

Women and Entrepreneurship on Unama'ki/Cape Breton Island: Current Challenges, Opportunities, and Solutions



Cape Breton Voices
Research Report

2019

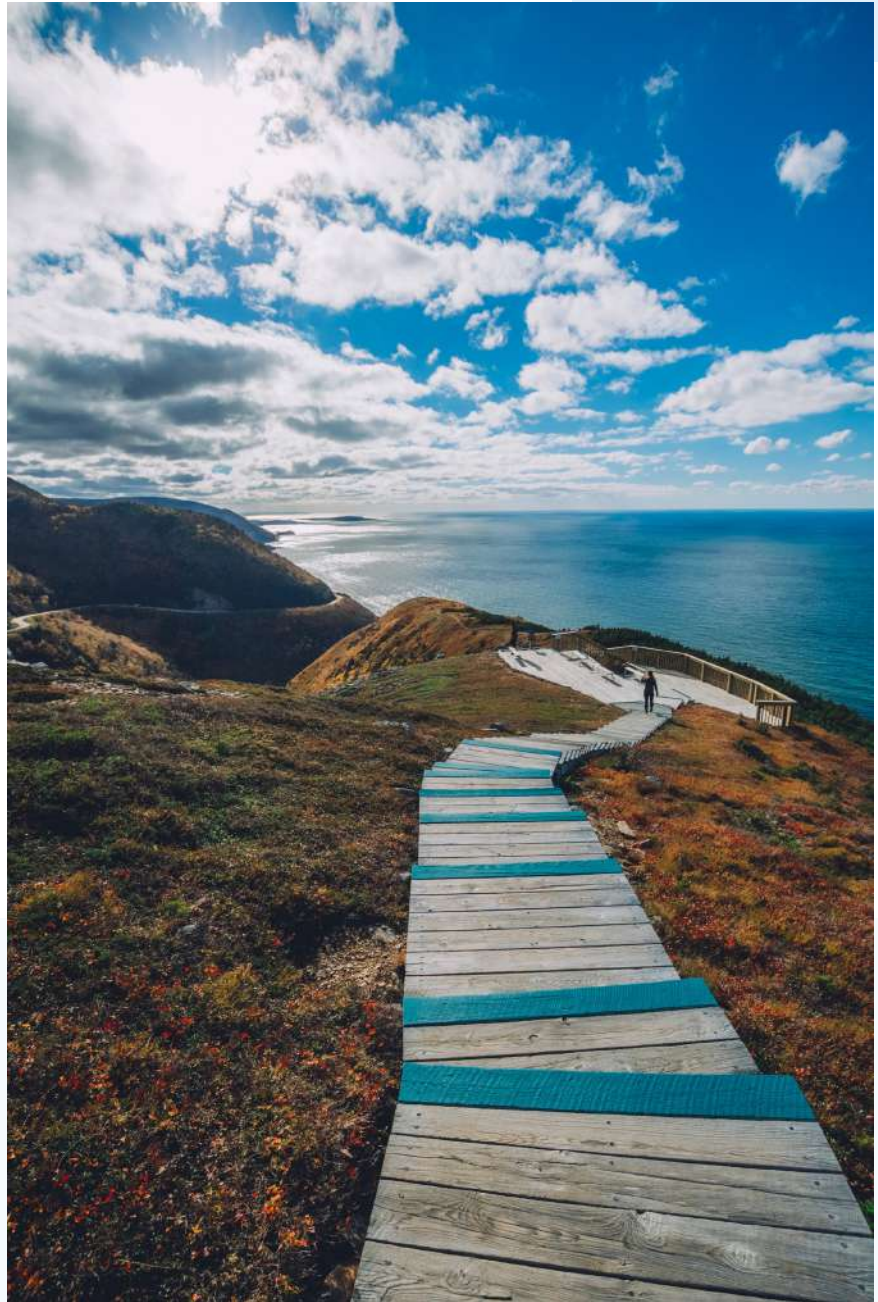
Acknowledgements

This report was made possible through the generous financial support of Annette Verschuren. Annette's vision for the future of Unama'ki/Cape Breton Island and her unwavering support for entrepreneurship, women, and leadership have inspired the formation of Cape Breton Voices and its enduring commitment to creating positive change.

Cape Breton Voices believes in the power of women and entrepreneurship. Women from across the Island are developing existing sectors and generating new ones. Cape Breton Voices aims to promote, support, and encourage not only the already amazing work being done by these resilient and visionary women but also the role they are playing in creating a bright, prosperous, and inclusive future.

A special thank you to Dorothy Tennant, Chloe Donatelli, Sarah Pyke, and Jill McPherson of Cape Breton Voices for the countless volunteer hours they contributed to collecting the survey data and ensuring the research was diligently, responsibly, and respectfully compiled. Many thanks to Alyce MacLean and Mariah Battiste as well, for their thoughtful edits.

Finally, thank you to all of the women-identified participants that generously contributed their time to this important piece of work. These are your stories, and without your honest contribution, this project would not have been possible. You are powerful and you are driving the future economy of Unama'ki/Cape Breton and advancing the well-being of its citizens. We thank you.



Executive Summary

One of the most notable characteristics of women-identified entrepreneurs is their resilience in the face of persistent and enduring discrimination in Canada and internationally. Believing women to be drivers of economic and social change and forces behind Unama'ki/Cape Breton's prosperous and inclusive future, Cape Breton Voices conducted this study herein. Its aims are twofold:

1. To amplify the relatively unheard voices of women-identified entrepreneurs;
2. To highlight concrete and achievable solutions to the major challenges experienced by women entrepreneurs and identify the appropriate stakeholder(s) to implement each solution to ensure measurable action.

Currently, 16 per cent of Canadian businesses are women-owned/women-led, the majority of which (54.4 per cent) are in the consumer services sector (e.g., education, health care, arts). These businesses are generally small (5–19 employees), and they less frequently engage in international trade than do men-owned enterprises. Significantly, the growth of women-owned and equally-owned enterprises is stronger relative to that of men-owned enterprises in almost all size categories. What is more, women entrepreneurs contribute CA\$148 billion annually to the country's economy. In an age of increasing automation and job vulnerability, advancing women's equality in the creation of economic activity and closing the gap between women and men in entrepreneurship are crucial to the social and economic well-being of Canada, as this report will show.

Research Objectives and Methodology

To achieve its aims, CB Voices undertook a quantitative and qualitative study of 75 women-identified entrepreneurs in majority-women-owned businesses across Cape Breton that have been in operation for ten years or less. We used open-ended survey questions and a focus group discussion to achieve four research objectives:

1. To understand the major challenges faced by women-identified entrepreneurs in Unama'ki/Cape Breton;
2. To understand what services and/or supports for women entrepreneurs are (un)available and (in)effective;
3. To identify actionable solutions to challenges faced by women entrepreneurs; and
4. To identify what women entrepreneurs currently need to grow and strengthen their businesses.

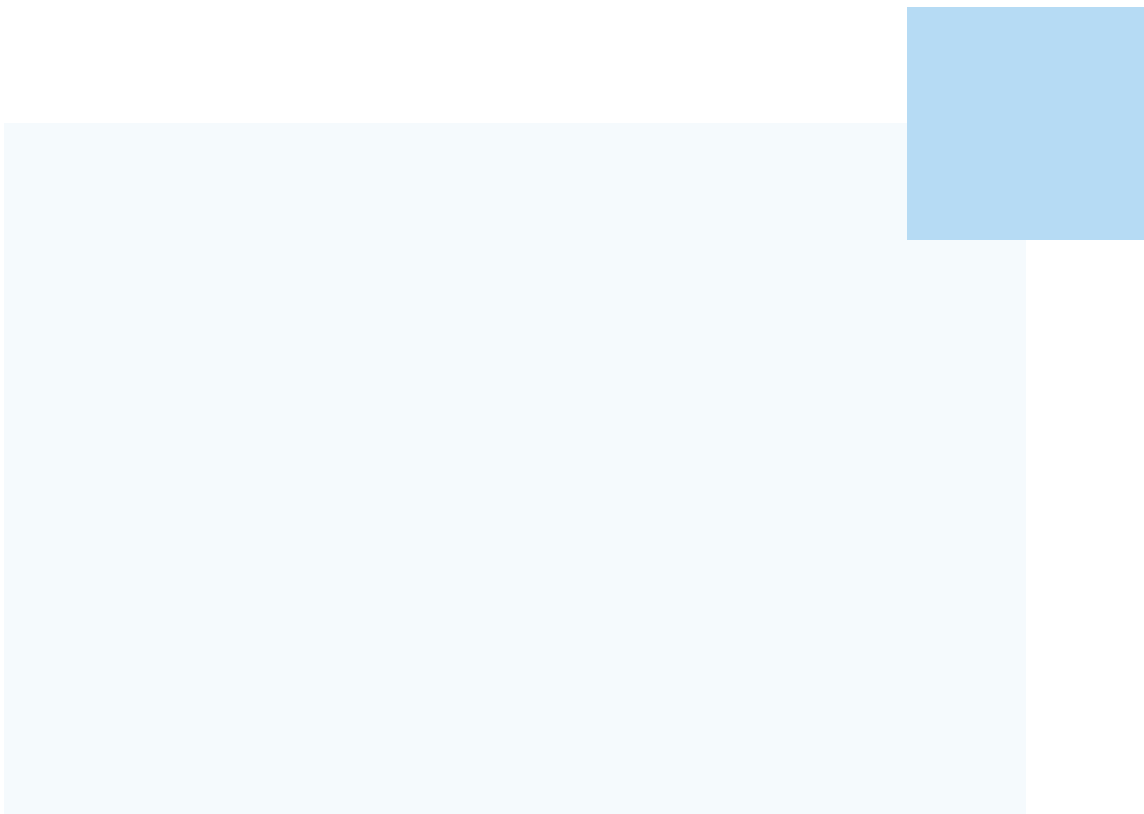
Research Findings

This document reports on the study's most pertinent findings. The research participants identified 12 major barriers to starting their business, with access to funding and financing being the most cited (63 per cent). Other obstacles were: resources navigation and awareness (47 per cent); inaccessible commercial space (23 per cent); community resistance and lateral violence (22 per cent); municipal regulation, licensing, and

permitting (16 per cent); fear and lack of confidence (16 per cent); staffing and workload (13 per cent); discrimination and bias (12 per cent); lack of child care (12 per cent); market penetration and finding clientele (7 per cent); the shortage of accessible networking opportunities (7 per cent); and a lack of mentorship (6 per cent). Most or all challenges were compounded for women with intersecting identity factors (e.g. race, disability).

The study revealed recurring ways in which the participants overcame the foregoing obstacles, all of which required tenacity and perseverance. Many of the participants identified networking and building relationships as critical to overcoming the obstacles they faced in starting their businesses; some participants emphasized the importance of self-teaching and research to overcoming the same. Many participants reported that receiving support (financial, social/emotional, and physical) from family and friends was essential to overcoming related barriers. Those participants who were not eligible for financing or funding also cited self-financing and slow-growth as modes for overcoming obstacles to starting or ensuring the success of their just-budding business.

Participants made a number of suggestions for what could be implemented to help women entrepreneurs overcome their reported barriers, not the least of which was the increased confidence that might come not only with more women-led, industry-specific mentorship and networking but also with institutionally endorsed and supported elimination of discrimination and bias. Many participants also noted the need for resource navigation and improved outreach and engagement by support and service organizations. It was also proposed that support organizations be more responsive to the needs of women entrepreneurs. Additionally, participants urged support organizations to communicate their mandates and resources more clearly among each other so that this information could be more effectively conveyed to entrepreneurs. Other proposals included that government, financial, community, and/or support organizations improve access to financing and funding; increase networking opportunities; ensure affordable/accessible child care; and assist with effective staffing. Participants also noted that there needs to be transparency in the real estate market and more information on space availability; incentives for building owners to rent or disincentives for leaving buildings vacant; and infrastructure geared toward collaboration. There also needs to be clear, consistent, and available information on licensing and permitting and more transparency in how regulatory decisions that affect start-up businesses are made.



Key Recommendations

Drawing on the findings of this study, CB Voices recommends 16 concrete and achievable solutions to the major challenges experienced by women entrepreneurs and identifies the appropriate stakeholder(s) to implement each solution to ensure measurable action. These recommendations are:

1. Support for women entrepreneurs must be driven by women entrepreneurs.
2. Small, non-repayable grants for women entrepreneurs must be created.
3. Microloans must be available specifically for women entrepreneurs.
4. The Self-Employment (SE) Program must be expanded to provide support for more women entrepreneurs.
5. Support organizations must address gender inequity in accessing programming and funding.
6. The Cape Breton Partnership online resource navigation tool must be completed.
7. Support organizations must provide more outreach to rural areas and Mi'kmaq communities.
8. Collaboration among support organizations must be increased.
9. Support for business plan development must be widely offered.
10. Networking opportunities for women entrepreneurs must be improved.
11. Child care must be more accessible and affordable.
12. There needs to be an increase in accessible commercial space in the CBRM.
13. Support for staffing must be expanded to ensure quality of employees.
14. Municipal support for entrepreneurs must be accessible and promoted.
15. Mentorship for women entrepreneurs must be fostered.
16. Discrimination and bias must be reduced, with the goal of elimination.

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Introduction

Cape Breton Voices

Cape Breton Voices is a volunteer group of women who have come together because of our love for Unama'ki/Cape Breton and our belief that this Island has a bright and prosperous future. We believe in community engagement, entrepreneurship, immigration, arts and culture, and responsible tourism, as well as in honesty, transparency, and accountability in those who hold power and make decisions in and for our community. We believe that in order for a bright and prosperous future to be realized, traditionally marginalized voices must be amplified: an inclusive and diverse community where its citizens and members are respected, consulted, and supported is one that is also strong, vibrant, and resilient.

Research Rationale

Cape Breton Voices believes in the power of women and entrepreneurship as a driver of economic and social change. In 2018, Cape Breton Voices released a video series featuring 20 women entrepreneurs from across the Island, representing diverse sectors, geographic scope, stage of business, and cultural and ethnic background. The video series launch generated much interest from entrepreneurial support organizations wanting to learn how to better assist women entrepreneurs in their success. To provide a holistic, unbiased account of what is required to improve the entrepreneurial ecosystem so as to support women entrepreneurs in achieving their business goals, members of Cape Breton Voices designed and executed a research study. The purpose of this research is twofold:

1. To amplify and highlight the voices of women-identified entrepreneurs, as their stories are often missing from the discussion, literature, and efforts to support entrepreneurship;
2. To highlight concrete and achievable solutions to the major challenges experienced by women entrepreneurs and identify the appropriate stakeholder(s) to implement each solution to ensure measurable action.

It is important to note that where this report uses the words 'woman' or 'women', it refers to any individual who *identifies* as a woman. CB Voices recognizes that gender is a social construct and that one's gender identity does not necessarily align with one's biological sex. It also recognizes that there are many ways to experience and express the identity of 'woman', including transwomen, cisgender women, and all others who place themselves within the spectrum of this gender identity. We also recognize that self-identified women are not a homogeneous construct, and that many different intersections of experience and identity shape the realities and perceptions of the individual. While the category of 'woman' (or 'women') is used as an overarching identifier throughout this report, we are aware that there is no universal 'woman's voice', but rather that there exist many different voices, shaped by the strength of their diversity, that help to tell the story of women entrepreneurs in Cape Breton.



01

Setting the Context

Equality Myth

Significant equality gaps remain between women and men in Canada even though many advances toward gender equality have been made. At present, women who work full-time earn, on average, 87 cents to every dollar earned by men.¹ This inequality is compounded if the women are Indigenous, racialized, or newcomers, at which point the average earnings are 65 cents, 67 cents, and 71 cents to the dollar, respectively.²

Those individuals who experience domestic and sexual violence are disproportionately women, with one in three women experiencing some form of sexual violence in their lifetime.³ The recent final report (June 2019) of the National Inquiry into Missing and Murdered Indigenous Women and Girls revealed that more than 1,000 Aboriginal women and girls were murdered in recent decades and called this atrocity a national genocide.⁴

Women are also under-represented in leadership and executive positions, “occupying just 23 per cent of board seats in Canada’s top 500 corporations”.⁵ These gaps are far greater for women with intersecting identity factors, such as transwomen, women of colour, immigrant women, and women with a disability.⁶

Women and Entrepreneurship in Canada

Only 16 per cent of Canadian businesses are owned

or led by women.⁷ The world’s foremost study of entrepreneurship, the Global Entrepreneurship Monitor (GEM), categorizes the businesses that comprise the 16 per cent into four sectors:

1. Extractive – oil and gas, mining, agriculture;
2. Transformative – manufacturing;
3. Business services – where a business is the customer; and
4. Consumer services – where the general public is the customer (e.g., retail).

