



RISE

WINDSOR-ESSEX

SUPPORTING WOMEN IN STEM
& ENTREPRENEURSHIP

NEEDS ASSESSMENT REPORT

2021

workforce
WindsorEssex

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ABOUT WOMEN'S ENTREPRENEURSHIP STRATEGY

With the goal of increasing the number of women working in Science, Technology, Engineering and Math (STEM) and starting businesses in the Windsor-Essex region, the Women's Entrepreneurship Strategy funded a local program, RISE Windsor-Essex. Founding partners include Workforce WindsorEssex, WindsorEssex Economic Development Corporation's Small Business Centre, WEtech Alliance, University of Windsor's EPICentre, Build a Dream, and Windsor Essex Capital Angel Network.

The purpose of RISE is to create a suite of services available to women in the Windsor-Essex region, by amalgamating and supporting initiatives with the goal of increasing the number of female entrepreneurs and women in STEM-related fields. In doing so, RISE expects this to lead to an increase in the number of women in emerging technology, as is the main goal of the Women Entrepreneurship Strategy Grant. Emerging technologies include: advanced manufacturing, agri-tech, digital media and information and communications technology, clean tech and renewable energy, and STEM.

RISE GOALS:

- Encourage young women to enter entrepreneurship and careers in STEM with a goal of increasing the number of women within emerging technology companies
- Provide leadership and entrepreneurial education and development activities for young and diverse women
- Co-ordinate a women-led startup program for emerging technology companies
- Establish mentorship activities
- Provide a welcoming space for women entrepreneurs
- Enhance access to capital opportunities
- Encourage new companies to develop/adopt diversity plans
- Build and strengthen cross-border connections and a wider entrepreneurship ecosystem
- Increase the available local data on women working in and owning companies in emerging technologies
- Increase diversity of new entrepreneurs in our region



ABOUT THE GUIDE

To better understand the current support system for women starting and running businesses in emerging technology sectors, Workforce WindsorEssex conducted an environmental scan of Windsor-Essex.

Assessing the amount and levels of support for entrepreneurs in the region allows us to identify gaps in service, potential redundancies, and successful initiatives that can be expanded. The guide will also assess the impact the ongoing COVID-19 pandemic has had on female entrepreneurs in Windsor-Essex.

Consultations were conducted with stakeholders in the community, including entrepreneurship service providers. Female entrepreneurs were interviewed and/or surveyed on the challenges they are facing and the recommendations they have for future community supports. Organizations outside the region providing supports to female entrepreneurs were also consulted to identify best practices that can be used in Windsor-Essex.

GOALS OF THE GUIDE:

- Share up-to-date information on the current entrepreneurial ecosystem in Windsor-Essex
- Identify individual and community challenges for women starting and running businesses in Windsor-Essex
- Showcase individual and community successes of women starting and running businesses
- Recommend community-based initiatives to support and expand the local entrepreneurial ecosystem of Windsor-Essex

METHODOLOGY

As a partnering organization of RISE Windsor-Essex, Workforce WindsorEssex conducted an evaluative review of supports and services available and needed for female entrepreneurs in Windsor-Essex. This review includes:

CONSULTATIONS WITH STAKEHOLDERS

Key community service providers of supports for female entrepreneurs in the region were consulted to identify programming offerings. A total of 11 local service providers were consulted about the programs they provide for entrepreneurs and services they offer for female entrepreneurs specifically. Service providers consulted include: WindsorEssex Small Business Centre, WEtech Alliance, University of Windsor EPICentre, Business Resource Centre of Essex County, Women of Windsor Mentorship Collaboration, and University of Windsor Developer Student Club. Service providers were asked about what supports they offer and how these programs have changed due to the pandemic, strategies for best serving female clients during these times, and what goals they have for improving services for female entrepreneurs.

CONSULTATIONS WITH FEMALE ENTREPRENEURS

Interviews with female entrepreneurs were conducted to identify barriers for women starting and operating their own businesses, the community's capacity for entrepreneurship, and successes for female entrepreneurs in Windsor-Essex. Consultations were held with 11 local women operating their own business. The women consulted were all in the early stages of starting their business. These consultations also identified challenges these women faced in earning their education, finding employment in their field, and finding supports for their business. A survey was conducted with local female entrepreneurs and received 40 responses. Questions asked include: demographic characteristics of themselves and their business, usage of local service providers and program offerings, supports needed from service providers, new challenges they are facing due to the ongoing COVID-19 pandemic, and the advantages and disadvantages of starting, operating, and growing their business in Windsor-Essex.

CONSULTATIONS WITH PROVINCIAL SERVICE PROVIDERS

Service providers and researchers in prominent entrepreneurial regions, including Ottawa, Waterloo, and Halton, were consulted. These consultations were conducted to identify best practices for supporting women starting and operating companies, specifically those leading technology-related companies, and how programming has changed to fulfill all-virtual operations. Strategies for how to best pivot programming to better suit the changing needs of female entrepreneurs during the pandemic were discussed.

TIMELINE

The data collection, including in-person and phone consultations, took place between November and December of 2020. A report was completed in February 2021.

INTRODUCTION

Prior to the pandemic, women were making evident strides in the world of entrepreneurship and business ownership. Globally, women account for 10.2% of the total entrepreneurial activity, three-quarters of the rate for men.¹ Low-income countries report the highest rate of entrepreneurial activity by women (15.1%) and have the smallest activity gender gap, where women's activity is over 80% that of men.² In 2018, Canada had the tenth highest rate of total early-stage entrepreneurial activity.³

In 2019, women accounted for 37% of self-employed Canadians.⁴ Women account for 16% of small- or medium-sized business owners.⁵ Micro firms with less than 20 employees are often owned by women (93%).⁶ Women are also more likely to own social enterprises, including not-for-profit or charity organizations, than men.⁷ While self-employment is growing faster for women than men, female-owned businesses are more likely to be slow-growth firms.^{8,9} Closing the gender gap in entrepreneurship has been estimated to increase Canada's GDP by \$81 billion.¹⁰

Canada's increased rate of entrepreneurship is due to increased business ownership by women, immigrants, and younger and older Canadians.¹¹ The age group with the highest interest was millennials, as 42% were interested in starting their own business.¹² The increase in women looking to start their own business is in part due to women feeling more empowered by their high levels of education and seeking economic independence.¹³ Half of female entrepreneurs pursued their career for the autonomy and independence it offered, while 40% sought the flexibility.^{14,15}

Despite the entrepreneurial growth in Canada, some regard Canada as an ineffective adopter of innovation, with entrepreneurs having smaller networks and lower intentions in growing their business than in other countries.¹⁶ Additionally, while Canadians are effective at creating start-ups, gaps exist in businesses looking to scale up.¹⁷

1. Amanda B. Elam et al., "Global Entrepreneurship Monitor 2018/2019 Women's Entrepreneurship Report", Global Entrepreneurship Research Association, 2019, 8.

2. Elam et al., Global Entrepreneurship Monitor, 8.

3. Women Entrepreneurship Knowledge Hub, "The State of Women's Entrepreneurship in Canada 2020", Diversity Institute, Ryerson University, 2020.

4. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 2.

5. Wendy Cukier, "Empowering women entrepreneurs", November 27 2020, www.theglobeandmail.com/life/adv/article-empowering-women-entrepreneurs.

6. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 5.

7. Ibid.

8. Ibid., 5.

9. Ibid., 8.

10. Claudia Dessanti, "The She-covery project. Confronting the gendered economic impacts of COVID-19 in Ontario", Ontario Chamber of Commerce, 2020, 30.

11. Isabelle Bouchard and Pierre-Olivier Bedard-Maltais, "A Nation of Entrepreneurs. The changing face of Canadian Entrepreneurship", Business Development Bank of Canada, 2019, 5.

12. Ibid., 5.

13. Ibid., 11.

14. Ibid., 11.

15. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 1.

16. Ibid., 14.

17. Ibid., 1.

IMMIGRANT ENTREPRENEURSHIP

Immigrants and newcomers to Canada are often left unsupported when looking to start a business, with few entrepreneurial service providers offering targeted programming. However, newcomers to Canada are more likely to start a business than other Canadians, representing one in four business owners while being 22% of the Canadian population.¹⁸ Newcomer-owned businesses create more net jobs and grow faster than businesses owned by the Canadian-born population.¹⁹ In spite of high newcomer business ownership, immigrant women continue to face barriers to entry, including lack of foreign credential recognition, lack of Canadian work experience, and limited professional networks.²⁰ With a large population of immigrants and newcomers in Windsor-Essex, entrepreneurial service providers should ensure that their programs are accessible and inclusive.

RURAL IMPACT

For entrepreneurs residing in rural regions, including those located in the county of Windsor-Essex, there may be barriers in addition to proper connectivity infrastructure, including transportation, affordable housing, and government services.²¹ Locally, Kingsville and Leamington have a lack of entrepreneurial service providers, leaving many entrepreneurs to travel to Windsor when seeking support. In addition to a lack of service, and possibly as a result of, rural communities have lower rates of producing patents.²² Rural areas are also less likely to have majority women-owned businesses than urban areas.²³

INVESTMENT OPPORTUNITIES

Gaining capital investments has continuously been a challenge for female entrepreneurs. Their tendency to be more risk averse than their male counterparts has led to a greater reliance on government funding supports, rather than traditional banking institutions or venture capital.²⁴ However, as many female-owned businesses have few or no employees, there may be few government funding opportunities that deem their businesses eligible.²⁵ Those seeking capital investment may find that there are few female investors, both nationally and globally. Globally, 3.4% of women provide funding for entrepreneurial start-ups, compared to 5.4% of men.²⁶ Nationally, women comprise only 15.2% of partners and 11.8% of managing partners in venture capital firms.²⁷ As investors tend to invest in people with similar experiences to them, the lack of female investors has resulted in a lack of investment in women.

PANDEMIC CHANGES

It is evident that women have been disproportionately economically impacted by the ongoing pandemic as women are more likely to be employed in or operate a business in the most impacted industries, including retail, accommodation, and tourism.²⁸ Female-owned businesses were more likely to have to lay off 80% or more of their staff than businesses owned by men.²⁹ While many have compared our current economic situation to the economy during the 2008 recession, there are stark differences in who has been impacted.

18. Isabelle Bouchard and Pierre-Olivier Bedard-Maltais, "A Nation of Entrepreneurs. The changing face of Canadian Entrepreneurship", Business Development Bank of Canada, 2019, 9.

19. Ibid., 9.

20. Ana Ferrer, Moani, Bessma, "The Startling impact of COVID-19 on immigrant women in the workforce", Policy Options, October 21 2020, <https://policyoptions.irpp.org/magazines/october-2020/the-startling-impact-of-covid-19-on-immigrant-women-in-the-workforce>.

21. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 23.

22. Wendy Cukier, "Empowering women entrepreneurs", November 27 2020, www.theglobeandmail.com/life/adv/article-empowering-women-entrepreneurs.

23. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 8.

24. Ibid., 28.

25. Wendy Cukier, "COVID-19 may turn back the clock on women's entrepreneurship", The Conversation, June 29 2020, <https://theconversation.com/covid-19-may-turn-back-the-clock-on-womens-entrepreneurship-139961>.

26. Elam et al., Global Entrepreneurship Monitor, 12.

27. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 29.

