Opportunities  
Agency**

**Agence de  
promotion économique  
du Canada atlantique**



**Federal Business  
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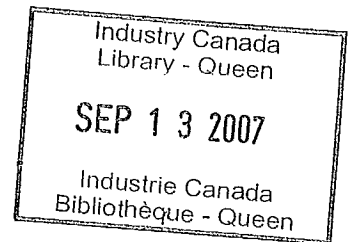
**Industrie, Sciences et  
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**An Atlantic Region Policymaker's Forum**

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**Organizing Committee Members:**

**Lois Stevenson, Atlantic Canada Opportunities Agency, Moncton  
Susan MacKenzie, Entrepreneurship and Small Business Office, Ottawa  
Annette St. Onge, Federal Business Development Bank, Moncton  
Carol Tennessy, Federal Business Development Bank, Montreal**

**Sponsored by the Atlantic Canada Opportunities Agency, the Entrepreneurship and Small Business Office of Industry, Science, and Technology Canada, and the Federal Business Development Bank**

**ECONOMIC POLICY DEVELOPMENT FOR WOMEN AS ENTREPRENEURS:  
FOCUS ON GROWTH**

**An Atlantic Region Policymaker's Forum**

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**SECTION A:**

**FORUM PROGRAM AND AGENDA**

**ECONOMIC POLICY DEVELOPMENT FOR WOMEN AS  
ENTREPRENEURS: FOCUS ON "GROWTH"**

**AN ATLANTIC REGION POLICYMAKER'S FORUM**

**OCTOBER 18, 1991**

**Objectives of Forum:**

- to bring together officials from government and the agencies which provide program support to women entrepreneurs to focus on;
  - a) the current state of research and data knowledge which exists on self-employed women in Canada;
  - b) "best practices" in terms of support programs for women entrepreneurs in Canada and the United States, with specific emphasis on Atlantic Canada;
- to promote dialogue and exchange between and among policymakers and program deliverers to shape a more comprehensive idea of what is already being done, innovative and effective approaches, and to explore gaps in knowledge and program areas and opportunities for enhanced program development or replication;
- to raise awareness of the progress being made in the development of women as entrepreneurs and to restate the need to undertake more work (of various kinds) in this critical economic area.

**Outcomes of Forum:**

- identify further research and information needs on and about women entrepreneurs, with a particular emphasis on the issue of "growth";

- identification of possible 'partners' to support joint collaborative research with Statistics Canada, as a national project with provincial and federal partners;
- increased emphasis on the economic advancement of women through growth in entrepreneurial and business ownership undertakings; and on developing policies and programs which will accelerate their take-up and success rate;
- development of a strategy for accelerating program support and replication of "best practices" in other provinces/regions;
- federation or alliance of the support agencies, organizations, institutions which exist to provide business support programs to women entrepreneurs;
- identification of issues for further exploration.

## FORUM AGENDA

Forum Chairperson: Lois Stevenson, Director, Entrepreneurship, Atlantic  
Canada Opportunities Agency

9:00 - 9:15

Welcome:  
Introduction  
Agenda Overview

9:15 - 9:45

Presentation of Research Reports

Phase 1: Presentation of current Statistics Canada  
data and 1986 - 1989 trends  
Wendy Doyle on behalf of Mount Saint  
Vincent University

Phase 2: Presentation of highlights from Canadian  
Literature Search and Research Review,  
Carol Tennessy, Director, Special Projects,  
Federal Business Development Bank.

9:45 - 10:15

Presentation of "Best Practices" in Programs Targeted to  
Women Entrepreneurs. Wendy Doyle, on behalf of  
Mount Saint Vincent University.

10:15 - 10:30

Break

10:30 - 12:00

Discussion of: 1) Gaps and Needs in Research  
Information and Data, 2) Opportunities for Increasing,  
Enhancing, Accelerating Program Support and  
Development.

12:00 - 1:30

Working lunch

1:30 - 3:30

Reaching Consensus/Conclusions

- a) Research
- b) Coordination, Network Development and Support
- c) Government Support
- d) Program Development and Initiatives
- e) Other issues, themes, needs, concerns, directions

**SECTION B:**

**SUMMARY OF PRESENTATION AND DISCUSSIONS**



**ECONOMIC POLICY DEVELOPMENT FOR WOMEN AS ENTREPRENEURS:  
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**Summary of Presentations and Discussion**

**Introduction to the Day**

The meeting began at 9:00 a.m. Lois Stevenson, Director, Entrepreneurship for the Atlantic Canada Opportunities Agency (ACOA) and Chairperson for the day long program began by introducing the sponsors of the forum (ACOA, the Entrepreneurship and Small Business Office of Industry, Science and Technology Canada, and the Federal Business Development Bank), the agenda and the roundtable delegates. Forty-three people, representing every Canadian province, with the exception of Saskatchewan, were in attendance. The opportunity for the forum presented itself during the planning for the weekend Atlantic Convention for Women Entrepreneurs. The three forum sponsors met and agreed that it would be timely to get together to focus on the growing number of women entrepreneurs in the country and their "barriers" to growth and greater competitiveness. It is critically important for policymakers to understand how to more effectively tap into the enormous entrepreneurial potential which women have and to develop policies and programs to facilitate its development.

We agreed that we still have lots of questions about the entrepreneurial experiences of women and a need to know more. Thus through Mount Saint Vincent University, ACOA and ESBO funded a small research project to analyze recent Statistics Canada data on the self-employed in Canada. This data would profile the "self-employed" by sex, age, education, marital status, with/without paid help, and region for years 1986 and 1989. This would also allow an analysis of growth trends between the two time periods. The preliminary findings from this analysis were presented during the morning forum program. FBDB had been recently trying to synthesize key findings from the various Canadian research studies on women entrepreneurs and presented some of the key conclusions from this review.