According to GEM, early stage, women-owned enterprises are most prevalent in the *consumer services* sector, at 54.4 per cent, followed by *business services*, at 28.2 per cent. They are much less prevalent in the goods-producing industries.^{8,9} See Figure 1 for *further details*.

Similarly, a report from Statistics Canada Economic Division stated that, within the service sector, women-owned enterprises are most prevalent in the following areas:

1. Educational services;
2. Health care and social assistance; and
3. Arts, entertainment, and recreation.

Furthermore, the majority of women-owned businesses are smaller companies (5 to 19 employees), and the relative growth of women-owned and equally-owned enterprise is stronger among smaller enterprises than larger ones. It is important to note, however, that the growth of

women-owned and equally-owned enterprises is stronger relative to that of men-owned enterprises in almost all size categories.¹⁰ See *Figure 2 for further details*.

In addition, women-owned businesses are, on average, less likely than those owned/led by men to engage in international trade. According to GEM, for businesses that have 25 per cent or more of their customer base outside the country, 31.7 per cent are run by women and 37 per cent by men.¹¹ Similarly, the Canadian Trade Commissioner Service states that 8.4 per cent of majority women-owned SMEs (small-to-medium enterprises) export, compared with 12.8 per cent of majority male-owned SMEs. These statistics are unsurprising considering that the manufacturing sector (one in which women are not prevalent) tends to be geared toward export. See *Figure 3 for further details*.

In summary, women-owned enterprises in Canada, on average, are:

- Under-represented in the Canada economy (16 per cent of all businesses in Canada are women-owned or led);
- Most prevalent in consumer services sector (54.4 per cent);
- Most prevalent among smaller enterprises (5 to 19 employees);
- Represent strong growth relative to male-owned enterprises; and
- Are less likely to engage in international trade and export.

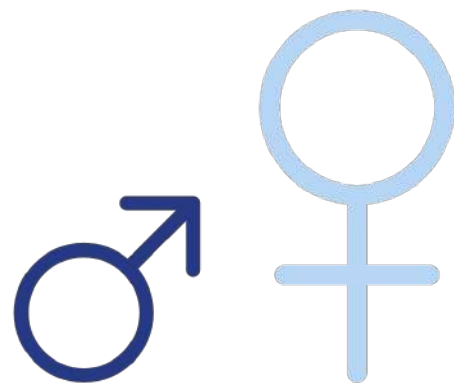
Current Challenges for Women-Identified Entrepreneurs in Canada and the Globe

Access to Finance and Funding

While many entrepreneurs, regardless of gender, face challenges related to access to financing and funding, research shows that the struggle is more difficult for women. Women face barriers in accessing capital and are less likely than men to seek

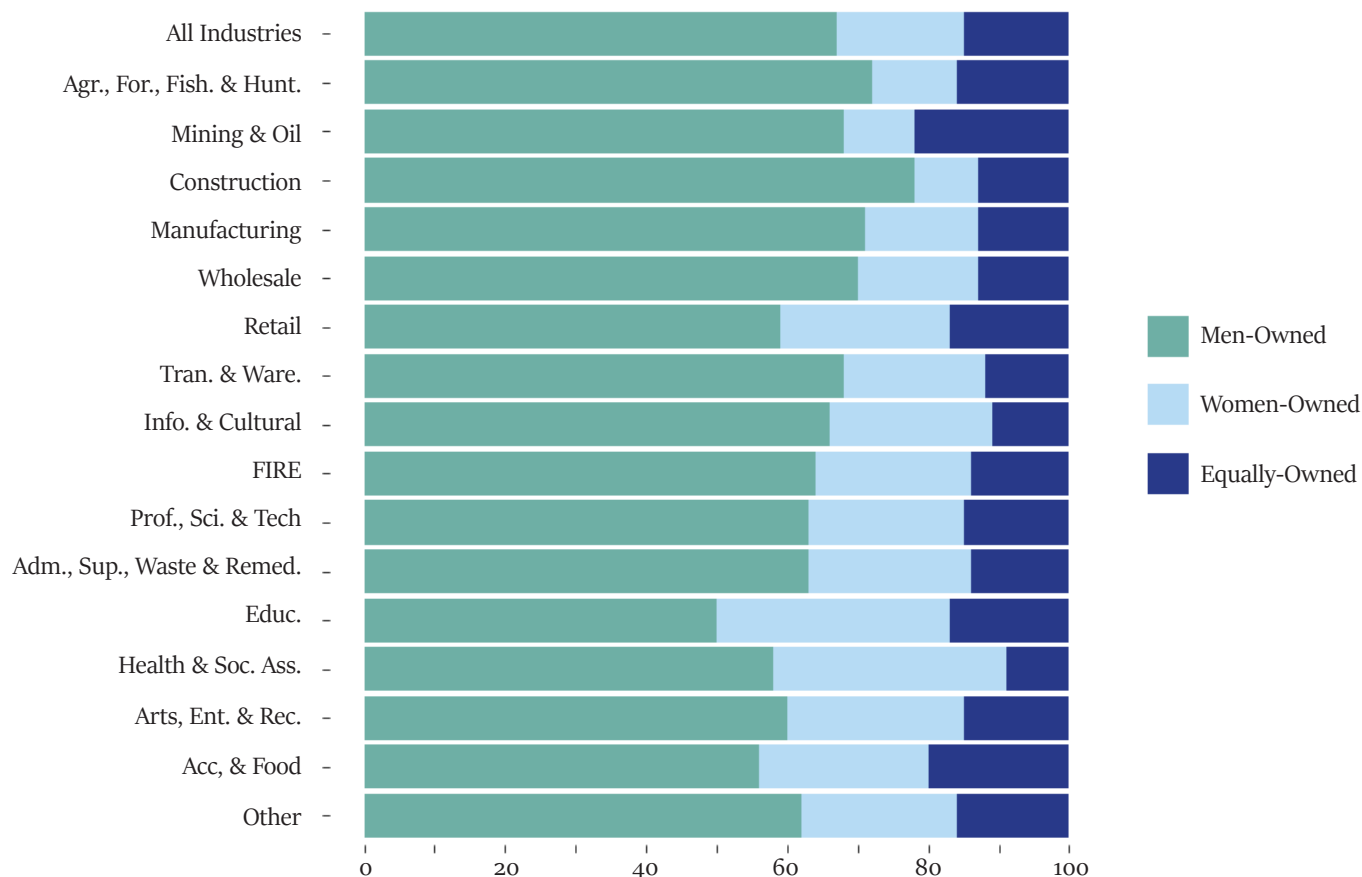
debt and equity financing. Moreover, when they do seek financing or funding, it is more likely that their applications will be rejected or that they will receive less money.¹² As a result, women often rely on personal finances and bootstrap their businesses, which limit their potential for growth.¹³ An Ernest and Young survey of 2,700 people globally, found that 20 per cent of women entrepreneurs had no plans to raise capital, compared with only 3 per cent of male entrepreneurs.¹⁴ This can be due to negative experiences in trying to raise capital and garner support, which then further deter women from future capital raising plans. These negative experiences can also result in their exclusion from important networking opportunities and guidance.¹⁵

Unsurprisingly, according to a report published by the *Venture Capital* journal, between 2011 and 2013, 97 per cent of all US venture capital was passed to male chief executives. Furthermore, businesses with all-male teams were four times more likely to receive funds than teams that included even one woman. The study did not, however, determine any significant performance differences between companies headed by women and those headed by men and, in fact, company valuations were found to be “significantly and consistently higher” when there was at least one woman on the team.¹⁶ While these figures are for the US, it is reasonable to presume the statistics are consistent with Canadian trends. Furthermore, Canadian women who do start businesses make 58 per cent less than their male counterparts.¹⁷



Companies with at least one female founder outperform all-male-founded firms by 63 per cent.¹⁸

Figure 1: Average Share of private enterprises by ownership gender and industry, 2005-2013¹⁹



Note: FIRE denotes the North American Industry Classification System “finance and insurance” and “real estate and rental and leasing”

Figure 2: Average Share of private enterprises by ownership gender and size, 2005-2013²⁰

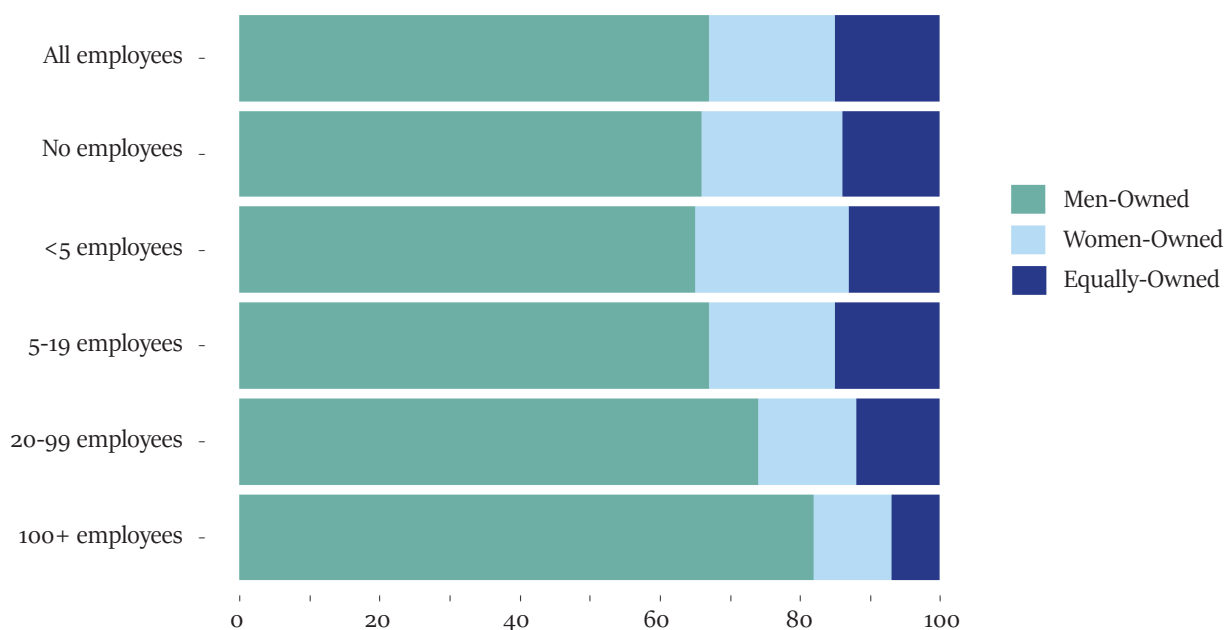
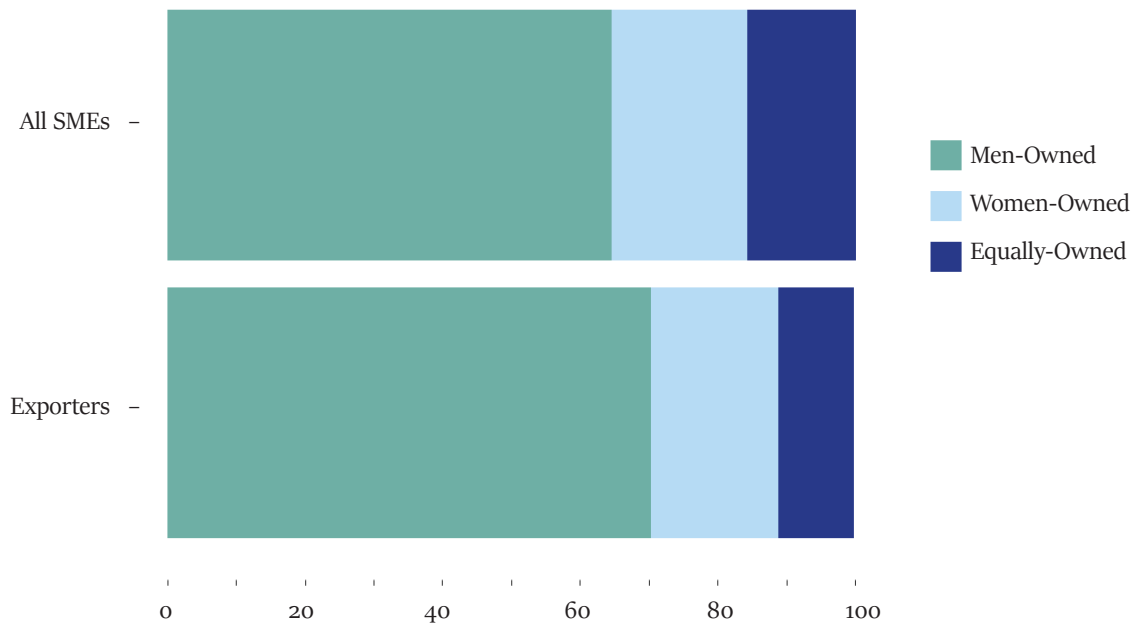


Figure 3: All SMEs and Exporting SMEs by Gender (per cent), 2014²¹



Conscious and Unconscious Bias

The reason for the discrepancy in securing financing funding, as well as in accessing other supports and services is often gender bias – conscious or unconscious. Business assistance and support is often provided through deeply entrenched male networks, which disadvantages women entrepreneurs. According to a report from the National Venture Capital Association and Deloitte, “women account for 45% of the total venture capital workforce, but only 11% of the investment partners (or equivalent roles) on venture investment teams where investment decisions are made”.²² Furthermore, people of colour are significantly under-represented in the field of venture capital, with non-white employees accounting for 22 per cent of the venture capital workforce.²³

The legacy issue to overcome is that the holders of power and capital have not been diverse. This situation puts unique pressures on women entrepreneurs, making it more difficult to hire staff, rent office space, and work reasonable hours. These difficulties are further compound-

ed for people with intersecting identities.²⁴ Research across fields of practice finds that we feel the strongest affinity for people whose backgrounds, experience, and passions are like our own. This naturally extends to hiring managers, among whom there is a propensity to prefer those candidates who are most similar to themselves. In investing, biases – including affirmation bias, familiarity bias, and confirmation bias – cloud decision-making. When entrepreneurs have different anchors and experiences than the investors with whom they are trying to connect, it may be difficult to forge the kind of connection that leads to support.²⁵

Gender bias has also been attributed to the gap between men and women in export-led businesses. Cultural and personal characteristics can result in sexist treatment of women business owners looking to export.²⁶ As one study of majority-women owned exporting SMEs in Canada mused, “perhaps women owners are taken less seriously, believed to have less chance of future success or growth, or simply are not accepted within certain foreign business cultures”.²⁷ Any of these factors would decrease women-led SMEs’ likelihood of exporting.²⁸

If women owners experience real or perceived sexism that prevents them from expanding their networks, this could lead them to export less frequently.^{29 30} As was previously discussed, business firm characteristics, such as industry and size, contribute to the gap in women's representation amongst exporters.³¹

Lastly, a recent report by Salesforce in partnership with The Gandalf Group states that even though more Canadian SMEs are being led by women, men are still twice as likely to own a business in areas such as technology, science, and engineering. Only 13 per cent of women-led SMEs focus on these industries, and statistics show that even when women start these types of businesses, they face more challenges than their male counterparts.³² Where women leaders in science, technology, and engineering say they face their greatest challenges are: dealing with a heavy workload, achieving a work-life balance, facing difficulty accessing capital to grow their business, and feeling that their services are undervalued by customers.³³

Why Support Women in Entrepreneurship?

In Canada, women are half as likely as men to operate their own business.³⁵ Furthermore, progress toward gender parity in entrepreneurship has stalled over the last two decades, with the female-to-male ratio of entrepreneurship progressing at a rate of 0.3 per cent. If progress continues at this rate, it will take 180 years to close the gender gap in entrepreneurship.³⁶

This is a social and economic issue. Entrepreneurship fuels economic growth, with new and young businesses accounting for nearly all net new job creation in Canada. With women being under-represented, their potential contribution to job creation, innovation, and economic growth is severely underutilized.