28. Ibid., 9.

29. Ibid., 18.

While the past recession greatly affected the industries that predominantly employ men, including the manufacturing sector, the current pandemic resulted in the lowest female participation in the labour force in three decades, with 1.5 million women losing employment in the first two months of the pandemic.³⁰ Their job recovery has been lower than men's as well, accounting for 51% of job losses in March and April but responsible for only 45% of job gains in May and June's recovery period.³¹ While the loss of growth of women in the labour force has the potential to create lasting effects on the economy, it may also act as a catalyst for women to start their own businesses, as women are more likely to enter self-employment from non-employment or self-employment.³²

As 36% of self-employed women globally work as solo entrepreneurs, operating without employees, the ongoing pandemic is exacerbating the need for emotional and social supports, in addition to technical and financial support.^{33,34} The rate of solo female entrepreneurs in Canada without paid help is 60%.³⁵ While the high levels of stress associated with running their own business may put entrepreneurs at risk for mental health issues, female entrepreneurs are more at risk of experiencing poor mental health.³⁶ Family care responsibilities can be an additional cause of emotional stress, while also limiting productivity.³⁷ Increased care work has caused emotional suffering for Black and Indigenous Canadians more than white Canadians.³⁸ Female entrepreneurs are more likely to have family care responsibilities, including caregiving for children or elderly family members.³⁹ Women have a greater capacity to work from home than, with 62% of primary-earner females able to work from home compared to 38% of primary-earner males.⁴⁰ Half of single-earner women are also able to work from home.⁴¹ The ability to work from home, while providing additional flexibility, often results in women being responsible for caregiving duties in addition to their paid work.

30. RBC Economics, "Pandemic threatens decades of women's labour force gains", July 16 2020, <https://thoughtleadership.rbc.com/pandemic-threatens-decades-of-womens-labour-force-gains>.

31. Ibid.

32. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 16.

33. Elam et al., Global Entrepreneurship Monitor, 9.

34. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 18.

35. Ibid., 10.

36. Isabelle Bouchard and Pierre-Olivier Bedard-Maltais, "A Nation of Entrepreneurs. The changing face of Canadian Entrepreneurship", Business Development Bank of Canada, 2019, 14.

37. Claudia Dessanti, "The She-covey project. Confronting the gendered economic impacts of COVID-19 in Ontario", Ontario Chamber of Commerce, 2020, 10.

38. Ibid., 9.

39. Ibid., 9.

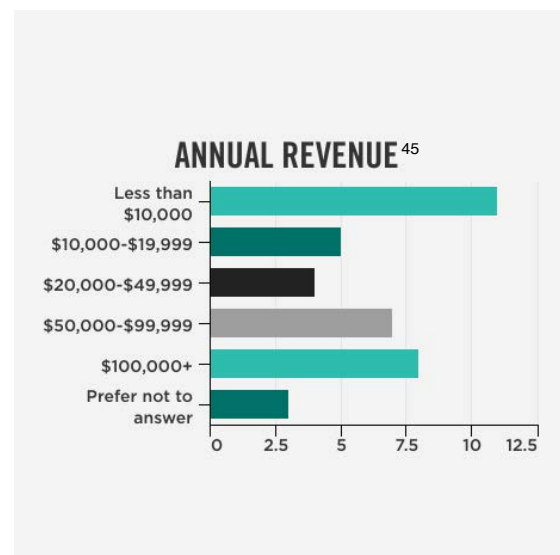
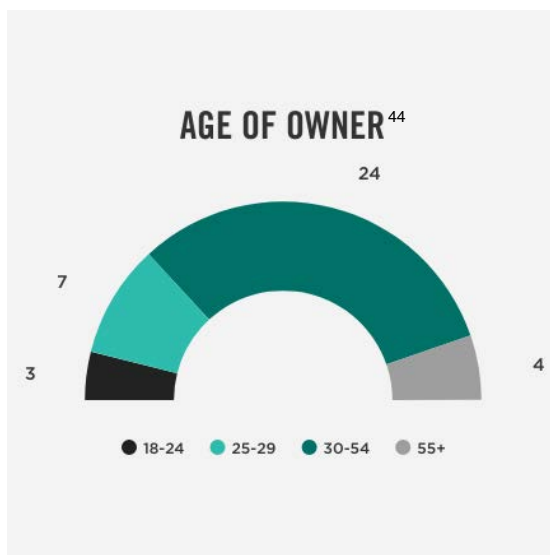
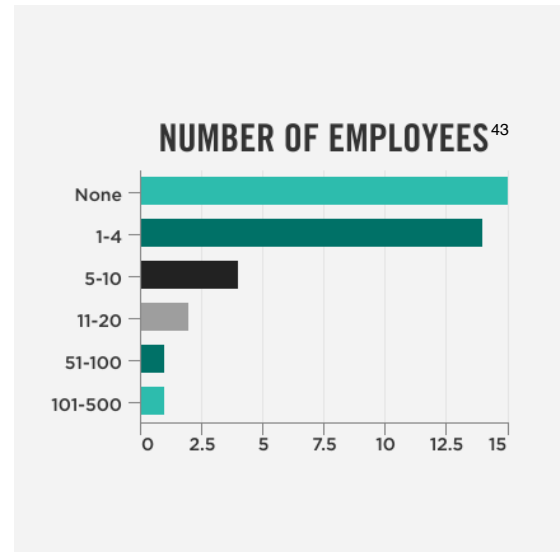
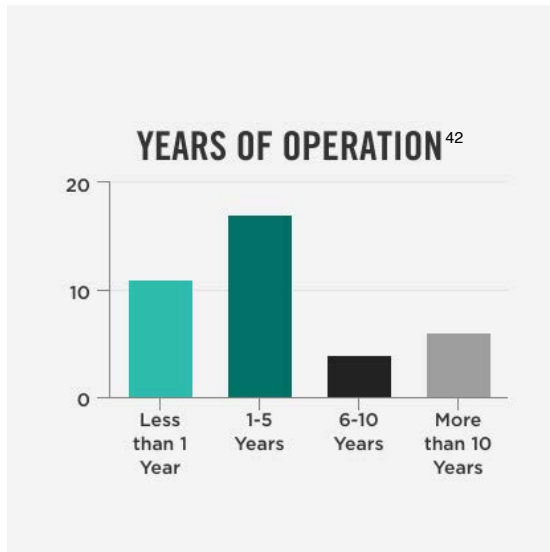
40. RBC Economics, "Pandemic threatens decades of women's labour force gains", July 16 2020, <https://thoughtleadership.rbc.com/pandemic-threatens-decades-of-womens-labour-force-gains>.

41. Ibid.

WHY WINDSOR-ESSEX?

Windsor-Essex was long seen as an unappealing location to start and grow a business; however, the 2020 Needs Assessment showed the opportunities and advantages that our community has for female entrepreneurs. The data below will continue to tell the story of why Windsor-Essex is the ideal location to host the RISE Windsor-Essex network, and helps to explain the continued needs of the local community.

The survey conducted with local female entrepreneurs showcased the diversity in businesses owners and their operations locally.

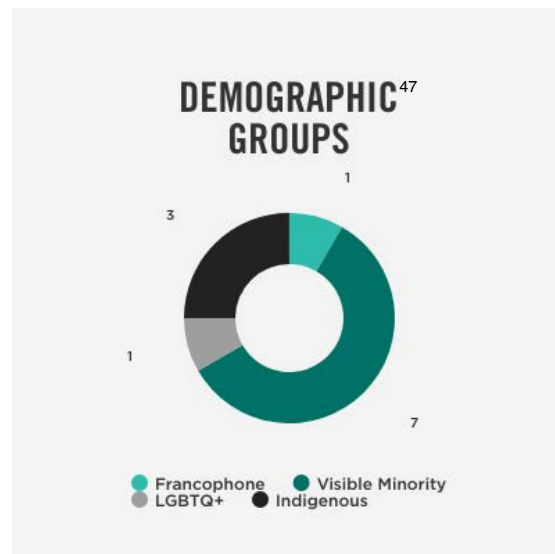
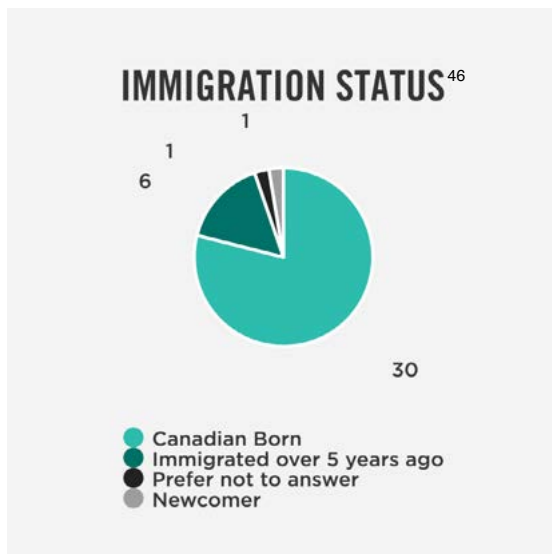


42. Workforce WindsorEssex, RISE Survey, 2020.

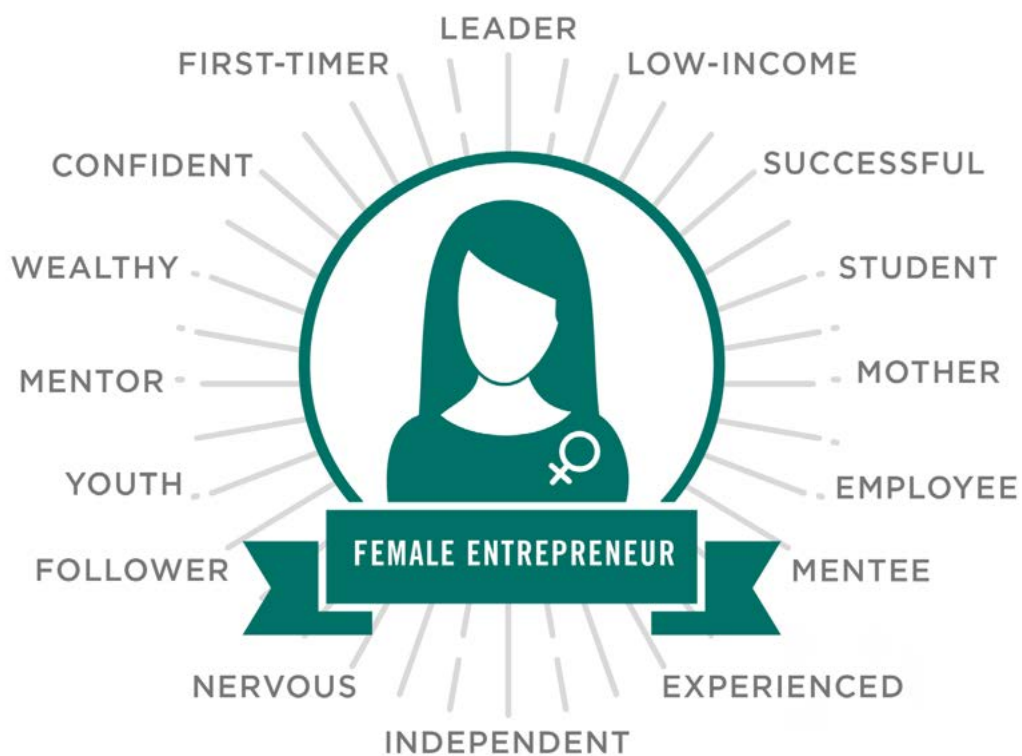
43. Ibid.