Another issue which continues to be raised is "should we have programs specifically targeted towards women entrepreneurs"? In the past 2-3 years, several successful programs of this nature have, in fact, emerged. The forum allowed the opportunity to take stock of some of these key initiatives, examine their impacts, and discuss possible extension of the "best practices" to other parts of the country. Thus, again, through Mount Saint Vincent University, a draft paper profiling several of the "best practices" from Atlantic Canada, other regions of Canada, and the United States was prepared and presented.

"Business start-ups" were not the main issue of the day; the focus was on "growth" of existing women owned firms. How do we help women entrepreneurs deal with the issues of growing their businesses and becoming more competitive? Building the economic force of women will build the economic base of the Region and of the country. The impact of their businesses has not even begun to be felt despite the tremendous growth rate of women owned businesses in the past ten years.

**A: Presentation by Wendy Doyle on Self-Employment Data**

The paper presented was still in draft form. A revised version of the report will be released in published form later in the year. Some of the highlights of Wendy's presentation were as follows:

- The number of self-employed in the country has grown from 1.61 million to 1.86 million from 1986 to 1989. The percentage of women in these numbers increased from 31% in 1986 to 32% in 1989. However, the number of women who were self-employed increased by 18% over that period, while the number of men increased by only 14%. The definition of "self-employed" includes anyone who reports self-employment income on their personal tax return. This might be from part-time self-employment activity as well as full-time (53+ weeks). Seventy-seven percent of women self-employed are in the 53+ weeks category. And the increase of women self-employed on a full-time basis had increased by 38% over the three year period, while the number of men full-time self-employed had increased by only 16%. In other words, it appears the growth with women is in full-time self-employment activity. This may indicate a development in the growth of their businesses. We need to know more about the subset of self-employed women who are full-time self-employed. Are they different from those in part-time activity?
- The women were overall better educated than the men.
- There were an absolute greater number of self-employed women in the 16-24 age group than men - 64% of this group are young women. This may be indicative of an emerging trend of younger women choosing entrepreneurship as an option. However, these young women were less likely than the men to have paid help. Only 5% of the young women had any employees; 20% of the young men did. We need to know more about this.
- The self-employed women were overall less likely to have paid help in their businesses than were the men (28% versus 47%).
- The incomes reported by women appear to be significantly lower than for men. Are there industry factors which account for this? full-time/part-time factors? Or is the difference partly a function of discretionary management decisions and practice?

Other preliminary findings were outlined in the distributed draft report. In terms of areas for future research, Wendy indicated that a gender-specific, Canadian-based data base on small business and the self-employed was required. We need to know if women's firms are growing at a comparable rate to those of men. Are there different survival/failure rates for their businesses? We need industry breakdowns and size of firm by gender so we can better understand the employment dynamics of the female self-employed.

**B: Presentation by Carol Tennessy, FBDB**

FBDB had contracted a piece of consultancy work to review a number of the major Canadian studies on women entrepreneurs. They found many research dilemmas with this past work. The studies often used different sampling structures, different definitions of the self-employed (or entrepreneur or small business), different basis for investigation, and location specific samples. Yet, FBDB were able to "tease" out some of the common threads and patterns.

- The majority of women "founded" their businesses, although more and more women are becoming involved in franchise operations.
- 25-50% of women start their businesses from the home. The reasons they give for this are i) to be with their children, and ii) flexible working hours. What are the implications of 25-50% of women starting their businesses in the home from a policy and program delivery perspective? Are traditional ways of reaching entrepreneurs effective - are business channels reaching women in their homes? Not likely. What about the delivery of training programs in this situation? How can they be designed and scheduled to fit around women's schedules?
- 43% have children under six years of age and several have 3 or more children.
- Predominant source of start-up capital is personal savings. Any loans come from banking institutions.

- Majority of women who do apply for loans receive approval. The reasons for refusal are inadequate preparation, type of business being started, and the amount of financing requested (amounts too low).
- 50% start with less than \$10,000; almost 50% of the home-based operations are started with less than \$1,000.
- The predominant barriers to start-up are obtaining financing and balancing the work/family responsibilities.

Carol had a series of overheads which are distributed as an Appendix to this report. Also included is a bibliography of the studies reviewed.

We need to know more about where women entrepreneurs go for help when starting their businesses or when trying to learn more about how to run them. Knowing this, can governments and agencies re-orient program support to match this behaviour of women as entrepreneurs? We also need to ask a different set of questions in future studies to move beyond the "profiling of characteristics" stage if we are to move forward in our thinking about how to target programs of support to women entrepreneurs.

**C: "Best Practices" presentation by Wendy Doyle**

Wendy explained that the objective of the "best practices" piece of work was to profile some of the more successful key initiatives in operation which provided entrepreneurial or economic support targeted specifically to women entrepreneurs. These initiatives were undertaken directly by any of government departments and agencies, crown corporations, quasi-government organizations, business associations and educational institutions. Knowledge about these initiatives, widely distributed, would create greater awareness of what is being done, what works, how it works, etc, and facilitate linkages between partners in the replication of best practices in other parts of the region or country.

The "best practices" profiled could be more or less categorized into networking initiatives (e.g. conferences, mentoring programs), financing programs (e.g. loan guarantee programs, government entrepreneurial development funds for women), women-focused training and counselling initiatives, both for start-up and growth, and full service enterprise centres for women clients. It was quite clear that the whole system has to be supportive and inter-related to help women through the various stages of the entrepreneurial process.