However, even though progress has been slow, it hasn't stopped women entrepreneurs from contributing CA\$148 billion annually to the country's economy.³⁷ In fact, on a global scale, Canadian

Women are also under-represented in leadership and executive positions, “occupying just 23 per cent of board seats in Canada’s top 500 corporations”.⁵

Inaccessible Child Care

A report by the Organization for Economic Co-operation and Development (OECD) states that unaffordable and inaccessible child care is also a barrier for women in Canada, as this country is one of the most expensive in the world for child care. For the 35 countries that comprise the OECD, on average, a two-parent household spends 15 per cent of its annual income on child care, but in Canada, the annual expense can range from 22 to 30 per cent of a two-parent household's income. Furthermore, single parents in Canada spend almost a third of their income, at 32 per cent, on child care. Moreover, more women than men stay at home to take care of children; upon resuming paid economic activity, they face financial penalties.³⁴

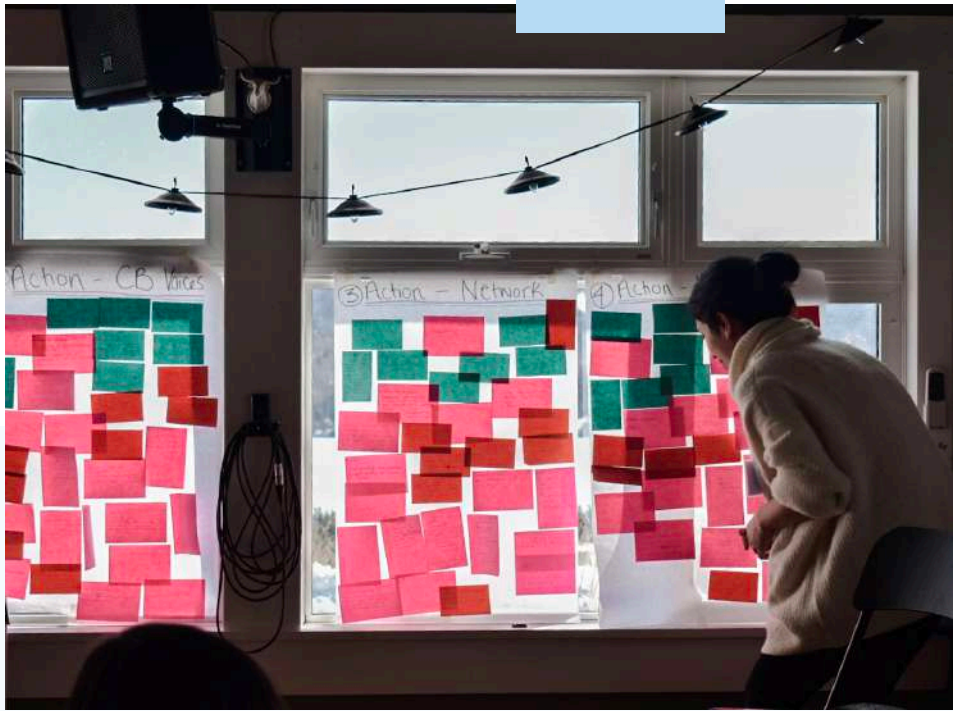
women place first for creating and running their own businesses.³⁸ Further increasing the number of entrepreneurs and creating conditions for them to succeed is key to Canada's future well-being. At a time when the globe is witnessing rapid advances in automation and artificial intelligence, countries will have to increasingly rely on innovative entrepreneurship as a source for economic activity and prosperity.

Recent research estimates that 14 per cent of the global workforce could be displaced by automation, and these workers will need to switch their occupation.³⁹ Moreover, women could be more affected than men, as women are disproportionately represented in industries that are vulnerable to automation, such as service and administration. A study

by PricewaterhouseCoopers estimates that 23 per cent of women could be impacted by increased automation by the late 2020s, compared with 17 per cent of men.⁴⁰ Self-employment and entrepreneurship may be the only viable option for many women who find their jobs being replaced by technological advances. Furthermore, Canada is lagging behind other countries in innovation and also has an aging population.⁴¹ For these reasons, Canada must increase its entrepreneurial activity in order to maintain economic prosperity in the face of the digital revolution.

Over the past three decades, the influx of women into the labour force ushered in significant gains in economic growth and workers' productivity. Research shows that this rise in women's share of the workforce since the 1980s was responsible for seven per cent of the Canadian Gross Domestic Product by 2012; the research also demonstrates that further advancing women's equality in the creation of economic activity has the potential to increase GDP by CA\$150–420 billion GDP (6%–18%) by 2026.⁴² Looking at small business in Canada, bridging the gap in earnings of women and men entrepreneurs could open up an additional CA\$88.2 billion for the Canadian economy.⁴³

Given the under-representation of Canadian women in entrepreneurship, we need to understand the reasons for this rate and the hurdles women are facing in business in order to overcome them. Women leaders are drivers of economic and social change, and tapping their strengths and supporting their entrepreneurial journeys will put our country and its communities at a significant advantage.



Research Methodology

Research Objectives

The research study utilized a quantitative and qualitative approach by employing a survey questionnaire and conducting focus group discussions based on a well-crafted conceptualization of the research objectives:

- Understanding the major challenges faced by women-identified entrepreneurs in Unama'ki/Cape Breton;
- Understanding what services and/or supports for women entrepreneurs are (un)available and (in)effective;
- Identifying actionable solutions to challenges faced by women entrepreneurs; and
- Identifying what women entrepreneurs currently need to grow and strengthen their businesses.

Research Design

The survey questionnaire applied open-ended questioning to reach a better understanding of the participants' challenges, proposed solutions, and business goals. The reason for choosing this method is that open-ended questions typically have the following advantages:

- Participants are able to respond to questions in their own words, thereby reducing response error;
- Participants are able to include more information, such as feelings, attitudes,

and their understanding of the subject (closed-ended questions, because of the simplicity and limited number of answers, may not offer the respondents choices that reflect their real feelings);

- Participants are given the opportunity to explain if they do not understand the question or do not have an opinion on an issue; and
- Responses may yield more candid information and unique insight for researchers as participants may find the questions less threatening than if they were scaled (i.e., than if there were a pre-defined answer list).

Each survey questionnaire included an explanatory note to convey the necessary background information to the participant and obtain informed consent. The note provided an overview of the survey's purpose and goals to help participants understand the context of the research project; a statement about the time requirement for completion; a delineation of the measures taken to ensure confidentiality and anonymity; and an assurance that participation was strictly voluntary.

The questionnaires were constructed as simply as possible, using colloquial vocabulary and sentence structure to maximize the respondents' understanding of what was being asked. *See Appendix 1 for questionnaire.*

To ensure the best research design and to rule out any potentially irrelevant paths of inquiry, the

research team administered a pilot test to a small group of individuals who were similar to the group being sampled to gauge the type of responses being received for each question and to ascertain whether any questions were ambiguous or misinterpreted. Based on the success of the pilot test, no revisions were made to the questionnaire.

Research Sample

The research team sought a survey sample of 100 research participants. The survey was sent to 140 potential research participants, with 75 responding. This results in a 54 per cent response rate – well above the average 10–15 per cent response rate for typical external questionnaires.

plete the survey. The following options were offered:

- In-person or by telephone, in which the researcher would read the questionnaire and record responses on a laptop in Microsoft Word or with handwritten notes and later transcribed in Microsoft Word; and
- By fillable form, in which the researcher would send the survey by email and at the participant's convenience enter their responses directly into the form and return by email.

20 per cent of women entrepreneurs had no plans to raise capital, compared with only 3 per cent of male entrepreneurs.¹⁴

The sample design was purposeful or criterion-based to ensure a diversity of respondents selecting for:

- Majority women-owned (51 per cent or more)⁴⁴ businesses;
- Number of years in business (in business for ten years or less);
- Business sector;
- Geographic region;
- Contribution to primary income;
- Self-identified as Mi'kmaw; and
- Newcomer.

Given the research objectives, including the goal of understanding the challenges *women-identified* entrepreneurs face in starting a business, the sample was limited to majority women-owned businesses who have been in operation for ten years or less to ensure the data was relevant and representative of women's experiences.

To reduce barriers to participation, research participants were given a variety of options to com-

Research Data Cleaning, Coding, and Analysis

Each transcript was assigned a code and saved securely with the code number and date the questionnaire was completed (e.g., Questionnaire 1 – March 8, 2019). To ensure participants' confidentiality and anonymity, a research table was created and saved in a separate location, linking the code with the participant's name.

The questionnaire transcripts were cleaned, correcting grammatical and spelling errors and ensuring certain standardization across questionnaires. For example, participants may have referred to the Self Employment Benefit Program by that name, by an alternative name (the Self Employment Program), or by those names' respective acronyms, SE or SEB. In this case and others like it, the data was cleaned so that all references made to this program would be the same.

Responses for each question were coded (the process of taking the open-ended responses and

categorizing them into groups). Consistent coding of the questions and answers was used in order to ensure accuracy of data analysis.

Coding followed an inductive or grounded style, in which all codes arise directly from the questionnaire responses. The process is iterative in that codes can be added or removed, and the description changed based on new information to ensure high quality codes and accuracy. Though this can make for a more difficult process, it is less prone to bias.

The test-retest method was used to code the data for two questions essential to understanding the challenges women entrepreneurs face:

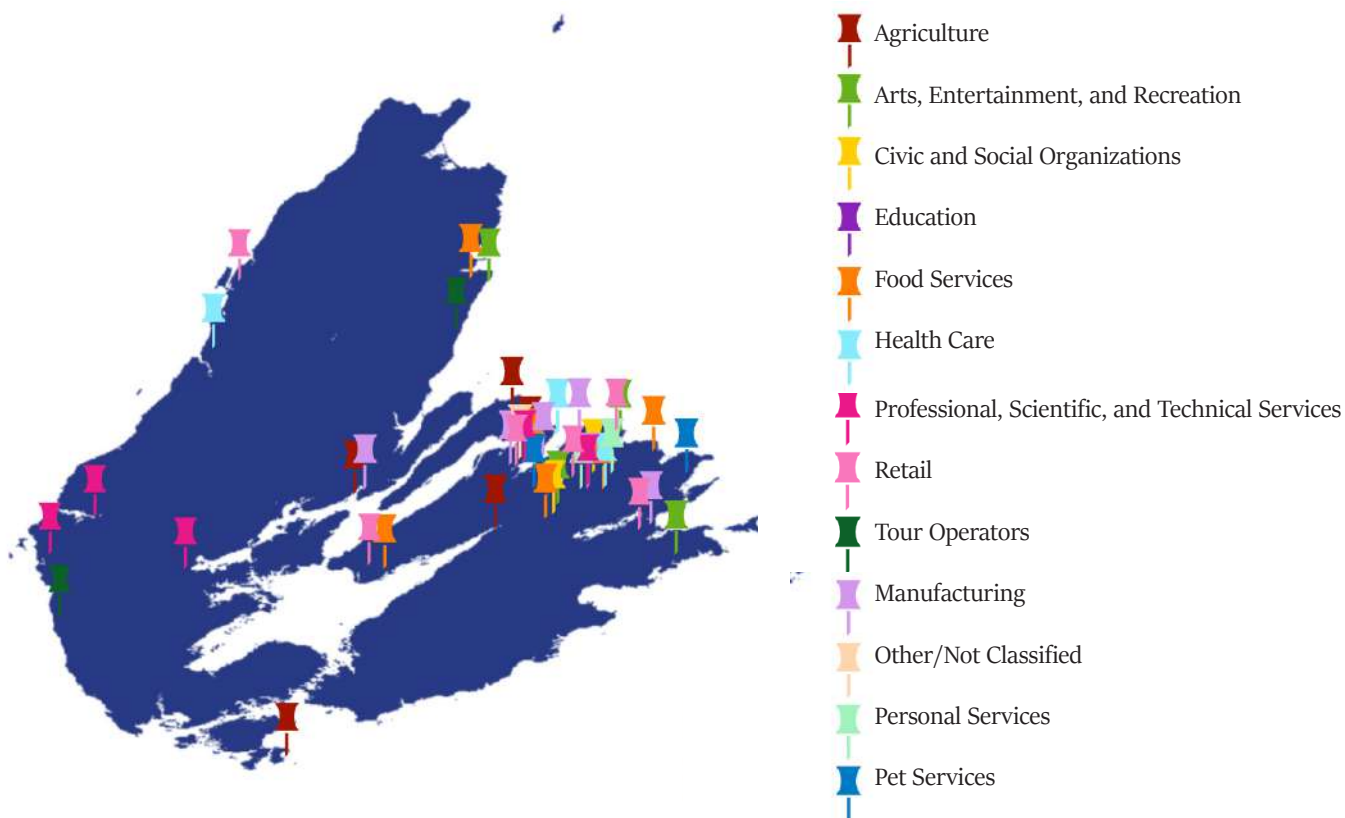
1. What were the biggest barriers you faced when you started out?
2. What were the dead ends you bumped into or services that you found least helpful?

The results were then compared for consistency and amended as needed.

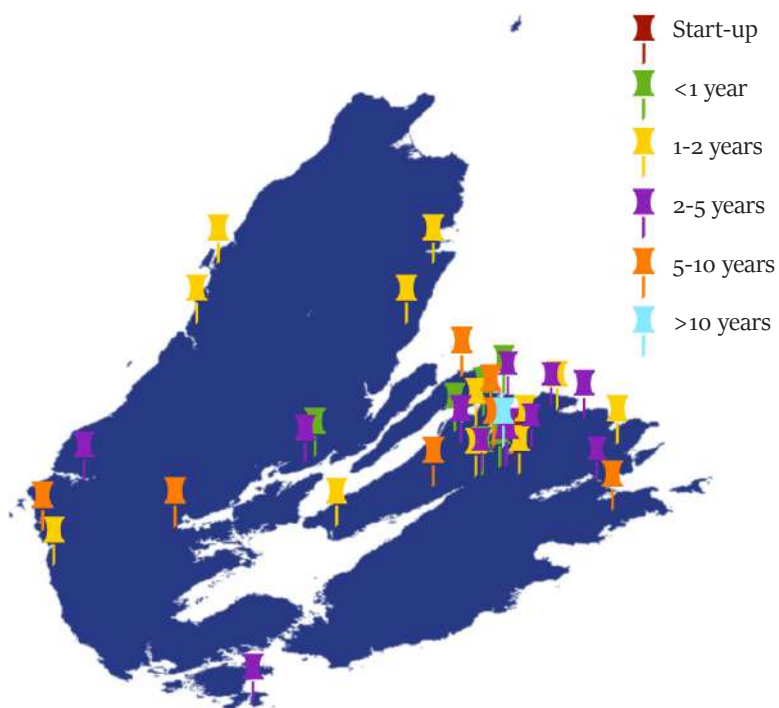
Once the preliminary coding and research results were compiled, research participants were invited to provide first voice, in-person feedback as part of a focus group discussion (FGD) over a two-day period. Forty of the 75 research participants were in attendance. The feedback was then incorporated into the research findings and the report that follows.

The results from the focus group discussions were analyzed using a qualitative approach, where themes are identified and categorized following the coding system that was developed for analysis of the survey questionnaires. Where appropriate, additional codes were added. The aggregate themes are summarized in this report to identify key conclusions, such as common themes, existing challenges and gaps, and future actions that should be taken in order to support women-identified entrepreneurs in Unama'ki/Cape Breton.

Distribution of Participant Businesses by Industry



Distribution of Participant Businesses by Tenure



Research Findings

The research findings that follow are categorized by survey question, with excerpts from the questionnaire and focus group discussion coded into themes and sub-themes.

Question 1: What were the biggest barriers you faced and what were the dead ends you bumped into or services that you found least helpful?

In response to the question above, the research participants identified 12 major barriers to starting their business. Below are the challenges in descending order from most to least prevalent:

1. Access to Financing and Funding;
2. Resource Navigation and Awareness;
3. Inaccessible Commercial Space;
4. Community Resistance and Lateral Violence;
5. Municipal Regulation, Licensing, Permitting;
6. Fear and Lack of Confidence;
7. Staffing and Workload;
8. Discrimination and Bias;
9. Lack of Child Care;
10. Market Penetration and Finding Clientele;
11. Shortage of Networking Opportunities; and
12. Lack of Mentorship Opportunities.

In the subsequent section, these identified barriers will be examined in more depth.

1. Access to Financing and Funding

The most commonly cited barrier to starting a business was access to financing and/or funding. In this context, ‘financing’ is understood as the process of receiving capital or money for business purposes through traditional financial institutions or lending agencies, whereas ‘funding’ is understood as the process of receiving money from government sectors or publicly funded organizations, or through other non-traditional financial means. A total of **63 per cent** of participants identified access to finance and funding as a barrier to starting their business.