44. Ibid.

45. Ibid.



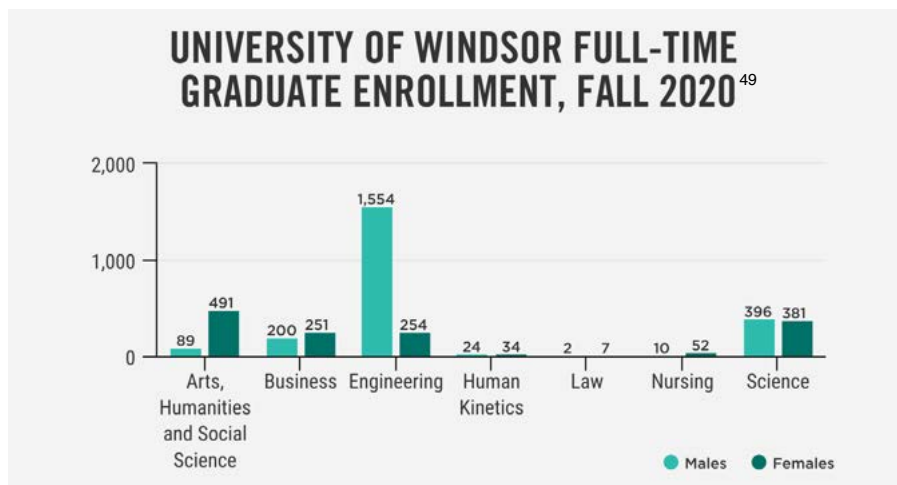
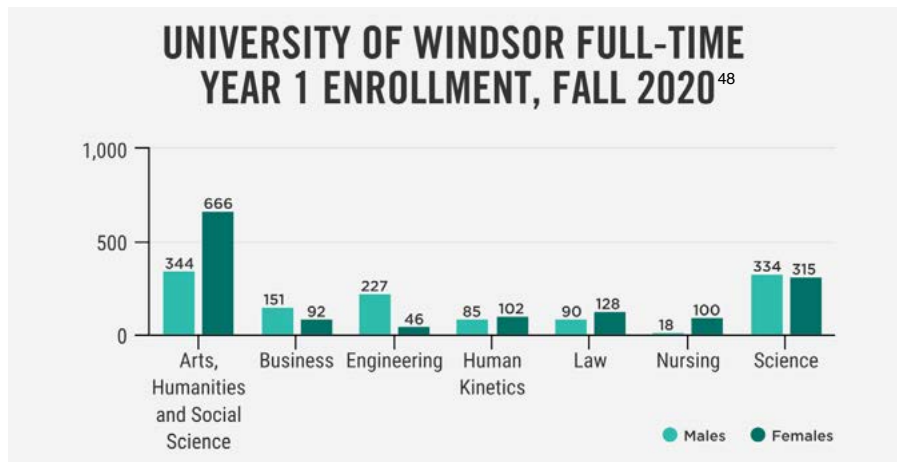
PROFILE OF AN ENTREPRENEUR



46. Workforce WindsorEssex, RISE Survey, 2020.

47. Ibid.

EDUCATION



The above charts highlight the disparity between enrollment of male and female students in STEM programs. While females are almost equally represented in Science, they are very underrepresented in Engineering, while moderately underrepresented in Business. The lack of female students enrolling in STEM programs is reflective of the lack of women-owned businesses in STEM industries. Graduate enrollment shows a continued lack of female students in STEM programs at the graduate level, more female students enroll in graduate level business programs than males. This may suggest that female students complete their undergraduate studies in a variety of programs, then seek a business-focused education to apply their previous learning to.

It is important to note that female entrepreneurs tend to be more highly educated than male entrepreneurs, with 46% of female entrepreneurs having a bachelor's degree or above compared to 40% for men.⁵⁰ This provides a greater opportunity for educational institutions to promote entrepreneurship as a career option to all students and incorporate entrepreneurial skill building in all program curriculums. Educational institutions are able to contribute to the entrepreneurial ecosystem, not only by supporting research and innovative practices, but by providing training and talent.⁵¹

48. University of Windsor, 2020-21 Enrolment by gender, Office of Institutional Analysis, www.uwindsor.ca/institutional-analysis/2020-21-enrolment-gender4.

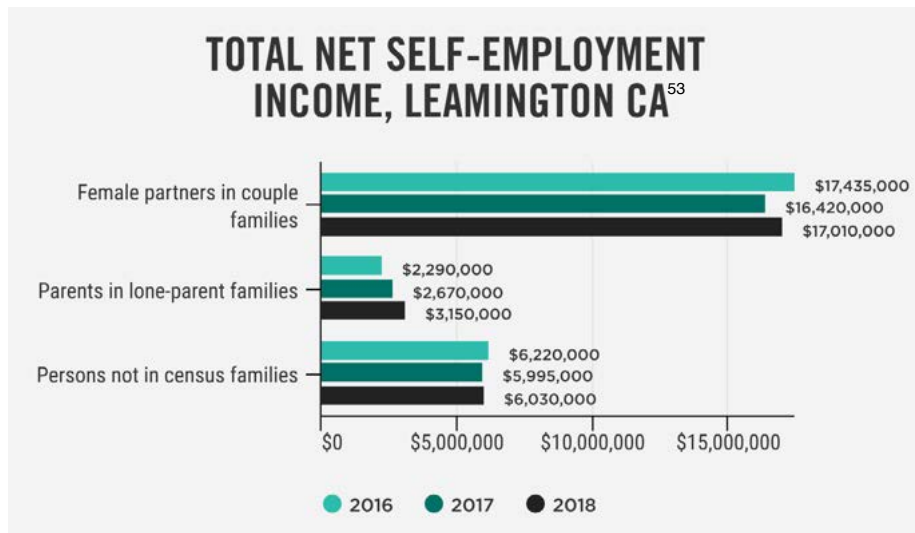
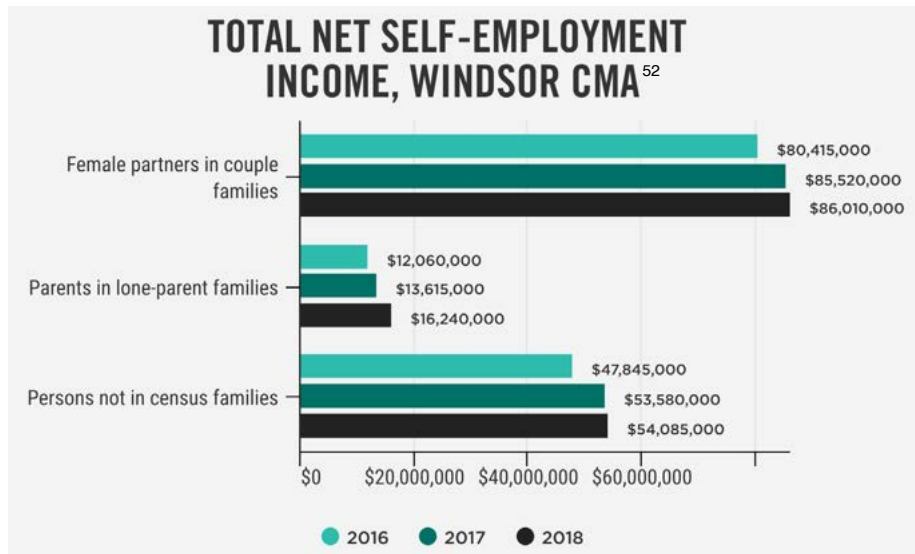
49. Ibid.

50. Isabelle Bouchard and Pierre-Olivier Bedard-Maltais, "A Nation of Entrepreneurs. The changing face of Canadian Entrepreneurship", Business Development Bank of Canada, 2019, 12.

51. Women Entrepreneurship Knowledge Hub, The State of Women's Entrepreneurship, 18.

BUSINESS DISPARITY

The two charts below illustrate the disparity between entrepreneurship presence in urban and rural regions, as well as between self-employed males and females.

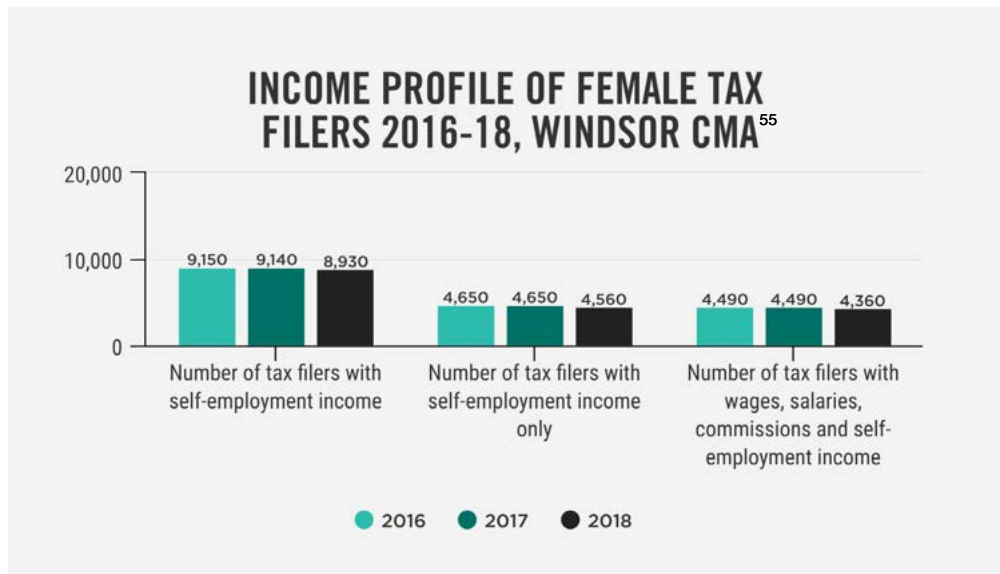
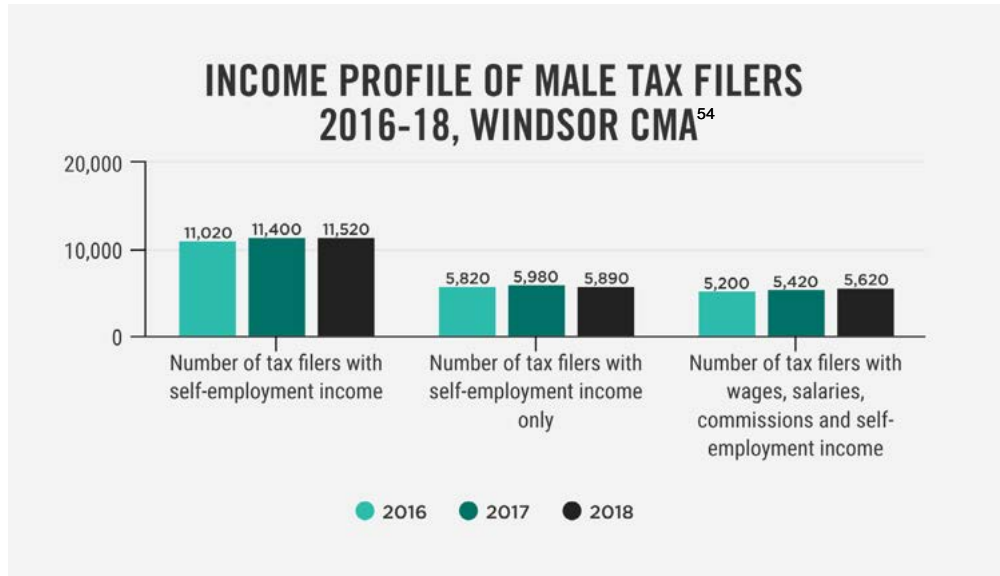


The chart above outlines the range of income earned by various groups of self-employed people. Female partners in couple families earn the most total self-employment income, followed by persons not in census families, and parents in lone-parent families. The income levels also decrease greatly for those in Leamington CA (Leamington and Kingsville), again illustrating the need to better encourage and support rural entrepreneurs.