**Discussion based on presentations:**

Several policy/program issues emerged from Carol Tennessy's presentation:

1. Reaching women with program information through traditional business channels will be ineffective when many women are not part of these channels and such a high percentage are starting from their homes. More creative use of general readership and women's publications for promotions could be considered. Should there be greater use of women's networks? Also, the issue of bringing resource support to the women as opposed to having the women come to the resource support was discussed. The need for locally based support and "outreach" was reinforced.
2. Knowing who women use for business advice and information will help government re-orient program support to match their networking behaviour. Several studies indicate that women place more weight on the personal network and men on the professional network. Will mentoring initiatives (matching existing women entrepreneurs with novice women entrepreneurs) be an effective strategy?
3. Are targeted programs working? Considering the success of the Women's Enterprise Bureau in Newfoundland which has reached over 3000 women in the past 24 months with "entrepreneurship" services, one has to ask "would these women have been reached without the Bureau"? Not likely. As well, the Bureau uses female business counsellors which is quite unusual in the economic development business.

4. How can entrepreneurship be best promoted as an option for women - role models? success stories? women entrepreneurs speaking in the community?
5. The issue of women taking entrepreneurship and self-employment training programs, finishing with business plans, and then being unable to attract the necessary financing because of their low credibility in the mainstream business networks was raised.
6. The need is for a comprehensive package of support programs for women entrepreneurs. Often when providing women with one type of assistance (e.g. a loan guarantee) the agency discovers all kinds of other support needs (e.g. management assistance, counselling). The support agency should be able to handle these needs as well.
7. The issue of getting women to start businesses in non-traditional areas with higher income potential was addressed. There is need for more activity like the Women's Inventors Project which encourages women to invent and to commercialize those inventions. There is also a need to increase the value of the types of work women traditionally undertake and at the same time to encourage women to look beyond these sectors of activity.
8. The need to move into the education system with the message was reiterated. An example given was of the Women's Inventors project diffusing the message through Girl Guides and 4-H and providing awareness and orientation.
9. There was a stated need to focus on "trade" for women entrepreneurs as they move towards growth. Very few women entrepreneurs export outside the region, let alone outside the country. Perhaps we should be organizing Matchmaker Trade delegations for women entrepreneurs. In the U.S. there are 10 missions a year. This might be an excellent "best practice" to replicate. Other women focused trade missions should be explored.

10. There is an opportunity to examine the "best practices" draft paper and explore possibilities for replication.

Several additional issues were raised as a result of Wendy Doyle's presentations. These revolved around research and "best practices" themes.

**Research themes:**

1. Need to continue to do more research on the development of women owned firms to ensure women are not overlooked as Canada redefines its economic future. The role of women in the country's competitiveness must be clear.
2. Overall consensus that we have enough data on the demographic profile of the self-employed woman. It is now time to focus on the economic implications of their firms, e.g. number of employees, gross revenues. More statistics are needed to do this.
3. We need answers to questions such as, "Are women's firms growing? At what rate? What are the patterns of their growth? What is the impact of start-up strategy on growth orientation of the business? What are the barriers to growth? How can we enhance the competitiveness of women's businesses? What is needed? How do we deliver effective support and assistance?" This information is very important to affect policy and to help women overcome obstacles to growth. When we have the answers to these questions, we will be better able to develop the products, tools, and approaches to help solve these challenges. The policymakers and the program deliverers can then work together to design and deliver.
4. We need to know more about the income levels of self-employed women. What is the definition of "income" in the Statistics Canada data? Wendy was asked to clarify this in her final report. Other income questions related to whether incomes are higher for women with paid help; where non self-employment income is



coming from; how women build value in their businesses (i.e. net worth as opposed to income). The need for better self-employment income data (both gross and net) for owners of incorporated and unincorporated businesses, by sex, by type and size of business, by number of employees was stated.

5. What is the orientation of women entrepreneurs regarding management training? What can we learn about this? Is "price" a barrier? How can training be packaged to women so it is affordable and scheduled to meet their needs?
6. We need to know more about the growing number of young self-employed women (16-24 years old). What are their entrepreneurial experiences compared to young men? Are there differences? Why is the percentage of young women with paid help four times lower than it is for young men? What are their tendencies? their objectives? their motivations? their challenges? How do they compare by size of start-up? by sector? etc. Examine why young women appear to have lower take-up rates on New Venture Loans (N.B., N.S., Ontario?). A strong need for both quantitative and qualitative studies of this total phenomenon of young entrepreneurs was stated.
7. What is the default rate on loans to women entrepreneurs compared to loans to men? There is a need for more work to develop systems to track this, to identify those businesses owned solely by women, those with shareholders, and those with partners. There were some suggestions that the default on loans to women business owners is lower than that of men. Better data bases would allow us to determine facts such as this. If women are better financing risks, this information needs to be documented and presented to lenders.
8. We need to undertake "impact studies" of the various programs of support to women entrepreneurs.

### "Best Practices" themes

- There is an overall need to **find ways to help women expand their vision!**
- There is a need to explore programs which will get groups of people - resource people and women entrepreneurs to help each other (by sector).
- There is a need for programs which will empower women by training them how to do business, to develop business plans. Through this process they can determine whether business makes sense for them, i.e. they can make more informed choices.
- Expand EIC funding criteria for self-employment programs to include support to women who do not "fit" existing criteria so more women can avail themselves of this assistance and capitalize on their entrepreneurial potential. EIC officials pointed out that the Business Development Centres (BDC's) in Nova Scotia have \$20 million in loans out to small businesses (max. \$75,000, no min.). The major shortfall of the SEI program was that there was no training component. EIC is now putting in a training element. EIC indicated that to influence EIC's criteria, their Labour Force Development Board could be lobbied and that this is the most effective way to influence change. To the comment that the SEI program was the most expensive employment option offered (\$10,000 per client per year), the forum delegates pointed out the high cost per job of other job creation programs, sometimes reaching well over \$100,000 per job. In comparison, the SEI program is a very inexpensive "job-creation" program (even if the person is only creating their own job). In addition, many SEI participants create employment for a small number of other people, thereby reducing the total overall cost of the program.
- Programs which better prepare women to meet with bankers, government officials, and even consultants are needed. There is an equivalent need to prepare government officials and bankers in their dealings with women. We should look for models of programs which do this!