Based on the responses provided by the research participants, the overarching theme of access to financing and funding can be further broken down into four sub-categories:

- A. Lack of financing options available for new business (specifically from traditional banks);
- B. Inadequate and unresponsive funding opportunities from support organizations;
- C. Biased support that disadvantages women; and
- D. The myth of women-focused funding.

The succeeding section will provide a comprehensive overview of each.

A. Lack of financing options available for new business (specifically from traditional banks)

As mentioned, financing is understood as the process of receiving capital or money for business purposes through traditional financial institutions (e.g., banks) or lending agencies. The challenges described by research participants in accessing financing touched on five key areas:

- I. Credit;
- II. Start-up Financing;
- III. Maternity Leave;
- IV. Newcomer Status;
- V. Access to Capital for Mi'kmaq Entrepreneurs; and
- VI. Non-Traditional Enterprise Structures.

I. Credit

Participants explained the difficulty in building credit and the impossibility of securing financing without it. One of the participants described their frustration as follows:

“They do not tell you how hard it is to get anywhere without credit – and apparently, how hard it is to get credit. I have owned a house, leased vehicles and paid them off, had credit cards active and paid off – I still have next to no credit in the banking world! As a new entrepreneur, you have very few opportunities for at least 2 years if you are in need of buying or leasing or mortgaging. Borrowing money and banking is really the only thing that keeps me up at night” (Questionnaire 68).

II. Start-up Financing

Participants cited the unwillingness of traditional banks to finance start-ups for even minuscule amounts. The excessively high interest rates were also noted as a barrier given the often-low return in the early stages of a start-up business.

III. Maternity Leave

It is important to call attention to the difficulty in securing financing for those who are on maternity leave, as these payments are not considered part of an individual's regular income, thereby further decreasing their chances of loan eligibility. A participant explained: “Banks wouldn't look at me because I was on maternity leave and it was as though I had no income” (Questionnaire 5).

IV. Newcomer Status

A similar sentiment to that expressed by the participant regarding maternity leave was felt by a participant who had moved to Canada eight years prior. They explained: “Because I'm not a Canadian citizen, I was nothing to the banks. They don't even count you as a person even though you have an income coming in” (Questionnaire 58).

V. Access to Capital for Mi'kmaq Entrepreneurs

Some participants also explained that “access to capital is very difficult for First Nations”. One participant disclosed that even though they owned the building that houses their business, they cannot use it as equity to borrow from the bank (Questionnaire 15).

VI. Non-Traditional Enterprise Structures

Lastly, it is difficult to access financing for non-traditional organizational structures that differ from a sole proprietorship, partnership, or corporation. A participant who leads a social enterprise explained:

“Because it's a [social enterprise], when we tried to get an operating line of credit from the bank, they wanted every board member to sign a personal guarantee, which not everyone is going to do. They said I could put a mortgage on my house to get a \$20,000 line of credit. There's a

lack of bank support for this sector. Just because it's a non-profit doesn't mean we won't have any revenues or ability to pay back" (Questionnaire 69).

In sum, accessing financing from a traditional bank is difficult because of credit requirements and high interest rates. These challenges are further compounded for individuals who are starting a new business, who are on maternity leave, or who are newcomers – as well as for individuals who are leading a business that does not fall into a traditional business model.

of eligibility and the reasons for why they were denied. Participants provided reasons for denial ranging from having business cards printed or a business Facebook page published to owning an equal share of their company or not having collected Employment Insurance (which they paid into). Others were not provided a reason for their rejection. Participants were confused by the eligibility criteria, as it differed depending on the person/organization they spoke to. A research participant described their experience as follows:

"I applied for and was denied Self-

"As a new entrepreneur, you have very few opportunities for at least 2 years if you are in need of buying or leasing or mortgaging."

B. Inadequate and Unresponsive Funding Opportunities From Support Organizations

Funding typically refers either to money provided by government sectors or publicly funded organizations or to money received through other non-traditional financial means. The challenges described by research participants in accessing funding touched on three key areas:

- I. Self-Employment Program;
- II. Lack of Financial Resources to Take Advantage of Loans and Grants; and
- III. Unresponsive Support Organizations and Programming.

I. Self-Employment Program (SE)

The Self-Employment (SE) Program is an initiative of Employment Nova Scotia that assists unemployed Labour Market Development Agreement (LMDA) eligible⁴⁵ individuals to create jobs for themselves by starting a business.⁴⁶ Many participants recognized the value of the Self Employment Program but questioned both the limitations

Employment [SE] twice. Once due to the fact that I had business cards already and the second time due to having just completed schooling with government funding. It felt like there needed to be something to bridge the gap for folks who have no start-up funds/access to credit" (Questionnaire 84).

Another participant described their experience:

"Even though I'm on EI, for me to [qualify] for [Self-Employment (SE)], I have to own 51%. But me owning 51% of my business would change the whole balance and structure of the business and relationship with my partner. It would go from being easy to complicated. I would benefit from this program greatly because I would have support – I have learning differences, I am under 21, and am on EI. I'm the perfect demographic to receive funding but the roadblock is that I own 50% of my business" (Questionnaire 47).

II. Lack Financial Resources to Take Advantage of Supports Available

Participants also cited the financial contribution required on their part as a barrier to taking advantage of available funding opportunities (loans and grants). While participants who cited this barrier did not deny the necessary costs associated with administering grants and loans, it is difficult for start-up applicants to take advantage of opportunities that could positively contribute to the business' long-term success if they lack the necessary financial resources. The relevant financial challenges participants cited ranged from the percentage contribution the funding body required for funding eligibility, to loan application fees, to membership costs (Questionnaires 40, 51, 76, 84, 86, 151).

III. Unresponsive Support Organizations and Programming

Many participants cited support organizations as being inflexible and unresponsive to their needs. Similar to a challenge already noted, participants stated that, "local business planning organizations tried to fit my business model into traditional business model frameworks" (Questionnaire 78) and, similarly, "support organizations didn't understand what we were doing because they didn't understand the concept – we are trying to sell a new concept to people" (Questionnaire 69).

Many participants also explained that funding opportunities weren't always worth the transaction costs. Given the time required (length of process as well as human resources), onerous application process, rigidity of terms, and financial requirements, pursuing the opportunity no longer made smart business sense.

Furthermore, many participants felt unheard. Some mentioned having taken part in surveys with the assumption that the feedback was meant to improve the support available; however, they felt that this input was not implemented despite them giving up their time to help. For example, one participant said: "The [Cape Breton Regional Enterprise Network] CBREN approached her and she did a similar interview and there was never any follow-up, no concerns were addressed. [There is] a lot of information gathering and not a lot of doing anything with it. You feel like you gave your time and then you have no idea what ever came from it" (Questionnaire 77).

Furthermore, a participant explained that "as an Indigenous small business owner off reserve, there were too many hoops to jump through. And no one knew how to help. ACOA [Atlantic Canada Opportunities Agency] sent me to a small business centre in Dartmouth to get the same answer that I got in Membertou. But Membertou can only help people in the Mi'kmaq community and I live off reserve" (Questionnaire 2).

Although the "creative economy is always being pushed in Cape Breton, there are no supports."

Another challenge was the lengthy process from application submission to approval or denial. As one participant remarked, "Working with the National Research Council IRAP program was a headache and took much longer than advertised. After years of talking, they finally committed and I no longer had the capacity to support the research necessary" (Questionnaire 159).

Finally, some participants cited the "limited support for rural entrepreneurs" explaining that "support, events and opportunities that take place on the Island are inaccessible for rural entrepreneurs as they often take place in Sydney" and "the events that are offered in my community [rural] – it's difficult to hear about these events and when you do sign up they are often canceled because not

enough people signed up” (Questionnaires 51, 77, 76, respectively).

C. Biased Support that Disadvantages Women

Many participants stated that the sectors that receive support are the same sectors that under-represent women (e.g., technology and export driven). A participant stated: “if people can’t establish here then how are they supposed to successfully export? For a lot of business owners export is no use at all. You don’t even know if you have a model that works. I’m still trying to secure suppliers – that is a real issue in a business as small as mine” (Questionnaire 51).

Consequently, sectors that do not receive support are the sectors that a disproportionate number of women represent – for example, small business, retail, service, tourism, and the creative economy. One participant explained: “the few times I did consult programs I felt dismissed because my ideas were ‘too small’ or I found that the assistance offered was not applicable to me. Because I was not opening a large business that had potential for large profits and multiple employees, I did not fit in to predetermined ideas. I always felt I was wasting their time so I stopped asking” (Questionnaire 82). Another participant stated that although the “creative economy is always being pushed in Cape Breton, there are no supports” (Questionnaire 51). Similarly, another participant “felt so excited by all the organizations at the [CB Voices] video event asking how they can support. But when she spoke with everyone at the event who had offered support they said, ‘oh yeah, we have no money for tourism’” (Questionnaire 54).

D. The Myth of Women-Focused Funding

Finally, a number of participants explained that although there exists a narrative which says there is considerable support for women entrepreneurs, they found this to be untrue and concluded that funding specific to women is non-existent. Below

are a number of excerpts from the survey questionnaire disproving the availability of women-focused support:⁴⁷

- “I hear from people that there is so much funding for women in business, but I couldn’t find anything for women in Nova Scotia. Where is it? If I can’t find it online, I’m going to assume it’s not available” (Questionnaire 1).
- “I was always under the impression that there was a lot of different funding for women entrepreneurs but there’s not.
- I searched and searched. I called ACOA, and anyone I could call, and I got nowhere. When you’re told there are all these programs and there aren’t, that’s really discouraging” (Questionnaire 5).
- “...all the suggestions I was given for grants for small businesses and women in business turned out to be nothing” (Questionnaire 7).
- “Women in business that don’t have an employee don’t get funded. Business Cape Breton told me that” (Questionnaire 130).
- “Women in business funding is non-existent” (Questionnaire 28).
- “So many people say there’s lots of funding for women in business. The reality is where is this funding for women in business? It is not as accessible as people say it is” (Questionnaire 86).
- “There’s no other programs that I can do. Everyone told me that I would get it – young, woman, trying to open a business outside of Halifax – there’s funding for you. But only under certain circumstances is that applicable” (Questionnaire 47).

2. Resource Navigation and Awareness

A total of **47 per cent** of participants identified navigating available supports and resources for their business as a barrier.

Based on the responses provided by the research participants, the overarching theme of resource navigation touched on four key areas, categorized as follows:

- A. Not Knowing Where to Start;
- B. Time-Consuming;
- C. Needing Assistance with Business Plan and Financial Projections; and
- D. Lack of and Inconsistent Information.

A. Not Knowing Where to Start

Many participants cited the following as a barrier to launching their business: not knowing where to start, where to go, who to talk to, or what supports were available to assist them (Questionnaires 4, 49, 64, 70, 76, 112, 152, 153, 156). A participant explained: "...there are so many things you don't know [and] there is no one stop shop. You have to spend a lot of time talking to different people to find out things that you don't know. It is very overwhelming and it feels like you are supposed to know it all" (Questionnaire 58). Other participants provided examples of aspects they were either not familiar with or did not realize that they needed; these included doing "a business name scan, registering their business with joint stocks, setting up a bank account, and tax incentives for businesses" as well as "legal requirements" (Questionnaires 58, 78, 152).

Furthermore, participants wanted to "navigate and understand what it means to be self-employed – EI, maternity leave, and health insurance" (Questionnaire 1). A participant highlighted the challenge of available and accessible information by stating: "You don't know anything about the benefits that are available that you can buy into if you are self-employed – I learned about this the other day from someone at the bar" (Questionnaire 68).

It is important to note that some participants felt that there was a lack of resources and a general unwillingness on the part of support and service organizations to help. One participant stated, "I felt I didn't know where to go or was met with negativity

and push back" (Questionnaire 70).

Furthermore, the issues related to not knowing where to start are compounded for newcomers. A participant explained that if you "lack a network it's extremely difficult to find out what programs are available" (Questionnaire 82). One participant has been here for two years and did not find out about any of the services for newcomers until recently.

B. Time-Consuming

Similarly, participants noted how overwhelming and time-consuming it is to navigate starting a business, familiarizing oneself with the different supports available, and understanding what is applicable or relevant to their business. In addition, once supports are identified, it is often an onerous process to apply for available supports, which may still result in denials for assistance without explanation.

C. Needing Assistance with Business Plan and Financial Projections

Furthermore, participants cited their need for assistance with developing a business plan and making financial projections; these elements are usually a requirement of lending and support agencies, but participants noted that they lacked the skills required to develop these on their own. It was noted that business support organizations in their area, for e.g. the Cape Breton Regional Enterprise Network (CBREN), did not provide this support even though this was the participant's biggest need (Questionnaire 54). One participant did reach out to a business support organization, Business Cape Breton,⁴⁸ but felt that the business plan that she created in partnership with them was inadequate and unhelpful (Questionnaire 130). Another discussed the difference between developing a business plan as a requirement of lending/support agencies – 'to tick a box' – and it actually being a useful tool for the business (Questionnaire 152). Finally, while participants recognized the importance of the business plan, many noted that trying to find affordable

assistance was very difficult (Questionnaire 82). In sum, participants wanted affordable assistance with their business plan and projections that reflected the nuances of their industry in order to access financing and funding opportunities.

D. Lack of and Inconsistent Information

Finally, many participants cited a lack of information, and sometimes misleading and inconsistent information from support organizations, as a major barrier (Questionnaire 112). For example, some participants noted that online information is often difficult to navigate and understand (Questionnaire 51, 79), and one participant explained that “support advertised on the website is inconsistent with the information received by employees of the organization” (Questionnaire 76). Similarly, others noted that “people sent me to the wrong places or not the right person to talk to” and “I received mixed information on what [Cape Breton Development Corporation] CBDC could provide even from the same person” (Questionnaires 158 and 152, respectively).

3. Inaccessible Commercial Space

The third most common challenge was inaccessible commercial space, identified by **23 per cent** of the participants. Interestingly, of the participants that cited commercial space as a barrier, **94 per cent** were located in the Cape Breton Regional Municipality (CBRM), and **88 per cent** were in Sydney.

Based on the responses provided by the research participants, the overarching theme of inaccessible commercial space touched on two categories:

- A. Unwillingness to Rent/Unavailable building Owners; and
- B. Expensive Rental Rates.

A. Unwillingness to Rent/Unavailable Building Owners

Many participants cited difficulty navigating avail-

able spaces and overcoming unresponsive building owners. For example, one participant stated, “you go through 100 buildings...and you can’t get in touch with anyone. I’ve set up meetings with people, and they wouldn’t be there when I got there” (Questionnaire 5). Similarly, another participant stated, “we decided to reach out to all available spaces on Charlotte St. [Sydney]; at the time there were eight. We made numerous phone calls to all and no calls were returned” (Questionnaires 103 and 104, respectively). Furthermore, another participant stated that “Kijiji and any online buy/sell/rental options are useless. Finding a suitable place to rent is entirely a networking thing in this town” (Questionnaire 7).

B. Expensive Rental Rates

Finding adequate, affordable space was a major barrier for participants. As one participant explained, “At the end of the day, I can’t afford \$25 per square foot as a start-up, and I can’t convince a building owner to take me seriously. Finding an affordable space is the biggest challenge” (Questionnaire 47).

Furthermore, participants explained that rental rates were inconsistent; they changed depending on who was asking (Questionnaires 103, 104, 158). Also, it was explained that though there are some spaces available on the second floor on Charlotte St., these are not wheelchair accessible and installing an elevator would not be financially feasible (Questionnaire 47). Finding an affordable commercial kitchen was also extremely challenging (Questionnaire 59).

Also, while there is shared space available through, for example, Navigate Startup House,⁴⁹ attaining space (and especially respectfully-shared space) through such an organization was not always feasible. One participant explained, “I first went to Navigate and they offered desk sharing and I had just one employee at the time. And we came back and the people ate their lunch on my desk area and left a mess. If I’m paying for the space, I want it respected. I didn’t want to go back; I felt

disrespected” (Questionnaire 2). Another participant explained that “Navigate was a dead end – they are looking for particular kind of people. It’s not a welcoming environment” (Questionnaire 2). (Discrimination will be more fully explored in a subsequent section.)

4. Community Resistance and Lateral Violence⁵⁰

A total of **22 per cent** of the participants identified community resistance and lateral violence as a barrier, making it the fourth most commonly cited challenge.

Based on the responses provided by the research participants, the overarching theme of community resistance can be further broken down into three sub-categories:

- A. Scarcity Mentality Among Business Owners;
- B. Skepticism and Mistrust; and
- C. Community Alienation and Prejudice.