52. Statistics Canada, Labour income profile of census families by family type, Table 11-10-0022-01.

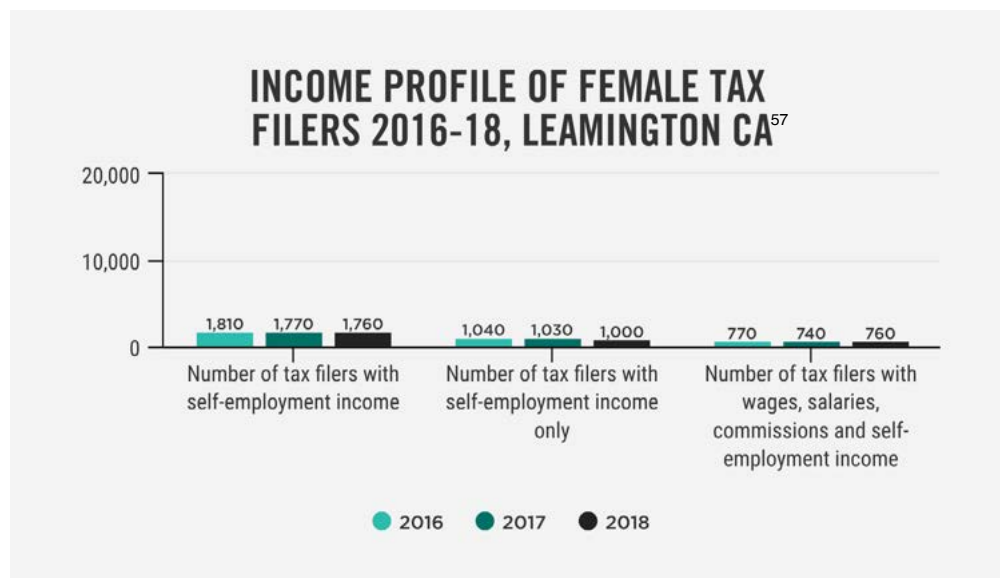
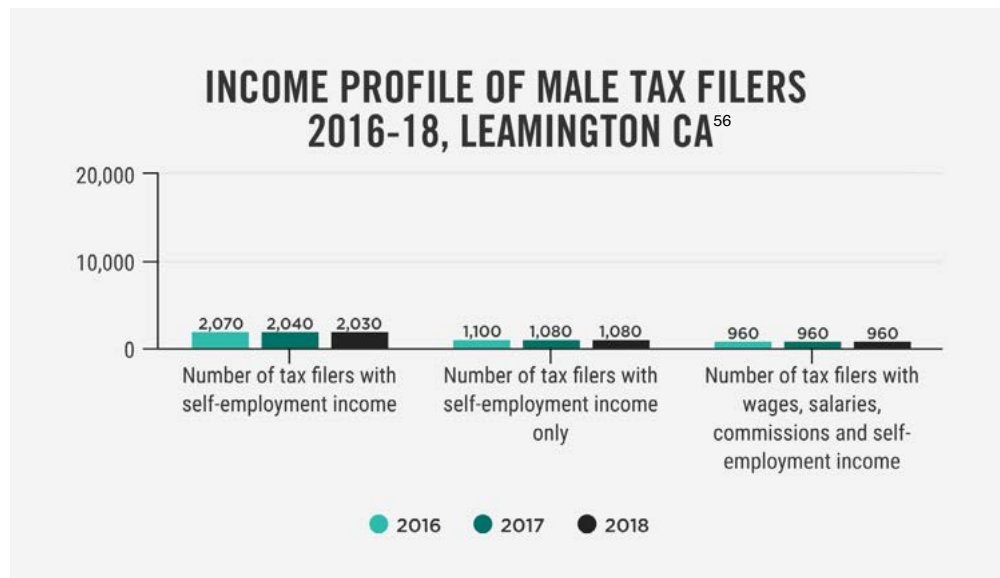
53. Ibid.

Female partners in couple families, while potentially facing caregiving needs, may also be in a two-earner household, providing support and additional income that can be contributed to their business, allowing them to earn larger revenue. Persons not in census families, likely without caregiving responsibilities are able to earn more than parents in lone-parent families. This may be a result of more flexible work opportunities and less pressure to provide income, potentially resulting in a lower need for additional employment.



54. Statistics Canada, Labour income profile of tax filers by sex, Table 11-10-0031-01.

55. Ibid.



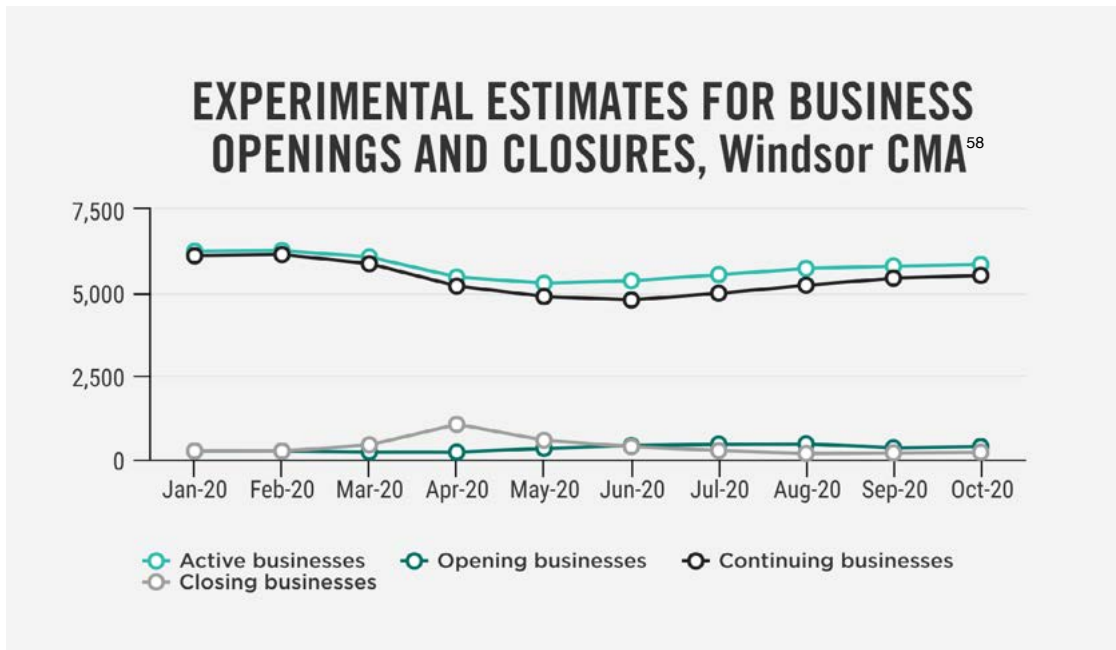
The chart above showcases that almost 50% of self-employed people earn other income from employment. Self-employed people living in Windsor CMA (Windsor, Tecumseh, Lakeshore, LaSalle, Amherstburg) were more likely to have additional employment compared to those in Leamington CA. Females in Leamington CA were least likely to have additional employment.

In Leamington CA, self-employed females almost equal (48%) the number of self-employed males with only self-employment income, while in Windsor CMA self-employed females make up 44% of those with only self-employment income.

56. Statistics Canada, Labour income profile of tax filers by sex, Table 11-10-0031-01.
57. Ibid.

PANDEMIC IMPACTS

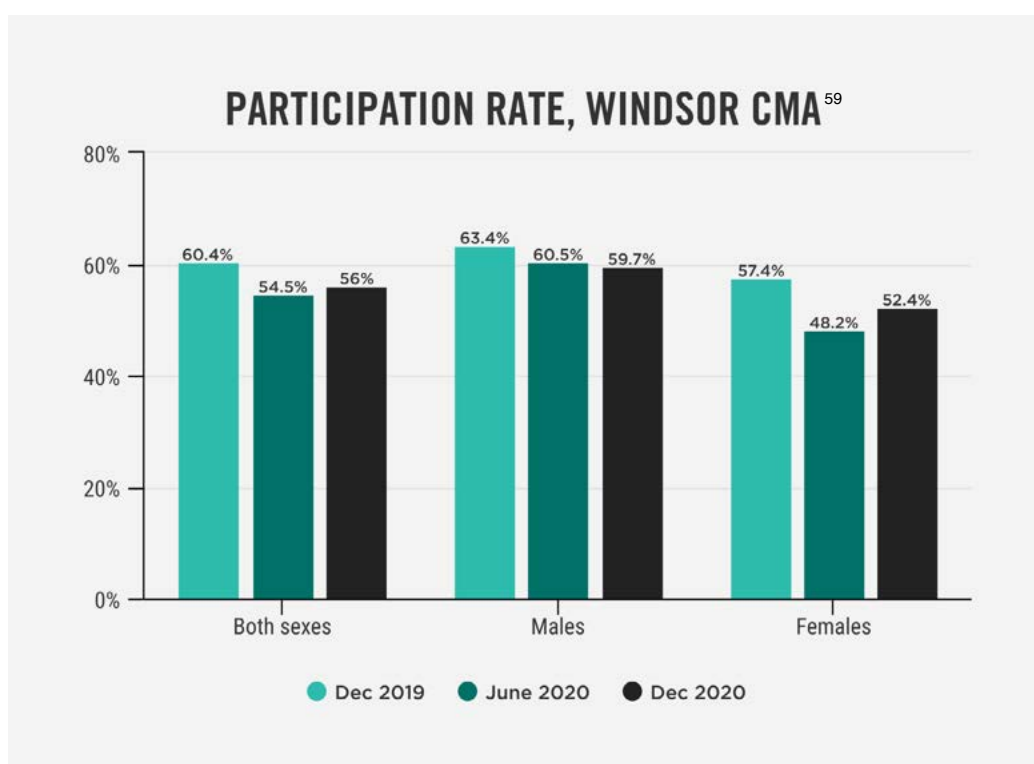
Windsor-Essex was hit hard, and continues to be negatively impacted, by the ongoing COVID-19 pandemic. With higher restrictions in place on customer-serving industries, including food service, retail, accommodations, and tourism, many small businesses, especially those run by women, have been negatively affected. The below chart shows the estimated business closures for Windsor CMA throughout 2020.



58. Statistics Canada, Experimental estimates for business openings and closures for Canada, provinces and territories, census metropolitan areas, seasonally adjusted, Table 33-10-0270-01.

WOMEN'S PARTICIPATION AND IMPACT

As sectors that predominantly employ or are owned by women have been more greatly affected, local participation rates of women reflect the economic change. Prior to the pandemic, the female participation rate was 3% lower than the overall rate and 6% lower than males. In December 2020, the female participation rate reached levels 7% lower than males and 3.6% lower than the overall rate. While not a stark shift as a yearly comparison, it is important to note that in June 2020, the height of the first wave locally, the female participation was 6.3% lower than the overall rate and 12.3% lower than the rate of males. This disparity is evident of women's capacity to return to work following the initial economic impact of the pandemic, as well as the interest in returning to work, with 51.8% women locally choosing not to seek or hold employment.