- Support for entrepreneurship mentoring type projects (e.g. STEP UP Program) is important. The first step is developing programs to "train the mentors". Close monitoring is also a key element.
- The importance of programs targeted specifically to women and more one-to-one and small group initiatives like CBI's, and Women Inventor's Project sessions was stressed.
- There is a need to search out role models for women to inspire "growth".
- The importance of entrepreneurship education in the school system was noted as critical to the long term growth of entrepreneurship. We need to better prepare women for the entrepreneurship option before start-up. If we do this, we can influence a higher survival and growth rate for their businesses.
- The need to establish programs which will make small amounts of money available for the financing of women owned businesses was stated. This money would have low collateral requirements, flexible lending and repayment timeframes (perhaps a stepped-up approach - taking down the total loan a bit at a time).
- The need to find ways to get basic money and financing information to women, i.e., the "how-to" balance a chequebook, defining credit issues, and other general money matters, was stressed.

**Conclusions or decisions of the day:**

**A. Distribution of Proceedings**

The proceedings from the forum will be sent out with revised copies of Wendy Doyle's papers and Carol Tennessy's research review (including overheads and research bibliography). In addition, the forum agreed that Wendy Doyle would do more analysis on the Statistics Canada data, continue discussions with Statistics

Canada officials on additional data possibilities, and prepare a draft terms of reference for an extended piece of national research on self-employed women.

## B. Research Needs

Four streams of research were identified as being important for future study:

- i) Phase 1 research of a quantitative type. This would explore, through Statistics Canada data, growth patterns of women owned businesses (% which "grow"), income levels, etc.
- ii) A more qualitative, survey study of the patterns of growth in their businesses. What are the barriers to growth? What are the management training patterns and needs? What kinds of information networks do they use? etc.
- iii) A study of the set of 16-24 year old entrepreneurs. How do the experiences of young women and men compare? How are they demographically similar? etc.
- iv) What is the impact of existing programs of support for women in self-employment?

## C. Program Needs

Many program needs were identified and recommended for action. The group consensus was that we need to build on existing programs and to effect the transfer of successful "best practices".

## D. "Alliances"

The group discussed the need for two kinds of "alliances" to accelerate development in the growth of women owned businesses. The first was a call for an alliance of the various associations of women entrepreneurs and business owners

across the country. A collective of these associations could become the "voice of women entrepreneurs" in the country and its regions and become an important lobby for the development and design of effective policies and programs to meet their needs. It could also be an effective vehicle for improving access of information to the women who need it. Therefore, this alliance should be supported by government as an essential part of any economic development strategy.

The second type of alliance discussed was that of the "policymakers and program providers". It was suggested that this alliance could start with the delegates present at the forum and expand to bring in other members of the network later. This group could assume a role in promoting more effective program design. EIC was used as an example. This alliance could encourage EIC to expand the target group definition for the EIC self-employment training funding. It could develop common research instruments to collect data on their women clients. It could also effect transfer of "best practices" in program support throughout the network.

These alliances would require "secretariats" to initiate and execute the work. A national alliance of women entrepreneurs groups would need support from government to sustain its efforts.

#### E. Recommended Endorsements

The forum agreed on a recommendation to government that government assist in the creation of an alliance of women business owners across the country (through membership associations of women business owners) and an alliance of support providers.

The forum delegates also discussed at great length the need for endorsed support of the critical role to be played by women entrepreneurs in Canada's future prosperity.

In summary, they agreed that there is a need for:

- i) more research information on the "growth" issue and detail on emerging "best practices" of economic support programs for women;
- ii) the need for a "climate" change more favourable to the emergence of women as entrepreneurs (i.e. attitudes, awareness, role-models);
- iii) the need for better tools, approaches, products and services to help solve the "growth" challenge (education, training, promotion, networks, mentoring, trade development, procurement, etc.).

The group reiterated the need to remind policymakers of the fact that women entrepreneurs are an important sector of the economy.

The Chairperson also agreed to circulate a brief report from the Atlantic Convention on Women Entrepreneurs with the Forum proceedings and revised research reports.

The Forum ended at 3:45 p.m.

Prepared by Lois Stevenson



**SECTION C:**

**BIBLIOGRAPHY**

**CANADIAN SURVEYS OF WOMEN BUSINESS OWNERS  
(FBDB)**

BIBLIOGRAPHY/BIBLIOGRAPHIE

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Carol Tennessy  
Director, Special Projects/Directrice, Projets spéciaux  
FEDERAL BUSINESS DEVELOPMENT BANK/BANQUE FÉDÉRALE DE DÉVELOPPEMENT

October 18, 1991/Le 18 octobre 1991



**SECTION D:**

**OVERHEADS USED IN FBDB PRESENTATION  
ON RESEARCH FINDINGS**

## Major barriers experienced at start-up

- Obtaining financing
- Balancing work and family responsibilities

Up to 50% of businesses are started with a capital investment of less than \$10,000

Almost 50% of home-based businesses are started with less than \$1,000



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## Predominant sources of start-up financing

- Personal savings
- Loans (banks and other financial institutions)

The Glass Box (1991)	49%
New Ventures (Alberta) (1990)	23%
Collerette & Aubry (Quebec) (1987)	35%
B.C. Women's Programs (B.C.) (1986)	48%
Stevenson (N.S., N.B., P.E.I.) (1983)	56.7%



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## Two major reasons for starting in the home

- To be with children (A)
- Flexible working hours

(A) 43% had children under 6 years of age



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**Varying by province, from 25% - 50% of businesses started by women are started in the home.**

**Note:** Provincial differences:

Alberta	- 24.3%
Manitoba	- 58.2%
B.C.	- 32%



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## **The majority of self-employed women (60% - 81%) founded their own business**

- 10% - 30% purchased their business
- Only 5% inherited their business

**Note:** Specific percentages for each source of business acquisition were slightly different; however results were conclusive that the vast majority of businesses were started or bought by the owner.