A. Scarcity Mentality Among Business Owners

Some participants cited a scarcity mentality among other businesses. For example, one participant explained, “the businesses in Cape Breton tend to be competitive. There is a ‘no more room’ mentality” (Questionnaire 101). Another participant stated, “there is opposition from other businesses; they are not welcoming growth to the area (Questionnaire 96). One participant spoke candidly about their experience:

“There’s a culture of scarcity on the East Coast – especially in a small town. And what that means is that sometimes instead of finding that supportive community of like-minded people you were hoping for that helps build you up, you find communities built on the idea of competition, and pushing each other down. There’s a few groups, and guilds

I joined in the beginning to gain access to craft fairs, that led to very unpleasant experiences, and immersed me and my business into a competitive, bully culture. Which goes against everything in my creative mission statement” (Questionnaire 155).

B. Skepticism and Mistrust

Some participants felt that they and their business were met with misplaced skepticism and mistrust from other business owners, support and service organizations, civil servants and the community in general, usually because they were trying something new. For example, one participant explained, “because this has never existed on the Island before people are very skeptical and say ‘I’ll believe it when I see it’. They don’t think I’m doing something different that could benefit the whole industry but am just competing against them” (Questionnaire 69). This experience of negative culture made them feel isolated and alone (Questionnaire 69).

Similarly, another participant explained their experience as follows: “On a personal side: no one believing in you! Not you, but your ideas or your opportunity. It can be very hard to ‘stay the course’ and keep feeling positive about your mission to self-employment” (Questionnaire 68). Likewise, another participant related her experience of trying to retain a belief in her self-worth despite the many negative opinions she encountered along the way about her start-up (Questionnaire 155).

Also, participants felt that people who hold positions of power were closed-minded, and that without strong leadership and a champion for women entrepreneurs, potential for development was lost (Questionnaire 158).

C. Community Alienation and Prejudice

There was also an expression of community alienation, felt particularly by both newcomers and

people who, though from Cape Breton, have resided elsewhere: “I left Cape Breton in 1998 and I came back from Halifax. Twenty per cent of people thought I had no business coming back” (Questionnaire 56). Another participant noted: “Although you recognize newcomers to Canada, there is another very specific dynamic at work on the Island. I was not born here and I am a ‘come from away’. I do not have the social connections or familiar contacts that most Cape Bretoners have access to. While most people will deny it, there is a very real prejudice against people who are not born on the Island. It is often not well received when outsiders do well” (Questionnaire 82).

5. Municipal Regulation, Licensing, Permitting⁵¹

The fifth most common challenge was municipal regulation, licensing, and permitting identified by **16 per cent** of the participants. Interestingly, of the participants that cited municipal regulation as a barrier, a *majority* were located in the CBRM. Based on the responses provided by the research participants, the overarching theme of municipal regulation can be further broken down into two sub-categories:

- A. Lack of information; and
- B. Restrictive and Inconsistent Regulation.

A. Lack of Information

Lack of information is a theme that cross-cuts a number of challenges. In the instance of municipal regulation, licensing and permitting, many participants cited their difficulty in finding the appropriate and applicable information and in navigating that information to discover who is responsible for overseeing municipal regulatory issues (Questionnaires 56, 59, 66, 70, 111, 150, 152). The survey questionnaire excerpts that follow describe participants’ experiences with the CBRM Planning and Building and Development Departments. Participants explained that information was unclear and/or absent from the municipal website and also felt that staff were not able to convey the necessary in-

formation (Questionnaires 56, 59, 66, 70, 111, 150, 152). Many participants noted that building codes are problematic because their wording leaves them open to interpretation; they commented that, as a result, the process of determining whether their businesses met these codes was wildly subjective and dependent on the staff person/inspector assigned (Questionnaires 56, 59, 66, 70, 111, 150, 152). Participants also noted that regulations are unclear and, moreover, their excessiveness (as well as their contradictions) makes start-up and expansion very hard or even impossible. Finally, participants noted that the lack of information results in delays which can jeopardize the success of their businesses (Questionnaires 56, 59, 66, 70, 111, 150, 152).

B. Restrictive and Inconsistent Regulation

While participants recognized the importance of regulation to protect citizens, they asserted that not all business owners are treated the same, making the process of opening a business unfair. For example, in identifying CBRM’s renovating rules as a barrier, one participant explained: “They said a 10–15 K exhaust system was needed for business. I had to go out and find similar businesses who had smaller systems and were fine. Paperwork, paperwork, barriers, barriers” (Questionnaire 59). Similarly, another participant described their experience as follows:

“The CBRM offices are a struggle. I needed building permits and inspections and often I was passed off to different people or offices; no one seemed to know the answers. I waited a long time for inspections and was even questioned at points as to why I was getting certain inspections done when I had been previously told they were required” (Questionnaire 70).

Similarly, a participant explained that there was no overcoming the challenges they faced with the permit process:

“We had to go through the process repeatedly. We had to go back and start over. Three months delay because of permits and inspections. People are on a power trip. If I had of known I would have done things differently. The whole process was very unorganized – I got sent to every office in the municipal building in Sydney – they passed me around – each person told me to go to a different place. It’s like a CBRM doesn’t want you to open a business. It makes you go through so many barriers. It was terrible” (Questionnaire 130).

Finally, one participant explained that some of the regulatory requirements prevent the development of small business. They noted that navigating the processes, figuring out who to talk to, trying to grasp the rationale for decisions, etc. was complicated, overwhelming, and resulted in massive delays (Questionnaire 152).

6. Fear and Lack of Confidence

As above, **16 per cent** of participants also identified fear and lack of confidence as a major challenge.

Participants discussed that the culture of Cape Breton, passed through generations, was one in which Cape Bretoners looked askance at those interested in changing careers, trying something new, and becoming an entrepreneur. As one participant explained:

“The biggest barrier was my mindset – That I couldn’t work for myself. In growing up here, you don’t question what your parents say – when your parents say there’s nothing here – you believe that. I say that we’re not our parents or grandparents, we don’t need to have the same job for forty years. A lot of my work is about overcoming these beliefs” (Questionnaire 50).

Many participants stated that they lacked confidence, harboured self-doubt, and were fearful of taking a risk and being vulnerable (Questionnaires 4, 40, 50 76, 86, 111, 146, 151, 155, 156, 160). One participant explained that a major barrier was “overcoming the fear of admitting that I have no idea what I am doing. I am completely lost, but I still believe I can do this. I believe I have the tools to offer in terms of what it will be in the end, but to get me to that point I need help to get there” (Questionnaire 101).

It is important to note that a participant who is a newcomer found that their biggest obstacle was overcoming low confidence in a new community where it is difficult to penetrate existing social networks of small communities. (Questionnaire 160).

Finally, some participants noted their fear of not being taken seriously. One participant explained:

“I was concerned that I would not be taken seriously for various reasons, one being that I did not have an office/work-space outside of the home. Also, I was not sure what exactly I wanted to focus on, and how I wanted to build my business – I felt that uncertainty, that lack of an ‘elevator pitch’, rendered my goals illegitimate” (Questionnaire 4).

7. Staffing and Workload

The seventh most common challenge was staffing and workload cited by **13 per cent** of the participants.

Many of the participants discussed the difficulty in having to learn to do everything on their own as a start-up. “Being a one-woman show” was a common sentiment held by many. Participants explained their struggles overseeing all aspects of the businesses: building a website, managing accounting and payroll, and taking care of graphic design, HR, marketing and advertising, administration, customer service, financial budgeting, etc. (Questionnaires 89, 95, 99, 150).

Another major issue was finding staff with the necessary skills and talent required for the business, especially when participants were looking to grow their business. For example, one participant explained: “once I started to expand, it was a challenge finding qualified employees who wanted to work. I became behind with orders due to staffing” (Questionnaire 90). Similarly, another participant stated, “we are wanting to expand and grow, but we are having a hard time finding experienced videographers/editors and as well as having qualifications in marketing and advertising. Which ends up meaning we are turning down as much work as we’re bringing in” (Questionnaire 67). Finally, one participant explained that “it’s really difficult trying to find staff that have a passion for the work. It is an art not just a job” (Questionnaire 156).

Participants also cited their difficulty in finding dependable staff: “I’m having a hard time finding people who are dependable and will invest themselves in the business and commit to the level of customer service that I can offer when I am here (and I can’t be here all the time). The requirements for staff are on par with retail but I have a lot of trouble with people calling off and not showing up and when you are small, you don’t have 25 other people you can call on to fill a shift” (Questionnaire 10).

In addition, while some participants took advantage of programs that support businesses to hire staff, they felt that the pool to choose from was limited and that the ‘hires’ did not necessarily have the skills required for their business. For example, one participant explained:

“I need speciality employees but I had to pick from a pool of clients through the Ann Terry Society and Nova Scotia Works. Many of these people did not have the skill sets I needed to help my business, but I only had the ability to hire the people they suggested. They give you \$15 an hour to pay someone but this is not enough. Participants in this program are often out of school and the work force for a long time so it’s hard to

find someone with bookkeeping skills, presentation skills, etc. The people that do have those skills don’t want to be paid less than \$25 dollars an hour. They say they offer workshops but they will only offer one day training” (Questionnaire 2).

Finally, one participant stated: “There is support out there if you want to hire other people, but it takes a really long time before you can confidently support bringing in a second income past the expiry of these programs” (Questionnaire 76).

These issues were compounded for participants who lived in rural areas, where housing was scarce. For example, one participant explained: “finding the staff to support the business is a challenge. If we import staff, finding housing for them is a major challenge. People do want to be here but they don’t have anywhere to stay. This is affecting so many businesses in the area” (Questionnaire 54). The participant added, “If you don’t have enough staff then you can’t even meet the tourism demand. People are being turned away and this doesn’t look good on the area. You miss that opportunity” (Questionnaire 54).

8. Discrimination and Bias

The eighth most commonly cited barrier was discrimination^{52 53} and bias, experienced by **12 per cent** of the participants. Participants cited discrimination and bias based on their gender, age, appearance, socio-economic status, and ethnicity. Rather than summarize the responses from the participants, excerpts from the survey questionnaire are below:

- “Being taken seriously and treated as a professional – at my stature and with my appearance, and in my line of work, folks tend to assume I’m young and inept, and unprofessional; doubly so for men” (Questionnaire 7).
- “I’ve come to realize that I am relatively young to be in the position I am in.

Having people understand my position and respect me in the position I am was a challenge at first” (Questionnaire 87).

- “When I started to ask questions, a lot of people didn’t take me seriously. I think it’s because I’m older. They didn’t realize how determined I was” (Questionnaire 49).
- “Unfortunately many people in the community tried to take advantage of my age and lack of experience. Several people wouldn’t work with me, hear me out, return my phone calls, etc.” (Questionnaire 70).
- “Navigate was a dead end – they are looking for particular kind of people. It’s not a welcoming environment” (Questionnaire 2).
- “As a Mi’kmaq small business owner, and as a person that’s trying to have a business and want to keep my identity, it’s hard. It’s easier to pretend that I’m white than Mi’kmaq. More minorities need to be invited. The municipality should be behind this too. I came from a First Nations community and I had to learn how to survive in this community, and I worked my ass off to build my reputation in this community. I came in with naivetes that I could do all these things; you think ‘land of opportunity’ off reserve. When we’re coming here, we want the same thing, but because we’re not from the area we’re not treated the same. I don’t get the same supports on reserve because I don’t live on reserve. So I’m even an alien to my own First Nations community. And when you’re off reserve, people don’t know how to handle Mi’kmaq business owners, they’re not equipped” (Questionnaire 2).
- “In social enterprise/non-profit sector there’s an overreliance on women to work for free whose husbands have a good job. If it wasn’t for the spousal support, they wouldn’t be able to

do this. Which sucks, because women might have amazing ideas for social change, etc. but can’t do it because they are single. There’s an expectation for women whose husbands have full time employment to work for free, because it gets them out of the house, gives them something to do. In Cape Breton, we see compensation linked with need instead of with value. That’s why a lot of times we don’t hire wealthy people for a job because someone else needs it” (Questionnaire 69).

- “Unfortunately I’m not getting past the ‘man as cofounder suggestions’. Seeing majority of start-ups male led. I am also over 50 and do sometimes see this as a barrier. Technology developers, “coaches/mentors” etc. have all been men! Birds of a feather...” (Questionnaire 33).

9. Lack of Child Care

Lack of child care was cited by **12 per cent** of the participants as a major challenge. They articulated a variety of reasons for being confronted with this barrier. Unaffordability and unavailability were major barriers, with affordable child care being even less accessible outside of Monday to Friday, daytime work hours (Questionnaire 84).

Furthermore, a major challenge is that women entrepreneurs do not have access to maternity leave. For example, one participant stated: “An issue that holds women back from starting businesses is child care. If they know they want families then they feel they can’t go in and start a business. You don’t get maternity leave” (Questionnaire 51). Similarly, another participant went back to work when her daughter was six days old because she did not have either access to any other source of income or the right information to prepare herself for that process (Questionnaire 76).

Additionally, another participant explained that her biggest barrier was being on maternity leave while trying to start her business. This was because

traditional banks do not consider maternity leave as income; so, when she sought financing through them, she found she was ineligible because she was deemed to have no current earnings (Questionnaire 5).

Participants also cited societal pressure to choose between their career and family, as women still bear the brunt of many child care responsibilities. For example, one participant stated: “There is a different set of challenges when you are a female entrepreneur. There is pressure to choose between your career and raising your family (Questionnaire 76).

These challenges were compounded for participants that did not have family support or an established network in the area: “Child care is such a problem around here especially. It can be so difficult for a lot of women entrepreneurs that don’t have any family around” (Questionnaire 84). Finally, participants remarked that lack of child care can limit their business’s potential for growth. For example, one participant explained: “My business is managed in my off hours and I rely on friends for child care. I don’t truly feel like I have overcome them. The time I can spend on my business is far less than I would like (Questionnaire 84).

11. Shortage of Networking Opportunities

The availability (and accessibility) of networking opportunities was cited as a challenge by **7 per cent** of the participants.

Participants explained that networking is important to build confidence, to feel supported (especially for newcomers), and to find inspiration. Many entrepreneurs work remotely and feel isolated (Questionnaires 62, 87, 89, 111, 140). As one participant explained: “As a remote service provider, my biggest barrier was (and continues to be) lack of support or additional voices to bounce ideas off and brainstorm development, etc. It’s the minutiae that generally comes organically from colleagues and office relationship” (Questionnaire 140). Furthermore, participants felt that the current networking events on offer in Sydney were exclusionary and were not inviting to women entrepreneurs (e.g., TecSocial) and more specifically, were not welcoming to newcomers, Mi’kmaq, and entrepreneurs outside of Sydney.

"There is a different set of challenges when you are a female entrepreneur."

10. Market Penetration and Finding Clientele

The tenth most commonly cited barrier, at **7 per cent**, was market penetration and finding clientele. Participants described their challenges finding a consistent and stable number of clients, especially when their businesses were new. This was made more difficult for entrepreneurs whose business was offering something new or was not already available in Cape Breton (Questionnaires 8, 42, 77, 99, 144, 157).

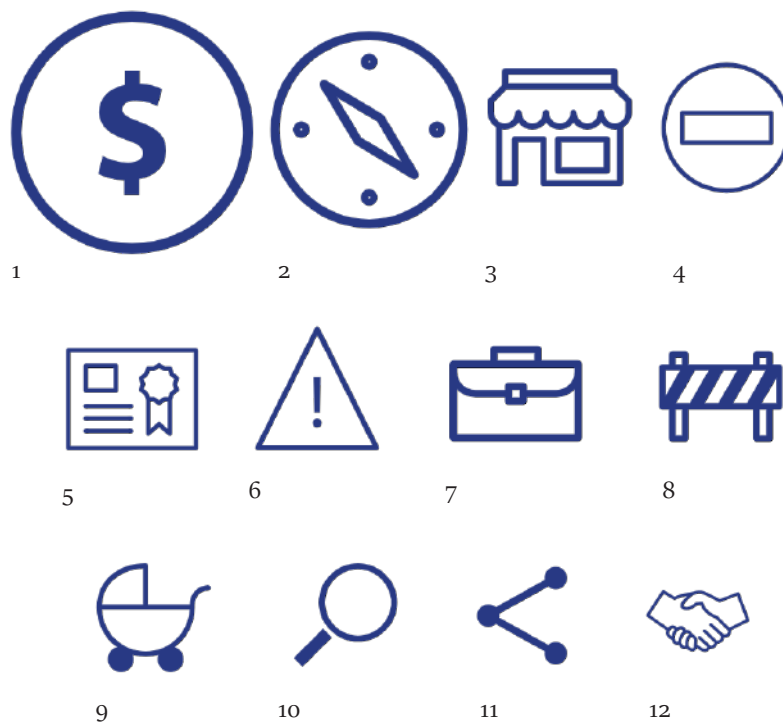
12. Lack of Mentorship Opportunities

Lastly, **6 per cent** of the participants identified a lack of mentorship as a major barrier.