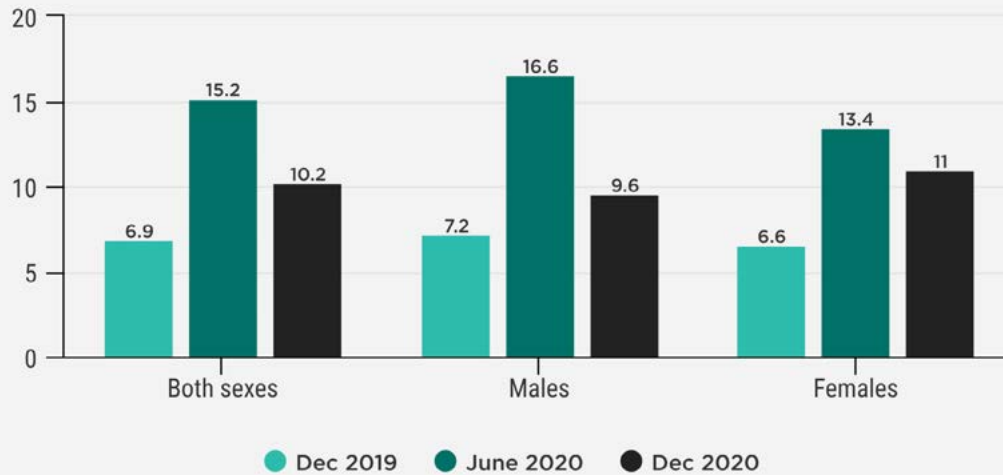


The female unemployment rate tells a similar story. While the female unemployment rate is often lower than the male unemployment rate (in line with the rates found in December 2019 and June 2020), the female unemployment rate was unexpectedly higher than males in December 2020.⁶⁰ The pandemic has changed trends in the service sector, which previously provided high employment opportunities for women. With restrictions on how service businesses are able to operate, it has become harder for women who are seeking employment to become employed during these times.

59. Workforce WindsorEssex, Labour Force Survey Results, 2020.

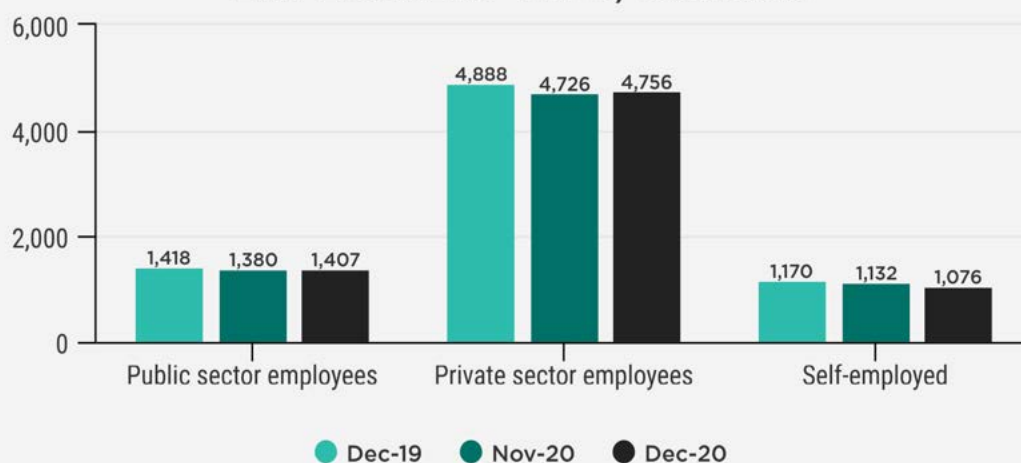
60. Statistics Canada, Unemployment rates, by sex, www150.statcan.gc.ca/n1/pub/71-222-x/2008001/sectionb/b-unemployment-chomage-eng.htm.

UNEMPLOYMENT RATE, WINDSOR CMA⁶¹



The below chart outlining employment type highlights the greater impact that was felt by self-employed persons compared to those working as employees in both the private and public sector. While those working in the private and public sector saw a drop in the number of those employed, with an increase between November and December 2020, the number of self-employed people has continued to decrease. Windsor-Essex will need to have both short-term and long-term strategies to support self-employed workers who are struggling to continue to operate and may face long-term challenges.

EMPLOYMENT TYPE, ONTARIO⁶²



61. Workforce WindsorEssex, Labour Force Survey Results, 2020.

62. Statistics Canada, Employment by class of worker, monthly, seasonally adjusted (x 1,000), Table 14-10-0288-02.

WINDSOR-ESSEX

As RISE and other supporting organizations seek to improve the entrepreneurial ecosystem in Windsor-Essex for female entrepreneurs, there are present challenges facing all entrepreneurs and negatively impacting their ability to start and grow their business in Windsor-Essex. However, there are benefits for operating a business in Windsor-Essex as well.

CHALLENGES

- Limited community support for female entrepreneurs
- Customers are limited by affordability of products and smaller customer base
- Lack of financial supports and advisors with grant and loan application experience
- Small market and limited supply chain
- Poor recognition of local businesses on a national scale
- Disconnect between the county and city services and networks
- Negative stigma of entrepreneurship

BENEFITS

- Access to qualified students and interns
- Border City with proximity to Detroit customers, suppliers, and networks
- Close knit community allows for word-of-mouth marketing and collaboration opportunities
- Low marketing, real estate, and living costs with lower barrier to entry
- Less competition than bigger regions (like the GTA)
- Good support system for small business with many networking opportunities



CHALLENGES

SERVICE PROVIDERS

Many new challenges for service providers have been caused by adjustments needed to adapt operating practices to better support their clients, as well as limitations to their work that provided previous opportunities to female entrepreneurs.

VIRTUAL OVERLOAD

Virtual working environments have created opportunities for more flexible business hours and schedules, which has benefits as outlined on page 26, but can also be a burden on support staff. Flexible schedules have led to many staff working later into the evening and on weekends to support their clients that have amended schedules during these times. Unprecedented challenges facing entrepreneurs have created a need for more one-on-one support sessions with staff and advisors, resulting in an increased staff workload, with the number of touch points with clients doubling for some organizations. Support staff and advisors are struggling with their own work-life balance as their focus is on the work-life balance of their clients.

Hosting virtual events, while requiring less resources and marketing, have also created a burden for support staff who have to host events in the evening and on weekends. While not a new issue for many that have hosted events and networking opportunities in the past, there is new pressure to ensure there is a high value for female entrepreneurs to spend their limited free time participating. Many entrepreneurs, and many others around the world, quickly suffered Zoom fatigue in the early months of the pandemic, an issue that is ongoing. While virtual events allow entrepreneurs to participate from their homes or offices, the idea of having to sit at a computer and participate in video conversations has become draining for many over time. Those hosting entrepreneur events have



found that Zoom fatigue results in more registrations for events with a much lower rate of attendance when the event starts. Collaborations and partnerships have helped solve this issue to an extent, adding value from different organizations and groups to single events, improving the satisfaction of attendees and the likelihood of higher and meaningful participation by women.

While operating virtually has removed geography and transportation barriers for many new clients, as many Windsor-based service providers have found an increase in clients from the county, there is still a connection barrier present, impacting advisors' ability to develop a rapport with new clients.



PROGRAMMING LIMITATIONS

Programs that were based on entrepreneurs pitching their businesses to potential investors at the end of their timelines have had to change their structures. Many investors have become increasingly cautious with where they are investing in our current economy. Investors are also facing Zoom fatigue with virtual pitch competitions becoming prevalent early on in the pandemic as organizations adjusted quickly to serve their current clients. As investors become less interested in pitch opportunities, many service providers have postponed their pitch-based programming and pivoted to other means of supporting their entrepreneur clients.

Additionally, service providers that offered a physical work space for entrepreneurs that were developing products have had to find other ways to support their clients. This is a pivot that continues to transform as client needs change.

HOBBYISTS

Service Providers are noticing an increase in hobbyist businesses in the community. For those that are seeking support in establishing their business during this time, staff have had to ensure that entrepreneurs are following the proper legal channels when operating their business and developing goods. More often, staff have to share information about the potential liability issues for some new entrepreneurs who are operating out of their homes, as well as the financial requirements that limit the presence of precarious work. Additionally, new entrepreneurs that experienced high rates of success with e-commerce sales early on in the pandemic may face challenges in the long-term. Much of online sales were exaggerated as the world was forced to shop only online and spend an increased amount of time online. Entrepreneurs need to take these factors into consideration when developing business and financial plans.

ENTREPRENEURS

Entrepreneurs across the world are facing challenges in starting, operating, and growing their businesses, regardless of gender. With new issues, including internet connectivity, mental health struggles, and changing government regulations, there are still ever-present challenges facing female entrepreneurs, including caregiving responsibilities and investment needs.

GRANT EXPECTATIONS

As many new grant and loan opportunities have become available for female entrepreneurs, the need for support with applications and to understand requirements is pressing. Many female entrepreneurs are taking advantage of the new opportunities, some of which do not require repayment or matching funds, however, many entrepreneurs are inexperienced with completing the applications and require more one-on-one support. Service providers that offer grant and loan programs noted that many applications were not completed correctly, with misinformation provided, materials missing, or a lack of understanding of the requirements. However, local entrepreneurs identified a lack of support locally for completing funding applications, with many interested in more workshops to go through the opportunity, as well as one-on-one support to answer questions specific to their business. Many entrepreneurs noticed that while there was an increase in funding opportunities for women, the eligibility requirements for many did not align with their businesses. Many funding programs tend to support business owners with employees, long-running businesses, or those with large revenue streams. Historically, female entrepreneurs do not have employees, are new owners, and earn small profits, making them often ineligible for funding opportunities.

OPERATION HINDRANCES

Not only do many female entrepreneurs have to pivot their businesses, but they are also facing challenges from their suppliers' and customers' changing capacities. For those who rely on other businesses and contractors, that may be restricted differently, it can create glitches in the supply chain or break their supply chain all together. For those that provide services to other businesses owners, whether as a supplier, consultant, or freelancer, they may have to pivot how they serve their customers or find a different target market for their services.

The move to fully virtual operations for many can come with further challenges. For those in rural regions of the county, reliable bandwidth is not ensured. Those with children and other family members also spending their days on video calls can face a greater challenge with limited capacity and finding a quiet place to work. While local and provincial initiatives are working on bringing reliable internet to rural regions of Ontario, including Leamington, Kingsville, Lakeshore, and Essex, the current needs for virtual work are not slowing down for entrepreneurs. The need for a physical space has become irrelevant for some businesses, placing a financial burden on some owners that are not able to repurpose their space. Aside from unreliable connections, business owners are struggling to connect with their employees on a personal level. Entrepreneurs are struggling to establish and maintain their workplace culture with staff working remotely. Those that have been able to hire new employees during this time are also facing a challenge in onboarding and orienting new staff completely remotely.

CHANGING REGULATIONS

Government regulations regarding social distancing limits, essential business restrictions, and local and provincial lockdowns have caused many female entrepreneurs to invest in many pivot options for their businesses. The many changes to what businesses are able to open and how they can operate have caused many businesses to explore online options for their products and services. However, those that cannot operate solely online are left to make costly adjustments to their business, changes that can become costlier as government regulations change with little notice. As Windsor-Essex faced increased regulation with our disproportionately high COVID-19 case counts at times, local entrepreneurs have struggled to keep up with how they are legally allowed to operate while balancing the need to serve their customers effectively.