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# The majority of self-employed women who apply for business loans receive an approval; however cosigners are often required

	Applied for Financing	Approval Rate	Cosigner Required
Belcourt et al (1991)	50%	50%	
Swift, Riding (1988)		88%	50%
Collerette & Aubry (1987)			34.6%
Lavoie (1984)		11.7%	
Stevenson (1983)	75%	81.1%	
Collum (1981)		86%	



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# **About one quarter of women business owners perceive that age (youth) and/or sex discrimination are causes of refusal of funding applications**

## **Contributing factors as cited in studies**

- **Inadequate preparation**
- **Type of business**
- **Amount of financing required**



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Accountants, bankers, lawyers and other business owners are identified as the most frequent sources of business advice

Feasibility studies and business management courses are increasing in popularity among new and potential business owners

Women rated themselves as being very competent in the areas of production, operations, marketing and human resources; slightly less competent in financial management and accounting



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**SECTION E:**

**EXCERPTS FROM WOMEN IN BUSINESS:**

**A COLLECTIVE PROFILE (FBDB)**

**EXCERPTS FROM WOMEN IN BUSINESS:**

**A COLLECTIVE PROFILE**

**Prepared by: Federal Business Development Bank  
Special Projects Department**

**December, 1991**

## EXCERPTS FROM *WOMEN IN BUSINESS: A COLLECTIVE PROFILE*

### PURPOSE OF THIS INFORMATION

More and more women are becoming entrepreneurs. In 1975, self-employed women represented about 19% of all self-employed persons in Canada; by 1990 this figure had risen to almost 30%, and is continuing to increase.

Over the past fifteen years or so, the woman entrepreneur has been the subject of numerous excellent statistical surveys by many levels of government and independent researchers. Data from these surveys are based on a wide variety of criteria and samples, and are therefore not always easily comparable.

In order to facilitate access to this information, the FBDB has recently grouped selected data from a representative number of surveys by theme, for easy reference. Following are the key findings of the "collective profile" of women-owned businesses, indicating trends in this sector over the past decade and a half.

It should be noted that in compiling this information, the FBDB in no way claims to include all pertinent information on the subject of women business owners from any of the studies included, nor to suggest that they are the only studies available on the subject.

### THE CONCEPTS OF "SELF-EMPLOYED WOMEN" AND "WOMEN-OWNED BUSINESSES"

It should be noted that some sources (such as Statistics Canada and Revenue Canada) compile their statistics on the basis of "self-employed women," while many surveys are based on "women-owned businesses." These two groups are not necessarily synonymous as more than one self-employed woman could be the owners of one business and one woman can own more than one business. Therefore, when we talk of 521,000 self-employed women, this does not automatically mean that there are 521,000 women-owned businesses. The precise meaning of these terms should be kept in mind when reading the information.

### GAPS IN INFORMATION ON WOMEN-OWNED BUSINESSES

While the collective profile that emerges is fairly well defined, there are still certain areas to be illuminated--for instance: What is the survival rate for women-owned businesses? Are women earning an adequate income from their businesses proportional to the time invested and skills required? How are women faring in the areas of business growth and expansion? There is still work to be done in finding the answers to these questions.

## Summary of Key Findings

### Self-Employment of Women

- Self-employed women accounted for 4.1% of all employed persons in Canada in 1990. *[National]*
- There were an estimated 521,000 self-employed women in Canada in 1990, an increase of 330,000 since 1975. *[National, Yukon]*
- In 1990, 9.3% of all employed women in Canada were self-employed, up from 5.6% in 1975. *[National]*
- Between 1975 and 1990, the ratio of self-employed women to all employed persons increased from 2 in 10 to 3 in 10. *[National]*
- Up to 70% of businesses started by women were started in the home. *[Alberta, British Columbia, Manitoba, Alberta]*

### Growth Rate of the Sector

- The growth rate for the self-employed women business sector from 1975 to 1990 was 172.8%. *[National]*
- The self-employed women employment sector had the fastest growth rate (172.8%) of all employment sectors over the 15-year period from 1975 to 1990. *[National]*
- It is projected that there will be 680,000 self-employed women in Canada by the year 2000. *[National]*
- It is projected that by the year 2000, about 1 in 3 self-employed persons in Canada will be a woman. *[National]*

## Start-Up Considerations

- Women surveyed were more likely to start a business for the challenge offered and for the opportunity for self-fulfillment rather than for the potential for financial independence. *[Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- The predominant reason why women entrepreneurs started a business based in the home was to be with their children, with flexible working hours being the second most important reason. *[National, British Columbia]*
- The majority of self-employed women interviewed (60 - 81%) founded their business, 9 - 29% purchased their business and 5% inherited their business. *[National, Manitoba, Maritimes, Ontario]*
- According to Statistics Canada, the majority of self-employed women in Canada (58%) own businesses in the service sector, and almost one-half (48.1%) of all businesses in the service sector are owned by women. Service industries together with the retail and wholesale trades account for about 80% of all women-owned businesses in Canada. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- In a Quebec survey, the majority of women selected a business sector because of a personal interest in the product or service. *[Quebec]*
- Approximately 60% of women business owners interviewed had some prior work experience in their chosen industry sector, with 40% having four years of experience or more. *[Alberta, Quebec, Yukon]*