Participants described three key areas to be addressed in this regard (Questionnaires 1, 33, 49, 76, 152):

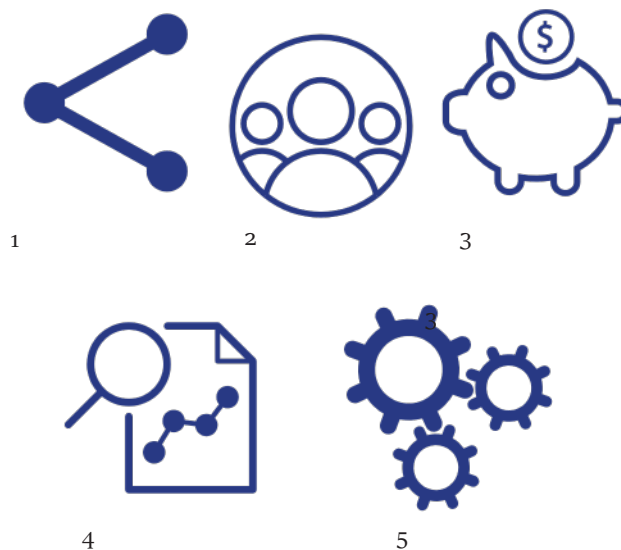
- Mentorship for women by women in sectors that are traditionally dominated by men: manufacturing, technology, science;

Barriers Faced by Participants



1. Access to Financing and Funding, 63%
2. Resource Navigation and Awareness, 47%
3. Inaccessible Commercial Space, 23%
4. Community Resistance and Lateral Violence, 22%
5. Municipal Regulation, Licensing, Permitting, 16%
6. Fear and Lack of Confidence, 16%
7. Staffing and Workload, 13%
8. Discrimination and Bias, 12%
9. Lack of Child Care, 12%
10. Market Penetration and Finding Clientele, 7%
11. Shortage of Networking Opportunities, 7%
12. Lack of Mentorship Opportunities, 6%

Strategies to Overcoming Obstacles



1. Expanded Network and Built Relationships
2. Support from Family and Friends
3. Self-Financed/Slow Growth
4. Self-Taught/Research
5. Tenacity/Perseverance

- Industry specific mentorship by entrepreneurs for entrepreneurs; and
- Affordable mentorship.

Relatedly, one respondent participated in the Cape Breton Partnership's structured mentorship program; however, of the more than ten mentors available, there was only one woman. In addition, the participating mentors were not familiar with the entrepreneur's sector. Instead, the participant was able to secure funding through a different avenue to hire a sector specific consultant, which was invaluable to her business getting started (Questionnaire 158).

Similarly, one entrepreneur explained their experience as follows:

"There aren't many mentors to learn from here. I want/need industry specific advice. I wanted a creative mentor. While there are some people here in the same business, I want to get advice from someone that has a bigger business, I want to understand how they grew their business. I don't want to get advice from someone I already know and will see in Sobey's. I want to be mentored by someone with lots of experience, from a different place with a business at bigger scale" (Questionnaire 1).

Question 2: What did you do to overcome those obstacles?

This section of the research findings focuses on responses to the question above – "What did you do to overcome those obstacles?" The research participants identified five major areas, which are listed below in descending order from most to least common.

1. Expanded Network and Built Relationships
2. Support From Family and Friends
3. Self-Financed/Slow Growth
4. Self-Taught/Research
5. Tenacity/Perseverance

In the subsequent section, each identified area will be examined.

1. Expanded Network and Built Relationships

Many of the participants identified networking and building relationships as critical to overcoming the obstacles they faced in starting their businesses. Based on the responses provided by the research participants, this overarching theme can be further broken down into three sub-categories:

- A. Finding Your Support Circle
- B. Asking Other Entrepreneurs for Advice
- C. Partnering/Collaborating With Other Entrepreneurs

A. Finding Your Support Circle

Participants identified the importance of building relationships with other local entrepreneurs to feel supported. Some participants found their support coming from entrepreneurs within the same sector while others found support coming from people who, while not entrepreneurs themselves, supported and believed in their idea. For example:

"Because people did not believe in my idea, the key was to find a good core group of people that did believe in the idea. People don't follow you, they follow your followers, so finding the key group of people that believes in your vision and are your cheerleaders, helps make that happen. When you come up with a vision yourself, it's hard for you to talk about how awesome it is, it's hard to be your own champion (men have an easier time with it) but for women it's hard" (Questionnaire 69).

B. Asking Other Entrepreneurs for Advice

Participants identified the importance of asking other entrepreneurs and business owners for advice. The kind of advice they felt was important to seek included: making queries about what services and supports are available; posing questions related specifically to their sector/industry; and asking questions about businesses that are more established than theirs. Asking for advice also contributed to building their support network and helping them to overcome issues of confidence and isolation (Questionnaires 1, 10, 44, 50, 51, 86, 99, 112, 114, 151, 154, 157).

C. Partnering/Collaborating With Other Entrepreneurs

Participants identified partnering and collaborating with other entrepreneurs as key to overcoming obstacles. For example, to overcome inaccessible rent, one of the participants “found a space that had reasonable rent and is sharing it with three people. One of the people I’m sharing the space with had put a call out on Instagram asking if anyone would like to share a space and I contacted her” (Questionnaire 1). Similarly, another participant mentioned collaborating with other women business owners to host “pop-up shops” and similar events to market and sell their products (Questionnaire 113).

2. Support from Family and Friends

Participants identified support from family and friends as essential to overcoming barriers to starting their business. In addition to financial and social/emotional backing, this area included physical support, i.e., supplying labour. In terms of financial support, one participant explained “we were open for almost a year by the time we got a loan, so we had to go to family first. If we didn’t have that available to us it wouldn’t have happened. Family gave us a temporary loan. It was seven months from start to finish with the

bank” (Questionnaire 149).

As alluded to in the section on Discrimination and Bias, participants who had supportive spouses were better able to start their business. For example, one participant said, “We used our own personal money. It came from [my husband]. If I was single I would never be able to do this; not in a million years” (Questionnaire 130). A newcomer explained that “in order to get a loan [since I am not a Canadian citizen], I had to put everything under my husband’s name” (Questionnaire 58).⁵⁴

In addition to offering financial support, friends and family also assisted by working in the participants’ businesses, finding clientele, promoting their businesses, building infrastructure, and providing advice and child care (Questionnaires 6, 15, 35, 47, 59, 86, 103, 104, 112, 130, 146, 149, 150, 155, 157).

3. Self-Financed/Slow Growth

Many entrepreneurs and their sectors were not eligible for funding or financing (Questionnaires 1, 5, 6, 7, 10, 15, 28, 31, 35, 46, 49, 50, 51, 54, 58, 59, 67, 68, 69, 76, 82, 86, 96, 130, 144, 148, 149, 151). As a result, some participants self-financed as best they could by one of the following methods: “cashing in their RRSP and maxing out all their credit cards” (Questionnaire 31); “getting a personal loan from the bank” (Questionnaire 28, 49); “allowing themselves to go deep into debt” (Questionnaire 44); or “emptying personal savings” (Questionnaire 28, 49). Others worked for free (in a social enterprise where there will be no long-term monetary payoff) or kept another job to support themselves and their business (Questionnaire 69; Questionnaires 1, 2, 8, 51, 152). For some, this meant that they spent less time building their business than they would have liked or were impeded from purchasing as much inventory (or other inputs) as they deemed ideal to make their business more profitable; however, slow growth was all that was possible.⁵⁵ Two participants were able to find private investment. For example:

“We found a private investor because we couldn’t go to a bank. We wanted them to be local, to pay them back in less than 5 years, and not be involved in day to day, and take less than 10% equity. We pitched [the investor] shark tank style, said we needed \$25,000 and why. They said absolutely, and have been doing a lot to help us and introduce us to clients” (Questionnaire 67).

Based on the questionnaire responses, it should be noted that only five participants (or 6.7 per cent) accessed financing through the following non-traditional banks: BDC, ACOA, CBDC.

4. Self-Taught/Research

The area of self-teaching and research is related to area number one in this section, i.e., networking and building relationships. The participants discussed learning slowly by searching online, not being afraid to admit when they didn’t know something, asking questions, and looking to other entrepreneurs and industries (Questionnaires 10, 44, 50, 51, 86, 99, 112, 114, 151, 154, 157).

5. Tenacity/Perseverance

Many participants spoke about their tenacity and perseverance in overcoming the challenges and obstacles they faced in starting their own business. While these challenges meant delays in opening, potential and rate of growth, etc., the research participants stayed the course to bring their businesses to life.

It is important to emphasize that while all entrepreneurs face obstacles in opening their businesses, some of the challenges faced by the research participants in this study were the result of their gender and other intersecting identity factors. Women face additional barriers because of the patriarchal social system in which Cape Breton is grounded, which results in discrimination and bias, less opportunities for funding and financing, a lack of confidence and fear, and lack of affordable and accessible child

care. These challenges are even more pronounced for women of colour and newcomers.

Question 3: What do you think would have helped you overcome those barriers more easily?

This section of the research findings focuses on responses to the question above – “What do you think would have helped you overcome those barriers more easily?” In response to the question above, the research participants proposed 12 major solutions to overcoming the barriers to starting their business. These solutions were gleaned through the survey questionnaire, as well as in focus group discussions.

1. Resource Mapping/Navigation and Improved Outreach
2. Support Organizations – Responsive to Women Entrepreneurs’ Needs, Setting Targets, Measuring Impact
3. Support Organizations Working Together
4. Access to Financing and Funding
5. Networking Opportunities
6. Affordable/Accessible Child Care
7. Progressive Commercial Leasing Atmosphere
8. Staffing – Accessing Talent to Match Need
9. Municipal Support and Transparency; Responsive, Progressive Regulation, Licensing and, Permitting
10. Industry-Specific/Structured Mentorship
11. Eliminate Systemic Discrimination and Bias
12. Confidence

In the following sections, each proposed solution to overcoming barriers for women entrepreneurs in Cape Breton will be examined in more depth.

1. Resource Mapping/Navigation and Improved Outreach

A majority of participants noted the need for resource navigation and improved outreach and engagement by support and service organizations. The responses focused on having a central location, both in-person and online, that provided both a comprehensive overview of available supports and a synopsis of what is needed to start a business. In addition, support organizations should do more outreach work across Cape Breton to ensure people know about the services available. A common sentiment among the participants was, “You don’t know what you don’t know”.

While outreach is needed generally, outreach in rural areas and for newcomers were identified as two specific areas that needed improvement in Cape Breton in addition to services, support, and funding specific to women. Those organizing outreach activities should also be mindful of scheduling, as many entrepreneurs have another job during regular work hours to support themselves during the start-up phase of their business. Providing on-site child care is also necessary to ensure lack of child care is not a barrier to participation.

Though not exhaustive, below are examples of responses received through the survey questionnaire:

- Information availability and accessibility for small business owners on available resources – where to start, who to talk to, where to go;
- An easy to follow-up, step-by-step, online resource guide outlining any business needs;
- A service similar to ‘BizPal’ where information about what is required to open a business is clearly laid out, and which includes contact information for services that assist business owners with any business needs – i.e., a directory of services (banking needs, contracting needs, marketing needs, web devel-

opment needs, legal needs, insurance needs, CRA, etc.);

- A central location/one-stop shop office to provide in-person information on funding, supports, and services from all relevant support organizations;
- Improved outreach by support organizations, especially to rural regions so those opening businesses in rural Cape Breton do not face so many barriers relating to their location;
- More support from business advisors through the Cape Breton and Cape Breton Regional Municipality REN;
- Services aimed at newcomers to explain what they need to run a business in Cape Breton;
- Events hosted outside of work hours to accommodate the schedules of those who work on their business as their side job, outside of regular working hours;
- Increased help matching funding to eligible participants; and
- Improved awareness of funding and support opportunities specific to women.

2. Support Organizations Responsive to Women Entrepreneurs’ Needs, Setting Targets, Measuring Impact

Similarly, it was proposed that support organizations be more responsive to the needs of women entrepreneurs, set targets for achieving these goals, and measure impact in a process that’s meaningful and transparent (FGD, March 9, 2019). For support organizations that focus their services on sectors (e.g., tech, science, export) in which women and other marginalized groups are under-represented, it is recommended that these organizations do more to include diverse participants in their programming. In addition, it is recommended that they expand their mandate to focus on sectors where women entrepreneurs are more prevalent (e.g., retail, service, arts and culture, tourism) (FGD, March 9, 2019).

As one participant explained, “in order for the Island to keep thriving we need support organizations to reconsider what they support or how they support small business, because so many small businesses are in the tourism and service sectors” (Questionnaire 54).

Furthermore, participants cited the need for support organization to ensure their application and decision making processes are transparent. For example, criteria for a funding application should be well-documented and understood by all support organizations involved in the delivery of the funding/program/service so that the information provided to entrepreneurs is clear and consistent. Moreover, if an application is made for funding and is rejected, a reason for this should be provided, along with recommendations for future proposals (FGD, March 9, 2019).

3. Support Organizations Working Together

Many participants cited the need for support organizations to work together to overcome the siloed offering of services and to better ensure gaps are filled and services are not duplicated. It would be helpful for support organizations to be aware of the diversity of support organizations available to entrepreneurs and to be more informed about each support organization’s programming, to best direct entrepreneurs in their start-up venture.

For example, one participant explained: “Even though there are great people working at different support organizations, it is still apparent how much they all work in silos and are not really aware of one another and the opportunities they each offer” (Questionnaire 68).

Participants also cited the need for affordable and practical business training assistance and professional development. Support organizations working together could provide practical assistance with regard to:

- Bookkeeping;

- Tax Information (including advice specifically for Mi’kmaq entrepreneurs on jurisdictional tax issues);
- Legal advice;
- Marketing and Branding; and
- Social Media.

4. Access to Financing and Funding

Suggestions for better access to financing and funding focus on four key areas:

- A. Start-up Grant Funding;
- B. Income Support;
- C. Traditional Banks Take a Holistic Approach; and
- D. Assistance With Business Plan Development.

A. Start-up Grant Funding

Throughout the survey questionnaire and focus group discussions, many participants identified the need for small, non-repayable, start-up grant funding. For example, one participant stated, “There is no versatile funding for different sectors. Small non-repayable grants of \$1000 to \$5000 to put towards your business or help you get on your feet would be a big help” (Questionnaire 2).

Another participant stated, “Having access to start-up funds that aren’t linked to bricks and mortar would be ideal. I understand why banks can’t do this, but is there an organization that can? Or a revolving fund among entrepreneurs?” (Questionnaire 69).

One participant that did receive small, non-repayable grants through the Island Sandbox explained, “this was the best funding I ever received for my start-up in that it enabled me to carry out research to see if the business was viable, become certified in the field, and hire an expert consultant to assist in technical and commercial aspects of the business. The process was not onerous and I was able to dictate what the funds would be used for so that they were put to the best use for the business. My

business nor the activities I was carrying out, had to fit in a narrow, tidy box” (Questionnaire 152). During the focus group discussions (March 9, 2019), when asked how to overcome the challenge of women entrepreneurs’ access to financing and funding, participants recommended small, non-repayable grants that would be dispersed to women entrepreneurs for start-up or scale-up activities. It was suggested that the funding have the following characteristics:

- Managed independently by CB Voices;
- Funding recipients decided on by an advisory group of entrepreneurs;
- Tiered system of funding – between \$1,000 and \$5,000;
- Funding provided by private investment (local business leaders);
- Limited barriers to applications for funding;
- Applicants limited to those who self-identify as women (full or part owners/founders, women led);
- Fund uses more flexible;
- Funding quickly approved and distributed; and
- Continued relationship with applicants (follow-up after funding is provided).