INVESTMENT HESITATION

Entrepreneurs seeking investment during the last year have often been met by more cautious investors with more focused interests. Investors have become more risk averse, focusing on stable businesses with prior revenue success or businesses they have previously invested in. Start-ups and smaller businesses are being left behind in terms of gaining investment. Many investors are tired of virtual pitch competitions, with service providers noting that most investors provide positive feedback to clients but rarely invest. The disconnect of meeting with investors virtually is deterring investment as well, as investors cannot create a rapport or connection with entrepreneurs. However, investors being more open to meeting with businesses virtually has created opportunities for entrepreneurs located in rural areas, which have been historically less likely to receive investment.⁶³ Many female entrepreneurs often underestimate the time it takes to gather funding and investments, which is now a much longer process, adding additional pressure to the investment process. The lack of Canadian female investors and women in venture capital decision-making roles also results in less women receiving investment for their business as investors tend to invest in people that they feel a shared experience with.

Investors have new priority areas related to market gaps as a result of the ongoing pandemic. Investors are currently seeking opportunities in medical technology, educational technology, clean technology, climate conscious initiatives, sanitation, and mental health. The increased interest in targeted technology may leave many female entrepreneurs without access to investment with women continuing to face barriers in entering the technology business space.

63. Wendy Cukier, "COVID-19 may turn back the clock on women's entrepreneurship", The Conversation, June 29 2020, <https://theconversation.com/covid-19-may-turn-back-the-clock-on-womens-entrepreneurship-139961>.

CAREGIVING

Many female entrepreneurs are finding themselves taking on the role of caregiver at a more exaggerated rate than prior to the pandemic, with many having to care for children, elderly parents, or sick family members. While women have often acted as caregivers for others, for many the pandemic has removed the option for wider support systems. There is no longer the village to help raise children, with increased needs for children that are participating in online schooling from home. Sharing caregiving duties with others, such as babysitters, extended family, or hired support workers, is not an option for many under strict social distancing guidelines. While the guidelines are in place to ensure the sustainable health of the community, women are struggling to maintain a work-life balance with women, especially entrepreneurs, more likely to be working from home.⁶⁴ As many female entrepreneurs don't have employees in their business, they are likely to run their operations from home under the current restrictions, which for many can blur the lines between workplaces and home. The long-standing challenge of childcare has been exasperated for those with increased caregiving responsibilities, however there are limited solutions at this time due to social distancing restrictions. However, some organizations have incorporated opportunities for kidsitting during their programming events, see page 28.

MENTAL HEALTH

As many women are facing increasing stressors in their personal lives, many female entrepreneurs are also operating their businesses in survival mode. The added pressure of staying afloat has taken a toll on many, not just women or those in Windsor-Essex. Stress has increased globally. However, as female entrepreneurs were previously under-resourced and under-supported, many are struggling to keep their business operating successfully (or stagnantly), fulfill their personal responsibilities, and find time to check in on and support their own mental health. Those that have been negatively impacted by restrictions and changes in the economy are feeling additional pressure in raising funds and securing financial supports to keep their business operational. Many are also feeling additional stress regarding the fear and need to lay off employees. Those that have had to pivot their business to adjust to the changing times are also feeling added pressure to succeed while constantly moving their end goals. All of these added pressures, stressors, and responsibilities have led to many female entrepreneurs neglecting their mental health. While many community organizations and service providers locally and provincially have begun to incorporate more wellness initiatives in their programming for women, there is a need for professional mental health services to be offered to ensure that clients are getting the proper support they need and are equipped with the tools, resources, and referrals that they need when facing current and new challenges.

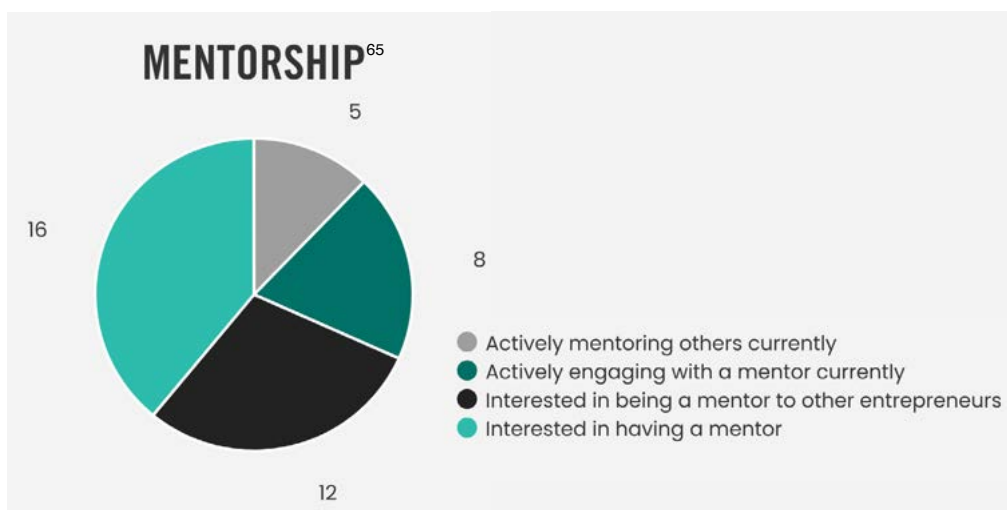


64. RBC Economics, "Pandemic threatens decades of women's labour force gains", July 16 2020, <https://thoughtleadership.rbc.com/pandemic-threatens-decades-of-womens-labour-force-gains>, 10.

COMMUNITY CONNECTION

The disconnect that many are feeling socially is also being felt by female entrepreneurs in their business. Women that have recently started their business have had limited opportunities to network with others and are feeling a limited sense of community. The importance of networking with others female entrepreneurs, others in business, and others in the community has never been more pronounced than since the beginning of the pandemic. Starting and growing a business is heavily reliant on creating a network to gather investments, partners, and clients. Many entrepreneurs rely on events to network and sell their products.

The disconnect is also prevalent for those looking for mentorship from others in the community. Again, a lack of mentorship opportunities is not a new challenge facing female entrepreneurs in Windsor-Essex. However, social distancing restrictions have essentially removed the option for many that are new to the business community. There are opportunities for those accessing services, such as from an advisor or through a formalized approach such as the Windsor of Women Mentorship Collaborative. While virtual mentoring is taking place, there continues to be a need by female entrepreneurs for role models and a stronger connection with others in the community.



65. Workforce WindsorEssex, RISE Survey, 2020.

KNOWLEDGE GAPS

The following topics were identified by female entrepreneurs and entrepreneurship service providers as in demand by local entrepreneurs. While many of these topics are covered through workshops and programming through local service providers, there is a need for a community directory of experts and advisors that are qualified to provide experience-based advice and support to local entrepreneurs.

FINANCE

- The full process of how to raise funds for a business
- Loan repayment options
- Reporting financial information
- Financial literacy
- Financial forecasting
- Cash flow management

BUSINESS PLANNING

- Finding your market
- Pivoting your business plan using your existing resources and network
- Scaling your business
- Running a social enterprise
- How to stand out in a competitive market

COMMUNITY BUILDING

- Collaborating with other entrepreneurs
- Networking with new clients
- Sharing best practices with others in your field
- Creating a workplace culture

TECHNICAL TOOLS

- How to begin or transition to an e-commerce business
- How to digitally transform your business
- developing a minimum viable product (MVP)
- Exporting
- Legal requirements for operating your business
- Intellectual property

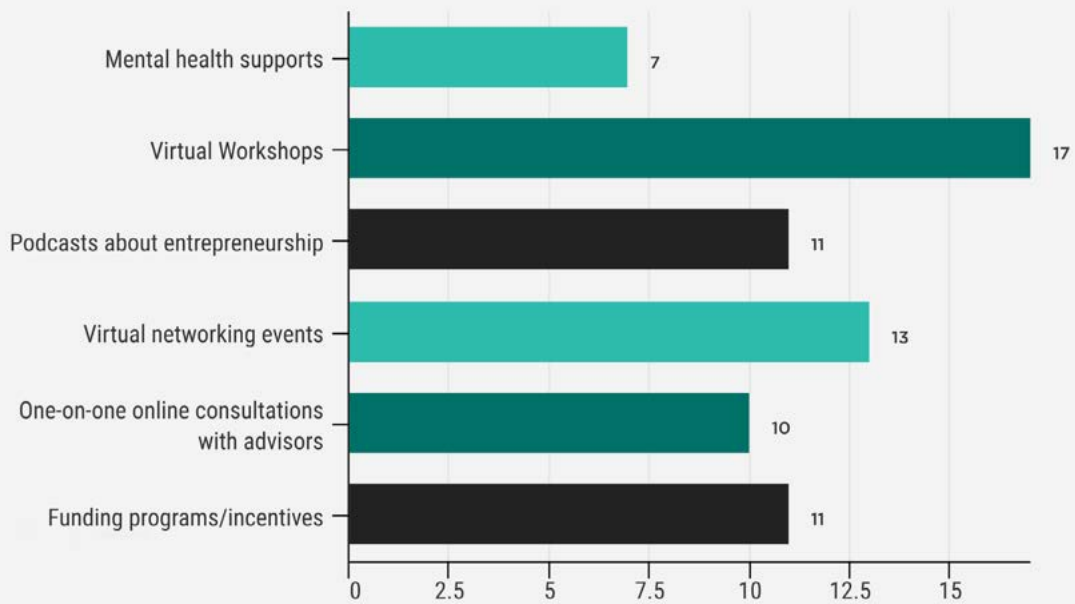
SOFT SKILLS

- Media training
- How to stay motivated
- Time and task management
- Public speaking
- Leadership
- How to create a personal brand

GRANT APPLICATIONS

- What grants are available for product development, expanding your business, technology enhancements, pivoting your business, and operation financial support

COMMUNITY SUPPORTS OF INTEREST⁶⁶



66. Workforce WindsorEssex, RISE Survey, 2020.

SUCCESSSES

NEW SUCCESSSES FOR SERVICE PROVIDERS AND THE ENTREPRENEURIAL ECOSYSTEM

As the ongoing pandemic continues to disproportionately impact women, new opportunities have arisen to improve the services offered to female entrepreneurs, increasing accessibility, eligibility, and flexibility.

INCREASED INTEREST FROM FEMALE CLIENTS

Many local service providers are seeing an increase in interest from female entrepreneurs looking to start or grow their business. While the pandemic has created additional stress for many, it has also provided some women time to act on their business idea, whether providing more free time for some or seeing an opening in the local market for a pandemic-created need. There are many other reasons for the increase in female clients, including the presence of female advisors and clients, removal of geography and transportation barriers removed, and more female entrepreneur-focused support offered from the government.

Local service providers have made an active effort in increasing the presence of women on their staff, advisory panels, and boards. This effort has been noticed by female entrepreneurs looking for advisory services from those with similar experiences. The presence of female clients also leads to more women interested in available programming as women often trust other women's choices. It provides a stamp of approval for the programming and space being supportive for female clients.