## Planning and Financing

- There are indicators of an increasing emphasis on the use of feasibility studies and business management training at the pre-start stage. *[National, Manitoba, Quebec, Yukon]*
- Studies showed that about one half of women who started or own a business seek professional advice from persons such as accountants, lawyers or bankers. *[National, British Columbia, Manitoba, Ontario, Yukon]*
- Up to 50% of surveyed businesses started by women were started with a capital investment of less than \$10,000 and almost 50% of home-based businesses were started with less than \$1,000 capital. *[National, Alberta, Ontario, Quebec, Yukon]*
- Most surveys show personal savings to be the predominant source of new venture funding for businesses started by women, followed by loans from banks or other financial institutions. *[National, Alberta, British Columbia, Maritimes, Ontario, Quebec, Yukon]*
- The majority of self-employed women surveyed who applied for business loans from financial institutions received an approval; however, loan cosigners were often required. *[National, Alberta, Maritimes, Ontario, Quebec]*
- Approximately one quarter of women business owners surveyed perceived that applications for financing were refused because of the age and/or gender of the applicant. *[National, British Columbia, Manitoba, Maritimes, Ontario]*
- In a Quebec survey, the majority of women entrepreneurs (about 71%) had three dollars or more in equity to every dollar of debt and about 81% planned to completely eliminate or reduce to a minimum the debt load of their business. *[Quebec]*

## Business Characteristics

- Up to about 30% of women entrepreneurs surveyed have present ownership in more than one business and many have owned businesses in the past. *[Alberta, Manitoba, Ontario, Quebec, Yukon]*
- Up to 68.8% of surveyed women-owned businesses were solely owned. *[National, British Columbia, Maritimes, Quebec, Yukon]*
- In 1990, the majority of women-owned businesses (398,000 or 76.3%) were unincorporated. However, the trend towards incorporation is growing. *[National, British Columbia, Ontario, Quebec, Maritimes, Yukon]*
- The average age of businesses owned by women is 6.8 years. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- In 1983, 40% of women-owned businesses surveyed as new businesses in 1978 were still in operation, a figure higher than the Dun and Bradstreet national average of 25 - 30%. *[National, Ontario]*
- Four key success factors were identified: planning time invested, use of advisors, management training, income expectations. *[National, Maritimes, Quebec]*
- A variety of surveys showed the majority of all types of women-owned businesses in Canada as having gross revenues (sales) under \$100,000; home-based businesses (25 - 50% of all women-owned businesses), under \$15,000. *[National, British Columbia, Maritimes, Ontario, Quebec, Yukon]*
- Government statistics indicate that women with incorporated businesses earn more than women with unincorporated businesses. *[National, Quebec]*
- On the average, about 60% of self-employed women in Canada work full-time (30 hours or more per week) in their business. *[National, Alberta, British Columbia, Manitoba, Quebec]*
- According to Statistics Canada, in 1990, 32.7% of women-owned businesses had paid help, up from 23.6% in 1975. *[National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- Among women-owned businesses surveyed that have employees, the majority employ from 1 to 5 employees. *[British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*



## Owner Characteristics

- Self-employed women surveyed expressed most confidence in their business skills in the areas of production, operations and human resources, and least confidence in the areas of financial management, accounting and marketing. *[National, Alberta, Manitoba, Maritimes, Quebec]*
- Studies found that the majority of women business owners (as high as 96%) were satisfied with their role as an entrepreneur and at least 85% would start their business over again. *[National, Maritimes, Quebec]*
- In one study, the overall attitude towards negotiating was quite positive while in another, lack of confidence was expressed. *[Alberta, Quebec]*
- A minimum of one third of all self-employed women in Canada have some level of post-secondary education. *[National, Alberta, British Columbia, Manitoba, Quebec, Yukon]*
- According to Statistics Canada, 68.3% of self-employed women were married, 19.3% were single (never married), and 11.9% were separated, divorced or widowed. *[National, British Columbia, Manitoba, Quebec, Yukon]*
- Varying with the survey, up to 75% of self-employed women in Canada have children living at home. *[National, British Columbia, Manitoba, Maritimes, Quebec, Yukon]*
- In 1990, approximately 3 of every 10 self-employed women in Canada were in the 35 - 44 age group, and at least 5 in 10 were in the 25 - 44 age group. *[National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- Between 1975 and 1990, the fastest growing age group for self-employed women was the 35 - 44 bracket, which increased by 127,000 (334.3%). The 25 - 34 age bracket was second with an increase of 87,000 (217.5%). *[National]*
- Self-employed women in the 35 - 64 year age brackets opt for incorporation considerably more than do self-employed women of other ages. *[National]*
- About one quarter of self-employed women were born outside Canada and among employed women, immigrant women have a slightly greater tendency than Canadian-born women toward self-employment. *[National, Manitoba, Maritimes, Ontario]*

## Barriers and Challenges

- According to a cross-section of surveys, the two major barriers experienced by women in starting or operating a business are: the difficulty in obtaining financing and the difficulty in balancing work and family responsibilities. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*
- Two major challenges reported by women operating a home-based business are: distractions caused by family, friends and household tasks; and lack of a dedicated space for the business. *[National, Ontario]*
- Four common needs of women business owners are: improved access to financing; improved access to information on existing programs, training opportunities, research and other business information; new training and counselling programs on preparing marketing plans, financial forecasts, cash-flow budgets, and business plans; and facilitation of networking and mentoring. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

**SECTION F:**

**RESEARCH PROJECT PROPOSAL**

**STUDY OF WOMEN BUSINESS OWNERS**

## RESEARCH PROJECT PROPOSAL

### STUDY OF WOMEN BUSINESS OWNERS

#### Introduction

In 1989, women constituted 32% of the 1.86 million self-employed persons in Canada and the number of female self-employed is growing faster than the number of male self-employed. The percentage increase from 1986 to 1989, in female self-employed who worked 53 plus weeks was 37.9% compared to 15.5% for men in this category.

