



# RISE

WINDSOR-ESSEX

SUPPORTING WOMEN IN STEM  
& ENTREPRENEURSHIP

NEEDS ASSESSMENT REPORT

# 2022

**workforce**  
WindsorEssex

AUTHOR

Tashlyn Teskey, Manager of Projects and Research

Tashlyn is the Manager of Projects & Research at Workforce WindsorEssex. Her research projects focus on educational paths that students can take following secondary school and the importance of skilled trades and apprenticeship in the Canadian economy. She has a Masters Degree in Political Science from the University of Windsor and a Bachelors Degree in Environmental Studies from the University of Waterloo.

tteskey@workforcewindsoressex.com

This report was designed by Sarah Fram,  
Communications Coordinator, Workforce WindsorEssex, February 2022.



ACKNOWLEDGEMENTS

RISE Windsor-Essex is a network of organizations that are empowering women in entrepreneurship and women in STEM in Windsor-Essex. The network is founded by Invest WindsorEssex through partnerships with its Small Business & Entrepreneurship Centre, the University of Windsor’s EPICentre, Workforce WindsorEssex, WEtech Alliance, Build A Dream and Windsor Essex Capital Angel Network (WECAN). We would like to thank everyone who contributed their time, ideas, and expertise to the development of RISE Windsor-Essex Needs Assessment 2022.



This project is funded by the Government of Canada through the Federal Economic Development Agency for Southern Ontario. We acknowledge the support of the Government of Canada through the Federal Economic Development Agency for Southern Ontario.



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Workforce WindsorEssex.  
workforcewindsoressex.com  
880 N Service Rd #201, Windsor ON N8X 3J5  
226-674-3220 | info@workforcewindsoressex.com

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Workforce WindsorEssex is committed to ongoing research to enhance local labour market planning in the Windsor-Essex region.

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# ABOUT WOMEN'S ENTREPRENEURSHIP STRATEGY

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.

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, Invsest Windsor Essex's Small Business Centre, WEtech Alliance, University of Windsor's EPICentre, Build a Dream, and Windsor Essex Capital Angel Network.

## 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 REPORT

To better understand the current support system for women starting and operating businesses in Windsor-Essex, Workforce WindsorEssex conducted an environmental scan of local programming, services, and available supports. Assessing the available support for entrepreneurs in the region allows us to identify gaps in service, potential redundancies, and successful initiatives that can be expanded.

Consultations were conducted with stakeholders in the community, including entrepreneurship service providers and business associations. Female entrepreneurs were interviewed and/or surveyed on the challenges they face 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
- Identify 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 10 local service providers were consulted about what programs they provide for entrepreneurs and what services they offer for female entrepreneurs specifically. Service providers consulted include: Small Business and Entrepreneurship Centre, WEtech Alliance, University of Windsor EPICentre, Community Futures Essex County, Women of Windsor Mentorship Collaborative, Developer Student Clubs, Downtown Windsor Business Improvement Association, St. Clair College Genesis Entrepreneurship Centre, Build a Dream, and Caldwell First Nation. Service providers were asked about what supports they offer and which best practices they developed to adapt to the pandemic, strategies for best serving female clients, and what goals they have for improving local 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 10 local women operating their own businesses. The women consulted were all in the early stages of starting their business. A survey was conducted with 98 responses from local women entrepreneurs. Questions asked include: demographic characteristics of themselves and their business; usage of local service providers and program offerings; supports needed from service providers; the changing role of technology use in their business; 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 and Halton region, were consulted. 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 over time. Best practices that they have adopted or created to serve female entrepreneurs were identified as well.

## TIMELINE

The data collection, including in-person and phone consultations, took place between October and November of 2021. A report was completed in February 2022.

# INTRODUCTION

While one of the goals of RISE is to increase the rate of female entrepreneurship in the region, it is important to note that many people, especially women, are motivated to start a business after becoming unemployed or facing low-income<sup>1</sup>. Those in caregiving roles or immigrants to a new country are also likely to become entrepreneurs, as well as women facing “diminishing career opportunities at work”<sup>2</sup>. While these challenges may become positive opportunities for female entrepreneurs, it is also important to note that those living in rural areas or those with a disability are less likely to start a business<sup>3</sup>.