B. Income Support

As mentioned in the section on challenges, participants emphasized the benefit of the Self Employment Program; however, many of the participants were not eligible because of the criteria set out by the government through Employment Nova Scotia and CBDC. On the survey questionnaire and in the focus group discussions (March 9, 2019), participants suggested expanding the Self Employment Program to benefit more entrepreneurs, especially women, or offering this support through another method/organization. For example, one participant stated: “income assistance of low income solo parents would be ideal” (Questionnaire 84). Another explained: “It would have been helpful to have receive a living allowance while starting up my business. When I started up my business, I

didn’t have a job and I invested so much money into my business that paying for bills was a challenge” (Questionnaire 31). Similarly, another participant stated:

“Some sort of employment benefits for the first year would have been of great help, as I’ve quit a good paying job to pursue what I believe is a much need[ed] business in Cape Breton. I realize that there is a lot at stake in helping someone out as they learn the ropes, but it is also a great investment and demonstration of support. If I had been able to receive some employment benefit for the first year, I feel I’d be ahead of the game by now. Instead I am still looking for small part time jobs I can do to supplement my income” (Questionnaire 8).

Finally, one participant explained: “It would be great if there was a program for someone who isn’t starting a business because they’re unemployable but starting a business because it’s a positive for the community. To get anything through the SE Program you have to be on EI (or been on EI recently). I tried to access the SE but I was denied because I didn’t have an attachment to EI. It would be great to have something similar to the SE – but you don’t have to be on EI/unemployed to get it. People will move home or stay here to open businesses if they can be supported. It was hard for me to quit my job and move home. Having a system like this in place will create an incentive for people” (Questionnaire 47).

C. Traditional Banks Take a Holistic Approach

Participants also expressed the need for financial institutions to take a more holistic approach to financing. For example, one participant explained: “I was on back to back maternity leave. It would be helpful if the banks looked at you even if you are on maternity leave. Right now they don’t count that as income” (Questionnaire 5). Furthermore, another

participant remarked: “Access to capital is difficult for First Nations. We own the building our business is in, but cannot use that for equity” (Questionnaire 15).

D. Assistance With Business Plan Development

In order to access financing and funding, business plans are essential. However, many of the participants did not have the skill set to create a convincing one. Participants suggested having a role designated within existing support organizations to assist in business plan development and/or providing funding to hire industry expertise specific to their business to provide information for business planning (Questionnaires 10, 31, 49, 53, 54, 101, 112, 130). ACOA offers funding administered through CBDC, called Consultancy Advisory Services, where 50 per cent or 75 per cent (for women) of the costs are covered to hire a consultant for business plan development (or other activities); however, many of the participants were not aware that such a service was available. Furthermore, since this research was undertaken, the Cape Breton Regional Municipality REN has hired a position to assist with business plan development. Some participants were also provided with a business template from CBDC, but they could use more assistance in developing it fully.

5. Networking Opportunities

To encourage more support and collaboration within the entrepreneurship community, participants, both in questionnaires and Focus Group Discussions, cited the need for networking events. Networking can also help entrepreneurs feel less isolated and find inspiration and support from like-minded people in their community. This provides an opportunity to learn from each other, help each other, ask questions, etc.

During the Focus Group Discussion (March 9, 2019), it was suggested that the networking events have the following characteristics:

- Women-focused;
- Entrepreneur-focused – Consistent networking opportunities for like-minded entrepreneurs;
- Diversity/Inclusivity-focused to ensure diversity among entrepreneurs. For example, one participant stated, “We need more inclusivity. At the last networking event there were mostly white women. So when you’re not white and you own a small business you’re not represented very well” (Questionnaire 2). Organizers should make a concerted effort to ensure diverse populations are aware of networking opportunities – e.g., more women, people of colour, etc. invited/encouraged to attend InnovaCorp’s TecSocial and similar events; and
- Rotated; that is, networking events should be offered in rotation and according to different industries’ needs. For example, there should be networking events specific to artisans, followed by ones specific to tourism, and so on.

6. Affordable/Accessible Child Care

Affordability and availability of child care are key in order to enable more women to become entrepreneurs.

Participants cited the following solutions to the issue of child care for women entrepreneurs:

- Paid maternity leave for entrepreneurs;
- Subsidized placements in daycare, including flexible time slots for entrepreneurs who work in the evening/on weekends;
- Provide child care during events for entrepreneurs (e.g., professional development, networking) to remove barriers for women’s participation; and
- Co-working space that provides on-site child care.

7. Progressive Commercial Leasing Atmosphere

To encourage a better commercial leasing atmosphere, both the questionnaire and focus group discussions cited the following needs: transparency in the real estate market and more information on space availability; incentives for building owners to rent; disincentives for leaving buildings vacant; and infrastructure geared toward collaboration. For example, one participant noted the need for “a better renting atmosphere in Sydney. Unless you know the right people it’s nearly impossible and so many places are unreasonably expensive given the local economy” (Questionnaire 7). Similarly, another participant explained that “so many people that say they’re here for small business, but there’s no one that says here’s a space for different levels of business [start-up, established, etc.]. If I didn’t know somebody who owned a building I wouldn’t have found a space” (Questionnaire 47).

During the focus group discussion (March 9, 2019), the following recommendations were made to improve the leasing atmosphere (especially within downtown Sydney):

- An inventory of available spaces should be created, shared widely, and continuously updated;⁵⁶
- There need to be spaces available/identified for ‘pop-up shops’;
- There should be co-working/collaborative spaces for entrepreneurs, specifically for start-ups;
- There need to be co-working/collaborative workspaces that include child care;
- Support organizations need to generate greater awareness of available commercial kitchens for food preparation and processing;⁵⁷
- Potential for co-operative model, entrepreneur owned and managed, or a non-profit organization, New Dawn for example (similar model to the New Dawn Centre for Arts and Culture, which provided affordable (and scaled) rental space);
- Organizations need to partner with Cape Breton Partnership on innovation hubs to ensure spaces are driven by the needs of entrepreneurs in the area; and
- Infrastructure in rural areas that sits idle during the off-season (e.g., Visitor Information Centres) could be used for tourism-focused entrepreneurs.

Entrepreneurs should be empowered to own the solution and take action

- Municipalities, landlords, entrepreneurs and support organizations need to work together to create a better leasing environment for start-ups;
- Municipalities need to implement a more supportive system (including flexible by-laws) for start-ups to secure commercial space;
- There must be incentives for owners to rent;
- Disincentives for owner to leave their buildings vacant;

8. Staffing

To overcome the challenge of staffing issues, both the questionnaires and focus group discussion (March 9, 2019) cited the need for the following: finding/accessing staff with the necessary skills and talent; expanding existing financial support programs to hire and pay staff with necessary skills and talent; and increasing infrastructure/policy support (i.e., housing and transportation) specifically for rural areas. For example, one

participant noted: “I do have a grant through Island Employment to employ someone for 24 months and they pay the majority; we pay a third. The problem is that, the pot you have to pick from aren’t necessarily the right fit [for] your needs; that will help your business grow. It would be so much more helpful if there was an opportunity to have a break with the payroll for someone that you needed, was more useful, and someone more trained” (Questionnaire 149).

The focus group discussion (March 9, 2019) and questionnaires cited the following suggestions for improving staffing issues:

- Flexible financial support for small business to hire employees with skills/talent required;
- Expedient approval process for financial support approval;
- Access to more female talent and support to bring them on board;
- One main website for jobs in Cape Breton that is unique to the Island (e.g., capebretonjobs.com);
- Innovative approaches to providing housing and transportation for staffing; and
- Municipal policies to ensure housing availability for staff in rural (tourist heavy) areas.

9. Municipal Support and Transparency; Responsive, Progressive Regulation, Licensing and Permitting

To overcome barriers related to municipal regulation, which, from the research, was most pronounced in the CBRM, participants cited the need for clear, consistent, and available information on licensing and permitting and more transparency regarding how regulatory decisions are made that affect start-up businesses.

The focus group discussion (March 9, 2019) and questionnaires suggested the following should be created or implemented in order to overcome mu-

nicipal regulatory barriers:

- Municipal government and staff support of small business and entrepreneurs – not just rhetoric, but reflected in policies;
- Incentives for small, start-up business (ensuring support for newcomers and Mi’kmaq entrepreneurs);
- A clear, consistent roadmap of the permitting process and an outline of what is required;
- Transparent processes and decision-making;
- Easy-to-understand information, widely promoted by CBRM (available online, in-person, etc.); and
- Consistently updated information to ensure relevancy.

Relatedly, community resistance was also identified as a barrier, and could be dealt with, in part, by support from municipalities. Participants during the focus group discussion (March 9, 2019) explained that this could be accomplished through women business owners having the opportunity to make presentations to municipal councils and through local leaders taking steps to create an environment that offers real, meaningful support to women entrepreneurs. It was also suggested that organizations such as CB Voices and the Cape Breton Partnership could be involved in increasing awareness about small businesses across the island.

10. Industry Specific/Structured Mentorship

In order to create mentorship opportunities for women entrepreneurs, participants cited the importance of having the following: structured mentorship programming led by women; strong women leaders in the start-up community; and mentors specific to industry (e.g., farm mentorship model).

During the focus group discussion (March 9, 2019) the following suggestions were made to facilitate more mentorship opportunities for women entrepreneurs:

- Entrepreneurs should be empowered to own the solution and take action;
- Entrepreneurs to offer peer-to-peer mentorship with support organizations also facilitating these opportunities;
- Support organizations should host speed mentoring events; and
- Support Organizations, specifically the Cape Breton Partnership, should support master mentors to manage connections between mentors and entrepreneurs and liaise with other groups.

11. Eliminate Systemic Discrimination and Bias

Participants experienced discrimination when seeking support from individuals, community, government, public groups, and support organizations. This discrimination was often based on their gender, but also on their ethnicity, age, appearance, and socio-economic status. Changing the way community, government, and support organizations treat women entrepreneurs with various intersecting identities will lead to the removal of systemic discrimination.

During the focus group discussion (March 9, 2019), the following suggestions were made to assist in the elimination of discrimination and/or remove barriers to women's participation:

- Support organizations should receive training on implicit bias and discrimination;
- Support organizations should make inclusivity and diversity part of their mandate;
- Community (government, support organizations, individuals) should listen, include, and amplify the voices of women entrepreneurs with intersecting identities;
- Everyone should confront their own prejudices and bias, even if they are uncomfortable to do so;
- Community members should call out

harmful jokes, comments, and behaviour; and

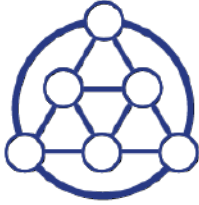
- Event coordinators should provide child care during events for entrepreneurs.

12. Confidence

Participants noted lack of confidence as a major challenge to overcome. Through the questionnaires as well as the focus group discussion (March 9, 2019), participants cited a combination of previously mentioned solutions to overcoming this challenge, namely:

- Networking;
- Mentorship (to find support circle, learn, be inspired); and
- The elimination of discriminatory practices and bias so women have more confidence in being entrepreneurs.

Key Recommendations



1



2



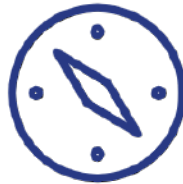
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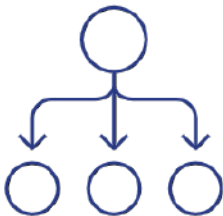
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1. Support for women entrepreneurs must be driven by women entrepreneurs
2. Small, non-repayable grants for women entrepreneurs must be created
3. Microloans must be available specifically for women entrepreneurs
4. Self-Employment (SE) Program must provide support for more women entrepreneurs
5. Support organizations must address gender inequity in accessing programming and funding
6. The Cape Breton Partnership online resource navigation tool must be completed
7. Support organizations must provide more outreach to rural areas and Mi'kmaq communities
8. Collaboration among support organizations must be increased
9. Support for business plan development must be widely offered
10. Networking opportunities for women entrepreneurs must be improved
11. Child care must be more accessible and affordable
12. There needs to be an increase in accessible commercial space in the CBRM
13. Support for staffing must be expanded to ensure quality of employees
14. Municipal support for entrepreneurs must be accessible and promoted
15. Mentorship for women entrepreneurs must be fostered
16. Discrimination and bias must be reduced, with the goal of elimination

04

Key Recommendations

Key recommendations are informed by the research. While some of the solutions below were already touched on in the preceding section, the purpose of offering ‘key recommendations’ is to highlight concrete and achievable solutions to the major challenges experienced by women entrepreneurs and identify the appropriate stakeholder(s) to implement each solution to ensure measurable action.

1. Support for women entrepreneurs must be driven by women entrepreneurs

At the core of all recommendations that follow is the supreme need for support (policies, programming) to be informed by the beneficiaries – the women entrepreneurs themselves. Meaningful consultation that is inclusive and thorough will ensure more women can pursue entrepreneurship as a real option through appropriately designed support programming and policies.

2. Small, non-repayable grants for women entrepreneurs must be created

As women often have a harder time obtaining financing/funding for their business, it is recommended that Cape Breton Voices create a fund to provide women entrepreneurs with small, non-repayable grants to cover costs associated with starting or expanding their business. While some grant funding opportunities already exist, their eligibili-

ty criteria are often very narrow, and the financial contribution required is out of reach to many entrepreneurs – especially those just starting out.

The details of the fund are as follows:

- Managed independently by CB Voices;
- Funding recipients decided on by an advisory group of entrepreneurs;
- Tiered system of funding – between \$1,000 and \$5,000;
- Funding provided by private investment (local business leaders);
- Limited barriers to applications for funding;
- Applicants limited to those are self-identified women (full or part owners/founders, women led);
- Fund uses more flexible;
- Funding quickly approved and distributed;
- Continued relationship with applicants (check-in after funding is provided); and
- Funding dispersed multiple times a year.

3. Microloans must be available specifically for women entrepreneurs

Similarly, it is recommended that the Sydney Credit Union revamp and promote its microloan option for entrepreneurs across Cape Breton focusing specifically on women, with measures taken to ensure it is accessible to Mi'kmaq entrepreneurs and women of colour.

- \$10,000 or less;
- Low interest to cover administration fees;
- Interest free for a period of six months;
- Repayment over extended period of time;
- Used to build credit, leverage additional funding;
- Uncomplicated application process;
- Quickly approved and dispersed; and
- Open to entrepreneurs from across the Island.

If successful, the Sydney Credit union could assist other Credit Unions on the Island to provide microloans.

4. Self-Employment (SE) Program must provide support for more women entrepreneurs

Women are often the lynchpin that hold families together as caregivers of children and parents. Because of their disproportionate personal responsibilities, they take fewer professional risks. Providing more opportunities for income support through the Self Employment (SE) Program will enable more women to take risk and become entrepreneurs.

The Self Employment (SE) Program is an initiative of Employment Nova Scotia that provides entrepreneurial support and financial assistance to LMDA eligible individuals to start their own business.

Currently, individuals are eligible if they:

- Have a current Employment Insurance (EI) claim;
- Have had an EI claim that ended within the last 60 months; and
- Have been employed with gross insurable earnings of \$2,000 or higher annually, in at least 5 of the last 10 years.

Research participants that participated in the SE Program found it to be extremely beneficial. It is recommended that the SE Program be expanded to

assist women who have made a contribution to EI but who may not currently have (or who may not have recently had) an EI attachment. Expanding the program's eligibility criteria will go a long way in overcoming barriers to starting a business given the complexities of women's lives.

It is also recommended that the three partners involved in delivering the program – Employment Nova Scotia, Nova Scotia Works, CBDC – are clear on the eligibility criteria and provide consistent outreach and timely information to potential participants to ensure greatest uptake of the program.

5. Support organizations must address gender inequity in accessing programming and funding

As women dominate specific sectors – consumer, service, tourism – it is recommended that support organizations review their active clients to ascertain whether less than 50 per cent of entrepreneurs supported are women. If less than 50 per cent are women, with attention paid to intersecting identities, support organizations should create a plan to reduce barriers and measure milestones.

Examples of informal and formal processes to be examined are:

- What sectors does the organization support? Are they sectors under-represented by women?
- What is the gender breakdown and ethnic/cultural background of staff?
- Does the organization have a diversity policy to ensure an equal representation of clients?
- What is the application process? Does the process privilege some and disadvantage others?
- Are there other opportunities for clients to demonstrate contribution to fulfill funding application requirements (for example, sweat equity, i.e., investing time in the business)?