Small firms create more new jobs than do large firms. This potential for job creation is one reason that governments and other organizations are encouraging start-up and expansion of women-owned businesses. A number of programs and organizations have thus been created in the last five years to assist women entrepreneurs. It is necessary, at this time, for policy makers to have more information about women owned businesses in order to determine if these businesses are growing at a different rate and if the owners have a different profile than male business owners. A knowledge of the growth profile of women owned businesses will enable policy makers to adjust programs/policies to assist business expansion and job creation.

The Labour Market Survey provides information on female and male self-employed by age, education, marital status, region and designated status as well as indicating whether or not the self-employed have paid help. In addition, it is possible to obtain average total non-farm income from self-employment for males and females from a 1990 Survey of Consumer Finance, Households Survey Division, Statistics Canada.

The Labour Market Survey definition of self-employed includes a wide range of self-employed from small business owners to contract workers to professionals and therefore does not provide a profile of small business owners. Also, it does not provide sufficient information to determine the size and growth patterns of female and male owned businesses. It is necessary, at this time, to have a gender specific study of businesses in order to provide the required information.

#### Purpose of Proposed Research Project

The proposed study, described in Appendix A, will generate a profile of female-owned, male-owned, and multi-owned businesses for 1985 and 1989.

#### Details of Study

The proposed study will use three main sources of information from Statistics Canada--the 1989 T4 Summary file, the 1989 T1 Combined Master file and the 1985-1989 Leap Longitudinal file. Business profiles will be produced by gender of the owner(s) i.e., male,

female or multi; by province/territory; by industry; by size of business i.e., number of employees, amount of gross sales/revenue, amount of net income; by age of owner; by marital status of owner. In addition, average salary and average dividend income of the owners will also be determined for the business profiles. Therefore, it will overcome many of the limitations of the Labour Market Survey as it will exclude professionals and those who derive their income from farming and fishing and it will also provide a growth profile of small business.

The sample is proposed to be the entire population of approximately 340,000 businesses that have a Payroll Deduction Account Number and that have also reported a Social Insurance Number for the business owner(s) on the T4 Summary.

#### Additional Options

If matched group samples of female-owned, male-owned and multi-owned businesses in the same industry and size category were selected instead of using the entire file of 340,000 businesses, the data cost is estimated to be about \$45,000 (an additional cost of \$10,000). If matched group samples were used in addition to the entire file of 340,000 businesses, it is estimated that the data cost would be \$80,000 (an increase of \$45,000).

Information on the capital structure of the businesses would also be useful. The average total assets and average owner's equity for the incorporated businesses only could be obtained at a cost of \$10,000.

None of these additional options described above have been included in the attached draft budget for the research project. If these variables are included, some of the other budget items would also need to be adjusted upward.

#### Limitations

An important limitation of the proposed research study is that only small businesses which have at least one employee are included as the study begins with the Payroll Deduction Account Number. Small unincorporated businesses that do not have any part-time or full-time employees will not be part of the study. If the Social Insurance Number of the owner(s) was not included in the T4 Summary, the business will not be part of the study.

## BUDGET

Purchase of data from Statistics Canada as per details in Appendix 1		\$ 35,000
Consultant/Researcher		
Determine actual variables to be included in profile outputs	5 days	
Analyze profiles from Statistics Canada and prepare written analysis, including graphs, tables of analysis, and executive summary.	20 days	
Present findings at appropriate forum	2 day	
Revisions/prepare final report for distribution	8 days	
Total time	35 days	
	@ \$350 per day	12,250
Telephone/fax		1,000
Travel to present report		1,500
Report Preparation/typing/desk-top publishing		3,000
Editing		1,000
Translation		4,000
Report Printing and Mailing		3,500
Project Coordination and Management		<u>6,125</u>
<b>TOTAL PROJECT COST</b>		<b><u>\$ 67,375</u></b>

## Note:

The budget was prepared assuming a 50 page report with 1,000 copies printed and distributed.

The \$25,000 data cost quoted in Appendix A by Statistics Canada is the minimum cost and officials at Statistics Canada estimate the actual data cost will likely be between \$25,000 and \$35,000 depending on the variables selected and the detail required on the output. Thus, the budget includes the \$35,000 estimated cost. This \$35,000 does not include the cost of any of the options discussed in the research proposal.

Time Frame

Statistics Canada estimates that the output will be available six to eight weeks after the contract is signed. The data analysis and report writing will then take another four to six weeks.

APPENDIX A

PROJECT PROPOSAL  
STUDY OF WOMEN BUSINESS OWNERS

**OBJECTIVE OF THE PROJECT:**

To generate a profile of women owned businesses and compare them to similar businesses owned by men. To determine the growth of these businesses between 1985 and 1989.

**DATA SOURCES FOR THIS STUDY:**

This study will use three main sources of information:

1. 1989 T4 Summary file
2. 1989 T1 Combined master file
3. 1985-1989 Leap longitudinal file.

**WORK ACTIVITY:**

The T4 Summary file contains the relationship between a business (defined by Payroll Deduction Account Number (PAYDAC) and its owners (defined by Social Insurance Number (BIN)). there are approximately 90000 businesses with 2 BINs and 250000 businesses with a single sin on the 1989 file. The businesses that are covered on this file are those that are privately controlled corporations or non-incorporated businesses with employees. Note that there are over a million businesses on this file but only the number indicated gave the owner's SIN.

The SIN's on this file are matched to the T1 Combined Master File to pick up individual financial and non financial characteristics. These characteristics will be inputs to the business profiles tabulations. Finally the resultant combined data is matched to the LEAP longitudinal file (1985-1989) using the PAYDAC number. This match gives the characteristic of the business and allows the tracking of the business between different time periods.