While these factors contribute to women entering entrepreneurship, women and racialized people are still less likely to do so as they face challenges in obtaining funding and other resources<sup>4</sup>. The businesses they tend to create are in response to their life experiences, both personally and professionally, often serving women with similar life experiences.

As the pandemic continues to affect those across the globe, we are still seeing the disproportionate effects that the resulting impacts are having on female business owners. As women are more likely to own businesses within the retail and service industry, they have been greatly affected by the ongoing restrictions placed on these sectors<sup>5</sup>. Even more so, women-owned businesses are often “smaller and less well-financed than those owned by men”, creating more inequality, and furthered by women’s reliance on childcare<sup>6</sup>. This inequality is further exasperated for “racialized women, Indigenous women, single mothers, low-income women, immigrant women, women with disabilities, and women living in rural areas”<sup>7</sup>. However, COVID-19 has led to increased employment opportunities in the tech field, with women in tech reporting a more positive work-life balance and more productivity than women in non-tech roles<sup>8</sup>.



<sup>1</sup> Statistics Canada, “Study: Who are the Men and Women Entering Business Ownership in Canada?”, The Daily, 2021, 2.  
<sup>2</sup> Hyeun Lee & Sarah Kaplan, “Gender, Race, & Entrepreneurship: Current Understanding and a Future Research Agenda”, Women Entrepreneurship Knowledge Hub, March 2021  
<sup>3</sup> Statistics Canada, “Study: Who are the Men and Women Entering Business Ownership in Canada?”, The Daily, 2021, 2.  
<sup>4</sup> Hyeun Lee & Sarah Kaplan, “Gender, Race, & Entrepreneurship: Current Understanding and a Future Research Agenda”, Women Entrepreneurship Knowledge Hub, March 2021  
<sup>5</sup> Kim de Laat, Ashleigh Montague, & Chanel Grenaway, “Growth Untapped: Designing Funding with an Equity Lens”, Brookfield Institute, April 2021.  
<sup>6</sup> Isabelle Kirkwood, “New report finds women in tech feel career growth has been stunted during pandemic”, Betakit, March 8 2021, <https://betakit.com/new-report-finds-women-in-tech-feel-career-growth-has-been-stunted-during-pandemic/>.  
<sup>7</sup> *ibid.*  
<sup>8</sup> *ibid.*

TECHNOLOGY

As tech companies continue to thrive and further innovate throughout the pandemic, the automobility sector is becoming more open to women CEOs and founders, with three out of 12 autonomous tech companies in North America led by women<sup>9</sup>. As an up-and-coming sector, there is more opportunity for female experts to break through the glass ceiling with a level playing field<sup>10</sup>. Women are also having an easier time entering new fields like femtech and wearable tech because of the ties to healthcare and fashion which are predominantly female-dominated<sup>11</sup>. The additional benefits that come with working remotely, including better work-life balance and lack of harassment, can improve retention of female tech employees as well<sup>12</sup>. Retention of female tech staff will also improve female presence throughout the pipeline, with increases in female applicants, hires, and leaders, as well as for more diverse women<sup>13</sup>. While the tech sector continues to be male-dominated, there is research looking at how the gender gap in entrepreneurship is reflective of the gender distribution of workers in a sector<sup>14</sup>.

Having women in leadership positions has also been seen to increase the number of women on staff<sup>15</sup>. As women tend to produce patents that solve problems that are inherently female, there is a need to increase women in innovative roles to serve those that can feel underserved by technological advances, especially those from diverse backgrounds<sup>16</sup>. With more diverse women as tech founders, more products and services that are offered will better serve the whole community. As noted by Fiona Murray, “Not having diverse voices at the table defining problem spaces perpetuates a system that narrows the projects and problems that are prioritized”<sup>17</sup>. This is also important for investors, as they tend to fund founders with similar experiences and lifestyles as them<sup>18</sup>. A diverse range of investors is needed to ensure a diversity of innovation<sup>19</sup>. While Windsor-Essex seeks to attract more investors to the region, we need to ensure that a diversity lens is used in recruitment. We also need to ensure that diverse financing opportunities are available, including microfinancing.