6. The Cape Breton Partnership online resource navigation tool must be completed

There are many resources available for entrepreneurs, but the landscape is often difficult to navigate. The Cape Breton Partnership is creating an online portal for resource navigation for entrepreneurs. Our recommendation is that this online resource move ahead, be completed as soon as possible, and include the following characteristics:

- An existing Cape Breton Partnership staff person to manage online portal and answer follow-up or clarifying questions from entrepreneurs;
- The same staff person to consistently communicate with support organizations and revise online portal to ensure supports listed are relevant and up-to-date;
- Effective outreach must be made to entrepreneurs to ensure they are aware of the online portal and how to use it;
- The portal should include a toggle similar to the Canada Business Network website⁵⁸ to help users easily identify which supports are applicable;
- The portal should include a well-promoted events calendar – a ‘go to’ for entrepreneurs to seek out events and support organizations to advertise their events; and
- The portal should include the option to sign up for a newsletter with information relevant to entrepreneurs.

7. Support organizations must provide more outreach to rural areas and Mi’kmaq communities

As noted, while entrepreneurial supports exist, it is often difficult for entrepreneurs to navigate what is available. These difficulties are compounded if the entrepreneur lives in a rural area or Mi’kmaq community. It is recommended that current sup-

port organizations follow a model similar to the Strait Area Chamber of Commerce ‘Service Provider Road Show’ where once-a-year service providers collaborate to visit rural communities to provide information to entrepreneurs on available supports. While not specific to women, it is highly recommended that steps be taken to ensure women are in attendance. For example, on-site child care should be provided as well as travel stipends for those travelling from afar.

8. Collaboration among support organizations must be increased

As noted above, support organizations often work in silos and are unaware of one another’s programming. This makes navigating the entrepreneurial ecosystem more difficult for entrepreneurs. Given the Cape Breton Partnership’s network, it is recommended that they convene a comprehensive group of support organizations twice a year (Spring and Fall) during which time each organization can provide an overview of its current programming. This will give all support organizations the opportunity to highlight gaps and areas of duplication as well as to be informed of all supports available so that they can direct entrepreneurs to the best organization to support their needs. For optimal results, it would be beneficial for each organization to have a point person responsible for bringing a one-page outline of its current programming, which the point person can share with other support organizations and which could be provided to the Cape Breton Partnership for their resource navigation portal.

9. Support for business plan development must be widely offered

In order to receive funding and support, a quality business plan is most often required. While many entrepreneurs are technically skilled in the area of their business, they do not always have the skills or experience to develop a business plan and financial projections. Since this research was conducted, the Cape Breton Partnership has hired a Business Plan

Advisor to assist entrepreneurs in developing their business plan. It is recommended that the Cape Breton Partnership's three Economic Development Officers, located in Inverness, Victoria, and Richmond counties, also provide assistance with business plan development – or direct entrepreneurs to the Business Plan Advisor. It is also recommended that this assistance be widely promoted across the Island.

10. Networking opportunities for women entrepreneurs must be improved

Networking opportunities for women entrepreneurs are needed to provide peer-to-peer mentoring, offer safe spaces for learning, increase confidence, decrease isolation, and provide opportunities for collaboration. As a result of this research, the research participants created a Facebook group called 'Cape Breton Women in Entrepreneurship' for online networking, resource sharing, etc. Given the success of this network, as well as that of Cape Breton West Women in Business, it is our recommendation that women entrepreneurs from across the Island take turns (where possible) to host networking events that provide a space for attendees to speak candidly about their experiences, learn from one another, and be inspired.

11. Child care must be more accessible and affordable

A major barrier for women entrepreneurs, and single mothers in particular, is access to child care. In order to reduce barriers to participation for women entrepreneurs in starting and growing their business, the following actions are recommended:

- Cape Breton Voices to draft a 'how to' guide on providing child care at events for entrepreneurs – including insurance, Early Childhood Education (ECE) contacts, etc.;
- Support organizations to provide on-site child care and/or child care stipend to reduce barriers to participation;

- Support organizations to provide timely information to women entrepreneurs on the options for maternity leave as an entrepreneur – i.e., paying into Canada's EI fund for at least 12 months; and
- Government to subsidize placements in daycare for women entrepreneurs – including 'flex time spots', as some entrepreneurs require daycare in the evenings.

12. There needs to be an increase in accessible commercial space in the CBRM

The data shows that of the participants that cited commercial space as a barrier, a vast majority were located in the CBRM and, more specifically, in Sydney. Therefore, this recommendation focuses on the CBRM. It is recommended that the CBRM Planning Department, CBRM Regional Enterprise Network (REN), and Sydney Downtown Development Association work together to:

- Implement municipal incentives to encourage building owners to rent to start-ups;
- Implement disincentives to prevent building owners from keeping vacant spaces;
- Sydney Downtown Development Association to consistently update its existing inventory of available spaces to rent in Downtown Sydney and ensure it is widely promoted;
- Sydney Downtown Development Associations to work with building owners and entrepreneurs to identify and promote spaces available for 'pop-up shops';
- Private and public sector work together to create a welcoming and affordable co-working space (similar to New Dawn's Centre for Arts and Culture) for entrepreneurs representing different sectors; and ensure women entrepreneurs are encouraged to participate.

13. Support for staffing must be expanded to ensure quality of employees

During the start-up phase, wage subsidies for hiring staff are extremely beneficial. However, given the tumultuousness and instability of a start-up, it is important/essential to hire staff that possess the skills required to ensure the business' sustainability. The existing wage subsidy programming, though helpful, requires entrepreneurs to choose employees from a limited pool of applicants (those that meet a specific set of criteria), and they often do not possess the skills or talent needed to fulfill the job description. It is recommended that existing programming be expanded to enable entrepreneurs to choose the best candidate to ensure the business' longevity.

Furthermore, availability of housing for staff in rural areas is extremely limited because of 'Airbnb', seasonality of businesses, etc. It is recommended that municipalities lead the response and convene relevant stakeholders, particularly entrepreneurs, to tackle the housing issue in order to create a sustainable option for entrepreneurs in rural areas.

14. Municipal support for entrepreneurs must be accessible and promoted

As mentioned above, navigating the municipal permit process is complicated and unclear. Where support for business exists, it is inconsistent and selective. It is recommended that information about required permits and other municipal regulation be clearly laid out and accessible online, following an easy to understand, step-by-step process. It should also be widely promoted. A champion should be identified within municipal staff to support entrepreneurs on navigating the permit process, by-laws, etc. in a supportive rather than adversarial manner. This will be useful for new entrepreneurs, small- and medium-sized businesses, and newcomers.

15. Mentorship for women entrepreneurs must be fostered

Mentorship opportunities are limited for women in Cape Breton, especially in sectors that are traditionally dominated by men. It is recommended that a formal mentorship program designed for women by women be established by the Cape Breton Partnership. This program will be for women in all sectors. It is further recommended that Cape Breton Partnership ensures that women across the Island have access to these programs and that space is given to STEM (science, technology, engineering and mathematics) industries.

16. Discrimination and bias must be reduced, with the goal of elimination

Women experience discrimination based on their gender and other factors, such as age, appearance, socio-economic status, and ethnicity. In order to reduce discrimination with the goal of elimination, it is recommended that:

- Entrepreneurship support organizations participate in annual training on implicit bias and discrimination to ensure toxic practices and behaviours are eliminated;
- Support organizations create and commit to following a diversity statement;
- Support organizations conduct a staff and board self-assessment on diversity, inclusion, and equity and identify areas that need to be addressed;
- Support organizations create a diversity statement and ensure implementation;
- When organizing events, panels, etc. at least 50 per cent of speakers must be women and include intersecting identities (e.g., non-binary, trans); and
- Support organizations, entrepreneurs, and all relevant stakeholders be allies who: listen to, include, and amplify the voices of women entrepreneurs with intersecting identities; confront their own prejudices and bias, even if uncomfortable to do so; and call out harmful jokes, comments and behaviour.

Endnotes

- 1 Statistics Canada, 2017
- 2 Statistics Canada, 2016 as cited in Canadian Women's Foundation Fact Sheet: The Gender Wage Gap in Canada
- 3 Statistics Canada 2006
- 4 <https://www.mmiwg-ffada.ca/>
- 5 Canadian Board Diversity Council 2017 Report Card
- 6 Status of Women Canada, 2018
- 7 Government of Canada Women Entrepreneurship Strategy, 2019
- 8 2016 Global Entrepreneurship Monitor (GEM) Canada Report on Women's Entrepreneurship
- 9 Economic Insights: Women-owned Enterprises in Canada by Douwre Grekou, Jiang Li, and Huju Lio, Statistics Canada Economic Analysis Division, 2018
- 10 Economic Insights: Women-owned Enterprises in Canada by Douwre Grekou, Jiang Li, and Huju Lio, Statistics Canada Economic Analysis Division, 2018
- 11 2016 Global Entrepreneurship Monitor (GEM) Canada Report on Women's Entrepreneurship
- 12 Supporting and Growing Women-Owned Businesses Report 2018
- 13 Supporting and Growing Women-Owned Businesses Report 2018; <https://www.ft.com/content/e5341062-4eb8-11e8-ac41-759eee1efb74>
- 14 <https://www.ft.com/content/e5341062-4eb8-11e8-ac41-759eee1efb74>
- 15 Ibid.
- 16 The gender gap in venture capital- progress, problems, and perspectives, Candida Brush, Patricia Greene, Lakshmi Balachandra & Amy Davis, Pg 115-136, Published online: 25 Jul 2017
- 17 Canadian Women Entrepreneurs Study PayPal Canada 2018
- 18 <https://www.bnnbloomberg.ca/women-entrepreneurs-face-persistent-barriers-including-sexual-work-place-politics-council-says-1.969815>
- 19 Statistics Canada, Canadian Employer-Employee Dynamics Database (CEEDD)
- 20 Ibid.
- 21 Source: Office of the Chief Economist, Global Affairs Canada
- 22 <https://nvca.org/pressreleases/new-survey-reflects-lack-women-minorities-senior-investment-roles-venture-capital-firms/>
- 23 <https://nvca.org/pressreleases/new-survey-reflects-lack-women-minorities-senior-investment-roles-venture-capital-firms/>
- 24 <https://www.ft.com/content/e5341062-4eb8-11e8-ac41-759eee1efb74>
- 25 <https://medium.com/thrive-global/why-we-need-more-minority-and-women-entrepreneurs-1c228bcb5b4e>
- 26 Orser et al. (2004)
- 27 https://www.tradecommissioner.gc.ca/businesswomen-femmesdaffaires/2016-MFO_SMES-PME_EDMF.aspx
- 28 Ibid.
- 29 Ibid.
- 30 In general, an owner's socio-cognitive properties can influence the way a firm operates and can therefore influence its likelihood of exporting (Martineau and Pastoriza, 2016).
- 31 https://www.tradecommissioner.gc.ca/businesswomen-femmesdaffaires/2016-MFO_SMES-PME_EDMF.aspx?lang=eng
- 32 <https://www.itbusiness.ca/news/women-make-up-one-third-of-canadian-entrepreneurs-but-not-in-tech-industry/105893>

Endnotes Continued

- 33 <https://www.itbusiness.ca/news/women-make-up-one-third-of-canadian-entrepreneurs-but-not-in-tech-industry/105893>
- 34 Organization for Economic Co-operation and Development Report on Child Care, 2016
- 35 Based on self-employment rate from Statistics Canada. Table: 14-10-0027-01 (formerly CANSIM 282-0012).
- 36 McKinsey Global Institute 2017
- 37 <https://www.startupcan.ca/global-growth/>
- 38 2016 Global Entrepreneurship Monitor (GEM) Canada Report on Women's Entrepreneurship
- 39 McKinsey Global Institute 2017
- 40 PwC 2018
- 41 For example, in 2017, Canada venture capital funds raised in Canada were approximately US\$69 per capita compared with US\$221 in the US. Canada's productivity in 'new economy' industries in 1996 was approximately 15 per cent below that of the US, and in 2015 the gap increased to 50 per cent; Brookings Institute (2018)
- 42 Government of Canada Women Entrepreneurship Strategy 2019
- 43 Canadian Women Entrepreneurs Study PayPal Canada 2018
- 44 Three of the 75 respondents were in a 50-50 partnership and did not meet the 51% criteria. However, because the business was woman-led, their responses were still included in the research.
- 45 To be LMEDA eligible, participants must meet one of the following: have a current Employment Insurance (EI) claim; have had an EI claim that ended within the last 60 months; have been employed with gross insurable earning of \$2000 or higher annually, in at least 5 of the last 10 years
- 46 <https://novascotia.ca/employmentnovascotia/programs/self-employment.asp>
- 47 In 2018, the Government of Canada announced funding for women entrepreneurs to support their business growth as part of the women entrepreneurship strategy. This is a great step forward; however, this funding was not applicable to start-ups, was not widely publicized, and included an onerous application process. See: <https://www.ic.gc.ca/eic/site/128.nsf/eng/home>
- 48 Business Cape Breton no longer exists. It was replaced by the Cape Breton Regional Municipality REN.
- 49 According to Navigate's social media, Navigate Startup House is a tech start-up incubator in Sydney, NS that aims to foster and keep companies in Cape Breton by providing space, support, and resources.
- 50 For the purposes of this paper, lateral violence is defined as violence that is directed against a peer rather than an adversary.
- 51 It should be noted that, while most participants focused on challenges with municipal regulation, there was one participant who cited the rigidity and complexity of the agricultural industry.
- 52 Discrimination – Treating an individual or members of a particular group differently (by intention or otherwise) based on one or more of the protected characteristics (perceived or actual) in the Nova Scotia Human Rights Act, which results in a disadvantage to that person or individuals. Discrimination in an organization often occurs when policies and practices represent the perspective of the dominant cultural group. Discrimination can result in inaccessibility of opportunities to jobs and career advancement, rights and privileges (such as benefits and ergonomic workplaces), as well as lower wages.
- 53 Protected characteristics are: age, family status, physical disability, source of income, race, marital status, mental disability, sexual orientation, colour, sex, gender, harassment, political affiliation, creed, religion, ethnic, national, or aboriginal origin, association with individuals with any of the above characteristics, and irrational fear of contracting an illness or disease.

Endnotes Continued

- 54 Although the goal of this section is to report on the findings and not comment on them, one could assume that newcomers and single women without a support network would be less able to overcome the obstacles presented.
- 55 A question to consider is: why aren't more participants able to access funding and financing, given the number of resources available?
- 56 An inventory of spaces was created for Downtown Sydney through the Downtown Regeneration Coordinator. However, this list wasn't made public or promoted widely. Entrepreneurs had to know who to ask in order to access it.
- 57 Some information is available through a directory provided by the Island Food Network (islandfoodnetwork.ca).
- 58 <https://innovation.ised-isde.canada.ca/innovation/s/>





Survey Questionnaire

Introduction & Consent:

Hi,

My name is _____. I am a member of Cape Breton Voices, a group of volunteer women who have come together because of our love of Cape Breton and our belief that this Island has a vibrant, prosperous, diverse and inclusive future. Last winter we launched a video series on inspiring women entrepreneurs around the Island. As a follow-up to this work, and the interest it generated, we are doing a brief survey with women business owners on the Island to better understand the needs of women entrepreneurs, and budding entrepreneurs, in our community. The survey should only take approximately twenty minutes of your time, depending on the depth you'd like to give to your answers. Any information that is shared will be confidential. The data will be shared only in aggregate form and no response will be associated with a specific person or business.

If you have any questions, or would like to add anything after the interview, please feel free to contact us at capebretonvoices@gmail.com

Do you have any questions?

Do you give your consent to participate?

Yes

No

Qualifying Questions:

1. How old is your business?
2. Is your business majority women owned?

*If over ten years old or not majority women owned thank them for their time and let them know the survey is done.

Background Questions:

3. Is your goal for this business to be your primary source of income?

4. What type of business do you operate?
5. Where is your business located?
6. What age bracket do you fall in?

19 or under

20 - 29

30 - 39

40 - 49

50 - 59

60 +

7. Are you Mi'kmaq?
8. Are you a newcomer to Canada?
9. If you are a newcomer to Canada, in what year did you move to Cape Breton?

In Depth Questions:

10. What were the biggest barriers you faced when you started out?
11. What did you do to overcome those obstacles?
12. What do you think would have helped you overcome those barriers more easily?
13. What were the dead ends you bumped into or services that you found least helpful?
14. What did you find really helpful in starting your business?
15. What do you need to grow and strengthen your business now?
16. What suggestions can you make to help other women entrepreneurs who are just starting out?
17. What would you like to see from Cape Breton Voices as we continue to support female entrepreneurs around the Island?
18. Do you know of any other women entrepreneurs who have been in operation for less than five years who might be interested in being interviewed?

Additional question for women who were part of the video series:

- a) Has being part of the video series had any positive impacts on your business?
- b) Do you have any suggestions for improvement from the video series project if something similar was done again?