As programming and advisory services have all moved online, those located in the county are facing less of a geography and transportation barrier to accessing services only available in Windsor. Those that were previously deterred from accessing support because they were unable to go to Windsor locations to attend workshops, information sessions, or business consultations are now able to receive the same quality of service through virtual events and consultations from their home or office. As there are currently no entrepreneurship service providers located outside of the Windsor area, except for the Business Resource Centre which focuses on financial support for businesses, many entrepreneurs have been held back in their business development with limited access to advisory services, networking opportunities, and group workshops. Virtual opportunities have opened the door for increased entrepreneurship by women in the county who have typically been less active in business ownership than those in the city.

New targeted programming and supports developed in 2020 include: Emerging Technology Speaker Series - Recover and Thrive Program; Women in Mobility; RE3: Rebuild, Reopen, Revive; and F5: Refresh and Reload. These newly offered programs were created to lessen the impact of the ongoing pandemic that has disproportionately affected female entrepreneurs and have in turn increased the participation of women in local programming. These programs incorporate networking events, speaker events, financial supports, and learning opportunities, increasing the support offered to women operating their own businesses in Windsor-Essex, with the Women in Mobility program supporting entrepreneurs in Detroit as well.

These programs also place an emphasis on supporting underrepresented women entrepreneurs, including visible minority, Indigenous, and 2SLGBTQ+ women. These newly created supports, in addition to the previously created Venture Women and Innovation Catalyst programs, are necessary resources for women that, while not the only people negatively affected by the pandemic, were previously under-resourced and disconnected from the entrepreneurial ecosystem. The newly created financial programs also offer a more open eligibility than previous programs, providing more grant opportunities, coverage of operating costs, and addressing other challenges that previously limited women entrepreneurs from applying and receiving financial supports.

VIRTUAL OPPORTUNITIES

The move to virtual service offerings has become a successful opportunity for local service providers and their clients. Service providers have seen a decreased impact from meeting cancellations, due to clients not traveling to physical meeting locations and cancellations not impacting work flow as much with staff working from home and having different work routines. Virtual meetings have resulted in lower barriers to accessing and acting as a mentor. The removal of travel time and flexible work hours allow mentors to share their experience and expertise with others in a less cumbersome manner for them, while increasing the opportunities for meeting with a mentor by those seeking mentorship.

Remote work has created an opportunity for student jobs and internships. Students and interns no longer require physical workspace or transportation, and are well suited for remote work and flexible work hours as they adapt to their own virtual learning settings. Use of virtual communication tools has allowed for steady connection amongst entrepreneurs looking to maintain or grow their network. Slack has been used in programming, for cohort member only communication as well as for speaker series participants to continue their conversation following events. Slack provides an opportunity for more casual idea sharing, while offering consistent access to peers.

SUCCESSFUL PIVOTS

Many female entrepreneurs were able to successfully pivot their businesses if needed to continue operation during the ongoing pandemic. Entrepreneurs that were accessing start-up support were able to adjust their business plans accordingly because they were in the early stages of developing their business and had the capacity to change before moving forward with their original plans. Those that were operating their businesses prior to the beginning of the pandemic in March 2020 were able to make different changes to pivot successfully. Some of the changes made include more flexible business hours to better suit work hours of clients, at home or virtual services for personal service operations, product development to offset loss of service capacity, opening e-commerce stores, and moving services to web-based platforms.



NEW CHANGES MADE TO IMPROVE LOCAL PROGRAMMING

Not only did entrepreneurs have to pivot their business plans and change the way they operate, service providers had to adapt to the changing needs of their clients, including how their clients were supported and what resources and supports their clients needed.

FLEXIBILITY

Service provider staff increased their availability for meeting with clients. Some staff make themselves available during evenings and on weekends to align their services with the time that entrepreneurs are available and have capacity to actively participate in discussion. Entrepreneurs have changing priorities with work schedules no longer consistent for anyone, as some have additional employment, family responsibilities, and businesses operating in survival mode. Offering a wider allotment of meeting times has improved staff's ability to serve their clients on an individually-based need, and is a practice that many providers plan to continue to offer moving forward. Many clients are now requiring more one-on-one support, needing information and resources for the exact situation they are facing or for their specific business eligibility, hindering service provider's capacity to offer group workshops and information sessions as entrepreneurs are facing many different and unique challenges. As the amount of support needed has drastically increased, with many clients needing twice as many touch points with advisors, flexible scheduling has been a successful pivot.

Additionally, flexibility has been incorporated in how programming is offered. When applicable, programming is offered with flexible end dates for those that may be working at a slower pace due to additional priorities and responsibilities outside of their business. Rather than have all programming in cohort style, some providers have opened up their services to those that may not be able to complete business milestones at the same pace as others. Offering longer durations and more individual-based goals allows entrepreneurs to develop their business at a pace comfortable for them, while still feeling supported with advisors and staff available to support them. Adjusting milestones and target deadlines also help those that need to pivot their business plans, or those with additional employment that are limited in their focus time for their business. The removal of some pressure is beneficial in these highly stressful times when many entrepreneurs are operating in survival mode and facing other stressors.

MORE ONE-ON-ONE SUPPORT

As entrepreneurs are facing different challenges in their businesses, there is a pressing need for more one-on-one support and targeted information. Many entrepreneurs applying for grants, loans, and other business support programs have sought out more personalized support for their business. Many advisors are providing meeting time (including phone calls, video calls, and email correspondence) to walk their clients through applications, reviewing their eligibility and financial requirements, and recommending how entrepreneurs proceed through the process. Service providers have noted an increased need for individual support when completing applications, likely due to the increase in support available to businesses during the pandemic, with many entrepreneurs applying for multiple supports in short periods of time.

In addition to more information targeting application support, many entrepreneurs are seeking support for technology-related needs, such as website development and e-commerce. Entrepreneurs are interested in both being advised on how to proceed through a digital transformation of their business and in learning about the supports offered for increasing the role of technology in their business. Digital Main Street was used by entrepreneurs in the area, many participating in the Digital Transformation Teams stream which helps small businesses “create new business models, develop and implement digital marketing strategies, maximize digital tools, and more. In a process lasting up to six weeks, each business will work with a team of highly trained students and recent graduates that will include a web designer, digital marketer, graphic designer, UX/UI designer, and copywriter”.⁶⁷ The pandemic has placed increased pressure on local entrepreneurs to move their businesses online to limit the impact of provincial lockdowns, especially for those operating retail stores, providing in-person personal services, and those pivoting their product offerings to better suit the current market.

NEW SUPPORT OPTIONS

New efforts have begun to better incorporate female entrepreneurs in project implementation, providing opportunities to support businesses not only as advisors and support systems but as customers as well. For example, WEtech Alliance has contracted different businesses to provide kidsitting sessions, where children can watch a live session while their parents are able to attend a virtual event, workshop, or just use the time to focus on their business. Children are able to stay busy through a fun activity, such as yoga, a painting class, a magic show, etc., providing parents with an opportunity to prioritize themselves. All the businesses contracted to provide kidsitting activities are female-led businesses, allowing local service providers to invest in their clients.

Additional ecosystem support has been created through RISE’s partnership with the Made It Happen Podcast. Hosted locally by Sarah Haeffling, the podcast features Canadian female entrepreneurs sharing their stories of how they started their business, challenges they faced, and lessons they learned. The RISE partnership allows for a special series featuring local female entrepreneurs, local experts in the field, and service providers. This series allows listeners to learn about available supports for entrepreneurs in the community and gain insight from local experts on topics such as intellectual property, networking, and branding. Listeners will hear about local businesses that they may not have been aware of, as well as from peers, possible network connections, potential clients/customers, or role models. RISE’s partnership with the Made It Happen podcast allows for further investment in the local entrepreneurial ecosystem by not only investing in a local entrepreneur but creating a platform that showcases local female entrepreneurs on a grander scale, highlighting the opportunities for female entrepreneurs in Windsor-Essex, while sharing success stories with other local entrepreneurs looking for mentorship opportunities, partnerships, and peers in the business community.



67. Digital Main St., DMS Future proof, <https://digitalmainstreet.ca/transformation-teams/>.

RECOMMENDATIONS

RESPONSIVE PROGRAMMING

Programming for entrepreneurs, whether beginner supports, incubator programs, or scale up programs need to be responsive to client needs, including incorporating flexibility in their operating schedules and developing targeted approaches when creating their programs.

For service providers offering cohort-based programming, flexibility in the end dates of these programs should be offered to limit the pressure felt by entrepreneurs. For female entrepreneurs that have many other responsibilities and possibly other employment, the flexible end periods can be useful to allow them to continue accessing support, with more opportunity to adjust their schedule to meet milestones in an effective manner, without sacrificing quality. Flexible milestone deadlines will also ensure that women participating are able to keep momentum within the programming as they will be less likely to be discouraged with missed deadlines. For programming that is typically 12 weeks, allow participants an additional 4-week grace period to complete their required milestones for those that need it. Flexibility, or amended, business hours can also better support female entrepreneurs that are acting as caregivers or have other employment by offering evening or weekend supports. While this flexibility can impact pre-scheduled end of program activities (such as pitch competitions) and requires expanded work hours by staff, it will ensure that once completed, participants feel confident in the work that they completed, rather than discouraged by their workload.

Local program offerings need to expand with targeted services for entrepreneurs from underrepresented groups, including Indigenous, 2SLGBTQ+, and visible minority women. While local service providers have greatly increased their available programming specifically for women, resources for these groups are often insignificant compared to resources for mainstream programs.⁶⁸ There is a need for support that takes culture and experience into account during creation and implementation. Not all women's experiences and goals are the same, and local programming needs to better reflect these needs. Within targeted programs is also the need to have advisors and mentors from these groups as well, to improve the connection with the participants as well as to provide support from those that have faced similar challenges, had similar experiences, and are aware of appropriate resources to support their needs.

Pre-consultations and need validation should be completed before new programs are completed. While many programs are created from grant opportunities, additional work needs to be conducted to identify the needs, challenges, and goals of the program's target population. This process will ensure that offered services are what your participants are seeking, that they are offered in the sought-after method, and are reflective of your participants' needs and goals. Gathering evidence of need for your services will ensure that you are creating 'data- and empathy-backed solutions'.

68. Women Entrepreneurship Knowledge Hub, "The State of Women's Entrepreneurship in Canada 2020, Diversity Institute, Ryerson University, 2020, 21.

FINANCIAL SUPPORT ELIGIBILITY AND SUPPORT

Grant and loan offerings have historically left many female entrepreneurs ineligible for financial supports. Many grants are only available to businesses that have employees, have high revenue, and for those in long-term operation. These qualities, however, are not reflective of the average business founded by women, which tend to be newer businesses, solo operated, and with small revenue models. Throughout the pandemic, female entrepreneurs have had to pivot their businesses, many of which operated in sectors that are now heavily restricted in their operations. Many women have been left without access to available financial support based on eligibility. Additionally, many financial supports have tight repayment schedules or require matching funds. As female entrepreneurs tend to be risk averse, and have lower available funds, these supports also hinder the ability of women to receive support. As female entrepreneurs are more likely to seek funding through government sources, compared to male entrepreneurs who are more likely to seek financing through financial institutions, venture capital, and trade credit, it is important that government funding is applicable to more female-led businesses.⁶⁹

For those that are able to apply for funding support, there is a growing need for application support from both local service providers and those providing the funding, often through government initiatives. The legal wording is difficult for newer entrepreneurs to decipher, leading to many omitting required information, making errors in their reporting, or misunderstanding the application instructions. As many service providers conducted one-on-one support calls with entrepreneurs applying to available grants since the beginning of the pandemic, they identified a need for a virtual assistant or helpline available to entrepreneurs who have application and grant questions, many of which are specific to their business. To ensure that accurate information is easily accessible, government initiatives should better incorporate support services for grant and loan offerings.