Business profiles will be produced separately by ownership; male, female, husband and wife and other multi owners. In comparing businesses between two time periods, it will be assumed that the businesses were owned by the same individuals between the time periods specified in the comparison. A flowchart of the work flow is given in the attachment.

**OUTPUTS FROM THE STUDY:**

The outputs from the study are business profiles by Province, Industry and Gender. The last category will include the multi ownership possibilities defined above.

The profiles will contain information on business size, employment and industry classification. The final variables included in the profile outputs are yet to be determined. The format of the outputs will be similar to the outputs from the Small Business Program.

**PROJECT COMPLETION TARGET DATE:**

The project will be completed by no later than January 31, 1991.

**PROJECT COST:**

The cost of this project is 25000 dollars.

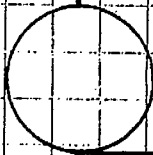
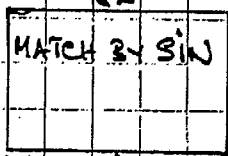


# WOMAN BUSINESS OWNERS PROJECT

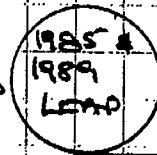
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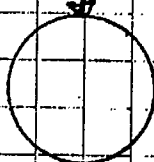
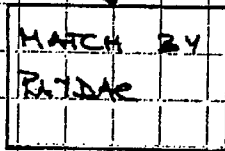
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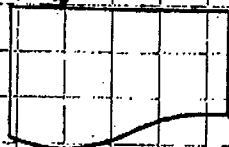
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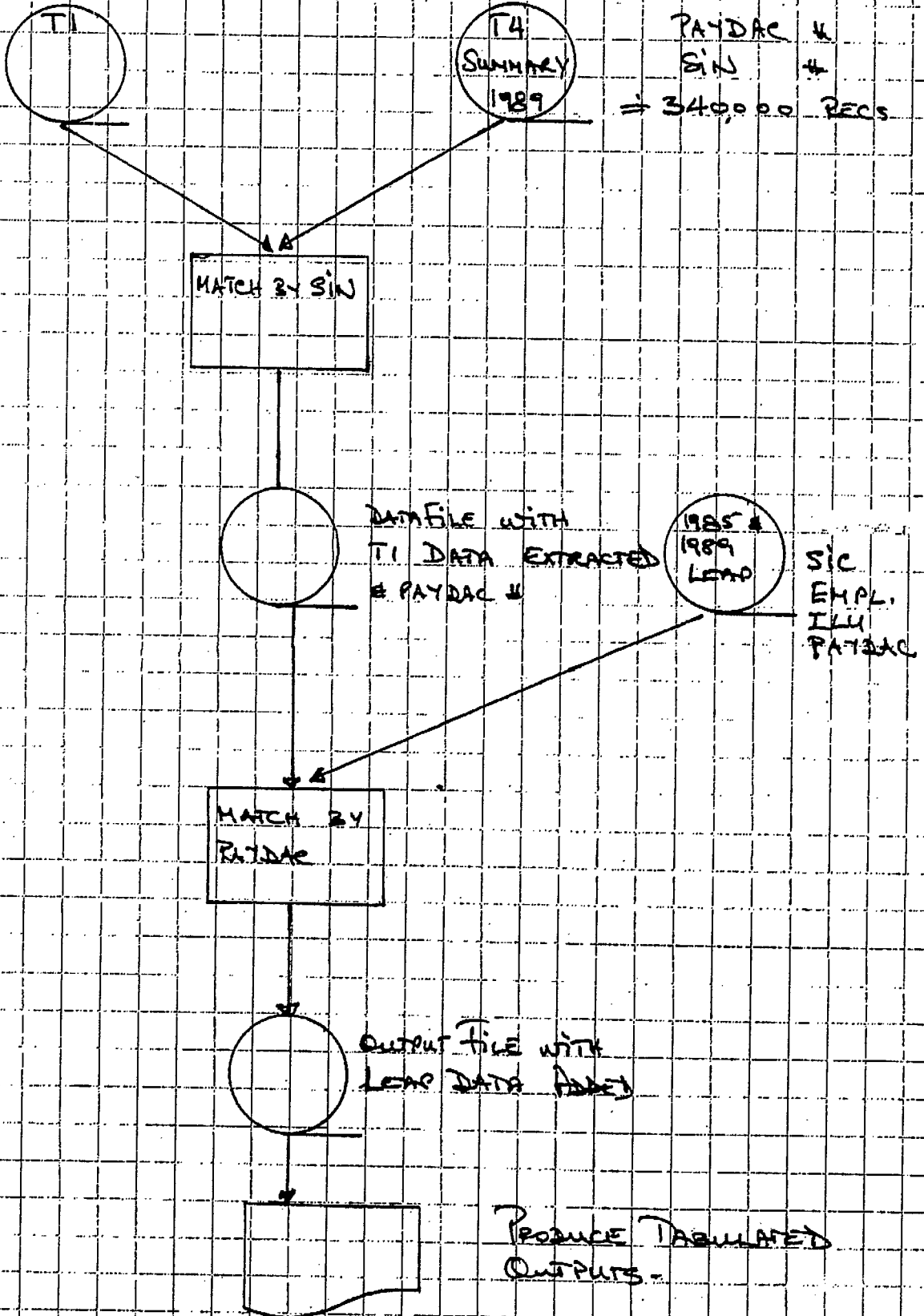
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OUTPUT FILE WITH  
 LEAD DATA ADDED



PRODUCE TABULATED  
 OUTPUTS.



**SECTION G:**

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**POLICYMAKER'S FORUM - WOMEN AS ENTREPRENEURS**

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