69. Women Entrepreneurship Knowledge Hub, "The State of Women's Entrepreneurship in Canada 2020, Diversity Institute, Ryerson University, 2020, 28.

SERVICE PROVIDER OPPORTUNITIES

MENTAL HEALTH SUPPORT

Prior to the pandemic, female entrepreneurs often felt pressure to make sure that their businesses were operating successfully while dealing with family responsibilities, other employment, and personal stressors. With the additional impact that the ongoing pandemic is having on many entrepreneurs, especially small businesses in the retail, tourism and hospitality, and professional services industries, local female entrepreneurs are seeking support for mental health struggles from those providing their regular business advisory services. For many though, workshops and information sessions on wellness practices, work-life balance, and setting boundaries is not sufficient. While important information to have in their entrepreneurial toolkit, entrepreneurs operating their businesses in survival mode require professional support. Some service providers may have capacity to have an advisor that is trained to work with entrepreneurs facing mental health struggles, while others should ensure that they are providing proper referrals to other community organizations that can serve their clients' needs, such as Canadian Mental Health Association Windsor-Essex County.

EVENT VALUE

Many female entrepreneurs are 'zoomed out' with the constant influx of virtual events, networking nights, and information sessions. For those being inundated with continuous regulation changes to how they can operate their businesses, struggling to move their business online, and trying to apply for grants, the thought of getting on a 2-hour zoom event can be draining. While local service providers have important and beneficial information to share with their clients and other entrepreneurs, there is an added pressure to ensure that events have value-add for participants. Where events used to be a fun activity to step away from the office, they have quickly become an extension of the work day, one more task keep you at your desk. To provide higher value events, organizations and service providers should look at partnering or collaborating on events and sessions. Collaborations offer a better use of resources in the community by removing redundancies in offerings and increase the value of service. For example, collaborating on a speaker series allows for less events marketed to the same target audience, more resources to improve the quality of the event (possibly with a more experienced speaker lineup), while upping the value of the event by sharing double the information in one-time session for participants.

Collaborations will also allow for more opportunities to incorporate the female experience into event/session content. When creating events, information sessions, and workshops for women, it shouldn't be generalized content with the words 'for female entrepreneurs' added to the title. The content, like overall programming, should be designed for women by incorporating the female experience into the content, such as recognizing female entrepreneurs' tendencies to be more risk averse than their male counterparts, women's additional personal responsibilities (beyond motherhood), and how female run businesses often have very few employees or none at all. Additionally, offering the option for women to watch the session at a later date will ensure that women interested in the information, but facing scheduling conflicts, can still participate. Recorded sessions also allow for service providers to reach a wider audience with word of mouth testimonials from live participants sharing the information later on with their networks that may not be connected to the service provider.



ECOSYSTEM GOALS

SCALING PROGRAMS FOR WOMEN

While Windsor-Essex has seen a plethora of new programming created for female entrepreneurs looking to start a business, there is a gap in scale up supports for female entrepreneurs that operate outside of the tech sector. The successful momentum that WEtech Alliance provides for local tech entrepreneurs that become clients after participating in other programs, such as from the Small Business Centre or EPICentre, needs to be offered to other female entrepreneurs looking to scale their operations in Windsor-Essex. Offering an additional option for those looking to access further entrepreneurial services will ensure that our local service pipeline is fulfilling the needs of all female entrepreneurs and is not leaving gaps in service offerings. The successful offerings of WEtech Alliance highlight a need to expand and replicate successful programs to best serve the needs of local female entrepreneurs. Establishing these scaling programs as targeted and designed with female entrepreneurs in mind, including having diverse female advisors with varied business backgrounds and flexible business hours to best suit women's schedules, will ensure the sustainability of the program and participants' success.

ENCOURAGING STUDENTS

With the high participation of immigrants in entrepreneurship in Canada, international students completing their education in Ontario should be offered the opportunity to start a business following the completion of their education as part of their path to becoming a permanent resident and later a Canadian citizen. International students need to obtain employment following graduation to be allowed to remain in Canada, however current work visas do not consider business ownership as adequate long-term employment. Nova Scotia currently offers an International Graduate Entrepreneur Stream for those looking to operate a business and obtain Canadian permanent resident status.⁷⁰ The opportunity is available to those operating a business with employees, earning a salary that meets the national Low Income Cut-Off, and own 33.3% of the equity of the business. This initiative, championed by the local Windsor-Essex Regional Chamber of Commerce and the Ontario Chamber of Commerce, should be supported locally by both industry and education. As many local international students are enrolled in STEM related programs, encouraging entrepreneurial pathways for graduates would improve the local tech-business deficit and brain-drain by keeping qualified talent in Windsor-Essex.

70. Moving 2 Canada, Nova Scotia International Graduate Entrepreneur Stream, <https://moving2canada.com/nova-scotia-international-graduate-entrepreneur-stream>.

REPLICATE SUCCESSFUL PROGRAMS

The creation of the Women's Entrepreneurship Strategy by the Government of Canada, and in turn the creation of the Women's Entrepreneurship Knowledge Hub was an intentional move to invest in female entrepreneurs across the country, especially from underrepresented groups. The related initiatives that have come from these efforts, including the RISE Network, have allowed regions like Windsor-Essex to assess their local entrepreneurial ecosystem and improve the quality of services for female entrepreneurs.

However, local investment should also be injected into the ecosystem by municipalities and community organizations. Investing in our own community is a long-term strategy that will allow for successful programs, currently run through short-term grants, to sustain themselves. Local investment into these programs also provides a sense of legitimacy to potential participants, allowing the programs to not only be pilot projects, focused on government designed targets, measurements, and outcomes, but rather community-led services based on localized needs assessments. Municipal investment would also ensure that services are offered in many regions of the community, including in the county which is currently an entrepreneurial support desert.

The ability to scale current 'pilot' and grant-based programs will ensure the sustainability of not only successful and effective resources, but the sustainability of the local entrepreneurial ecosystem. When we invest in the programs that work we can focus resources into growing the program to serve more participants. While often a directive of government funding, pilot programs with innovative approaches are great once developed, but often end and can no longer be re-funded because the program structure has already been done.

Community investment would allow for our local success to grow and be replicated by others. Long-term program offerings would also guarantee that our local entrepreneurial support pipeline isn't left with gaps after programs end or target different audiences. Entrepreneurs accessing local services can use their momentum to work through next-step programming, ensuring they are supported from start to expansion of their business. To support female entrepreneurs that have never accessed local supports, an online directory of services should be created to reduce the amount of lead time needed to connect with the right service provider. An online depiction of the support pipeline would allow entrepreneurs to identify exactly which organizations offer to entrepreneurs, such as whether they serve those in the ideation stage, those looking to scale their business, or those looking to meet with investors. Both entrepreneurs and service providers noted that they often get stuck in a referral cycle and it can take much longer than expected to meet with an organization that can serve them effectively. An online directory, that can be added to as the support pipeline grows, will allow entrepreneurs and service providers to see what's available locally and find the best fit.



CONCLUSION

While many of our recent successes are related to the increase in female-focused programming, there is still the present challenge of ensuring that women-owned businesses are eligible for new opportunities and that they are able to operate successfully during these challenging times. Community-based initiatives, in line with the needs of underrepresented female entrepreneurs, are important to increase the number of diverse women starting and growing their businesses. Focusing on growing the local entrepreneurial ecosystem as a whole, sustaining successful programs and services, will ensure long-term success for female entrepreneurs in Windsor-Essex.



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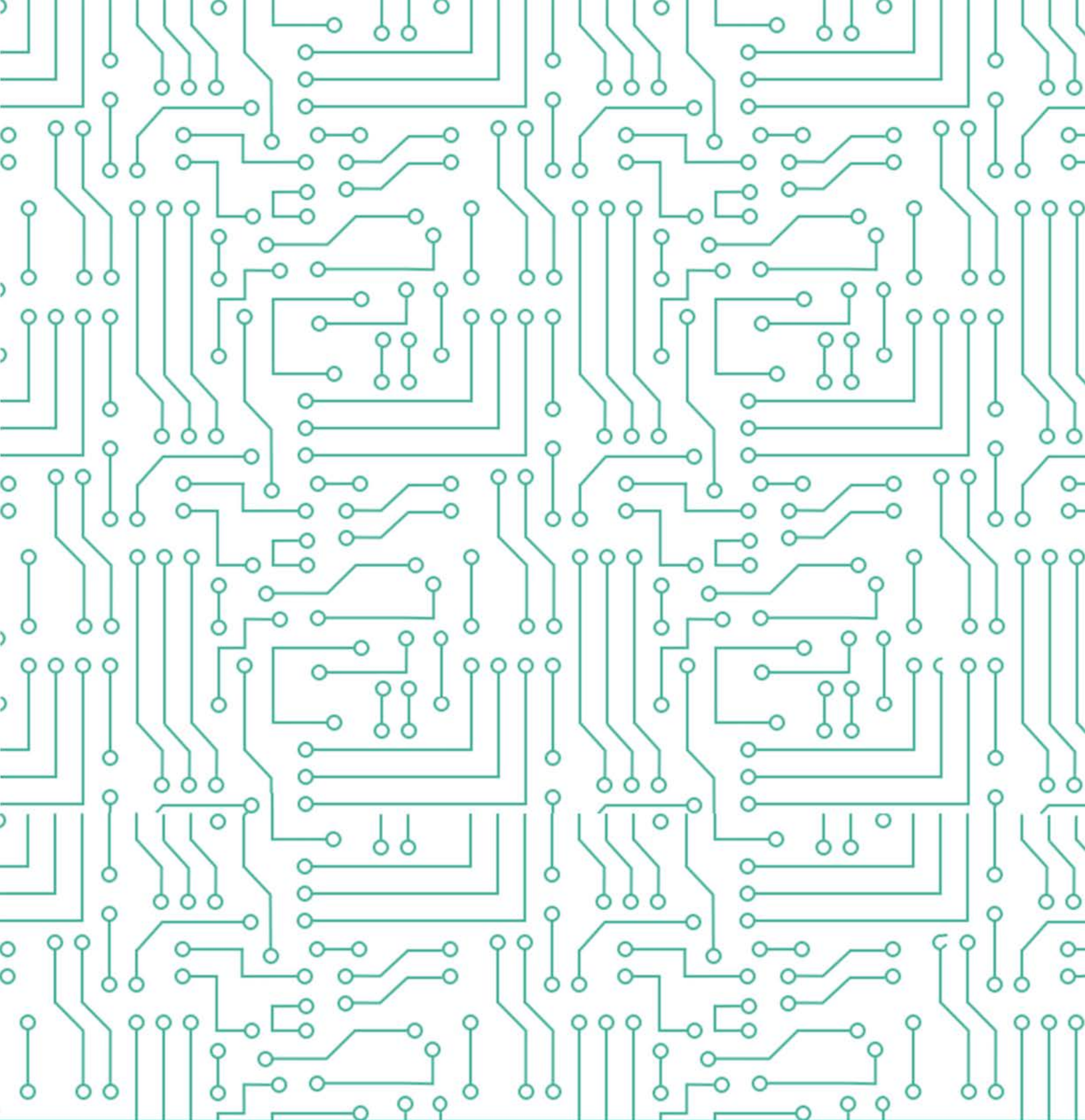
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