<sup>9</sup> Alan Ohnsman, “Self-Driven Women Take The Wheel In Autonomous Tech Industry”, June 9 2021, [https://www.forbes.com/sites/alanohnsman/2021/06/09/self-driven-women-take-the-wheel-in-autonomous-tech-industry/?sh=56bb38d6143b&utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=under30&cdclid=5cc06a931802c-8c52481f8db](https://www.forbes.com/sites/alanohnsman/2021/06/09/self-driven-women-take-the-wheel-in-autonomous-tech-industry/?sh=56bb38d6143b&utm_source=newsletter&utm_medium=email&utm_campaign=under30&cdclid=5cc06a931802c-8c52481f8db).  
<sup>10</sup> *ibid.*  
<sup>11</sup> Amanda Menking & Sarah Kaplan, “The Rise of Femtech”, Women Entrepreneurship Knowledge Hub, November 2020.  
<sup>12</sup> Duncan Stewart, “Are we seeing a tipping point for women in tech”, WEtech Alliance, July 29 2021, <https://www.wetech-alliance.com/2021/07/29/are-we-seeing-a-tipping-point-for-women-in-tech/>.  
<sup>13</sup> *ibid.*  
<sup>14</sup> Hyeun Lee & Sarah Kaplan, “Gender, Race, & Entrepreneurship: Current Understanding and a Future Research Agenda”, Women Entrepreneurship Knowledge Hub, March 2021  
<sup>15</sup> Humi, “2020 People Report: Humi’s Canadian HR Benchmark Report”, [https://www.humi.ca/2020-people-report?visitor\\_id=bwq6hhTrTyFXL](https://www.humi.ca/2020-people-report?visitor_id=bwq6hhTrTyFXL).  
<sup>16</sup> Fiona Murray, “Mothers of invention”, Science Mag, June 18 2021  
<sup>17</sup> *ibid.*  
<sup>18</sup> *ibid.*  
<sup>19</sup> *ibid.*

IMMIGRATION

Compared to women who often seek out entrepreneurship because of experiences with unemployment, 81% of immigrants would start a business even if employment opportunities were available<sup>20</sup>. In Ontario, approximately 35% of startups are created by first-generation immigrants<sup>21</sup>. This is an impressive statistic when you look at the barriers and lack of accessible supports that exist for immigrants, especially immigrant women. While immigrants have more international connections and more opportunity for export within their business, they often have businesses within the service industry (health and beauty, food and hospitality), resulting in low growth and little opportunity for export<sup>22</sup>.

There is a lack of supports and resources available to racialized women, as well as Indigenous women, furthering the work needed to improve the entrepreneurial ecosystem for female entrepreneurs. There is a growing need for new policies to better support immigrant women entrepreneurs in order to combat the barriers they face as both women and immigrants<sup>23</sup>.



<sup>20</sup> Wendy Cukier, Suzanne Gagnon, & Tania Saba, “Canadian Women Entrepreneurs: Towards a Diverse, Inclusive and Innovative Ecosystem”, Canadian Diversity, 2020  
<sup>21</sup> *ibid.*  
<sup>22</sup> *ibid.*  
<sup>23</sup> *ibid.*



DIVERSITY STRATEGIES

When comparing female- and male-led businesses, there seems to be consistency in how they operate. Women-led businesses are less likely to export and more likely to remain homebased<sup>24</sup>. Male owners are more likely to innovate over time, leading to more revenue scale-ups, likely a result of men operating larger businesses (in both employment and revenue)<sup>25</sup>. Many suggest that gender is actually less of a predictor of a company’s capacity to scale, but rather scale potential is connected to the size of the business and number of employees<sup>26</sup>. With few women-owned businesses holding IPs and increasing innovation over time with their business, they are also missing out on the opportunities that come with a large-scale and expanding business<sup>27</sup>. With all this being said, it is important to recognize that when gender is discussed within entrepreneurship, it often only identifies the challenges that are facing women, seeing women in a problematized perspective, rather than addressing the lack of equality and systemic changes that are needed to better include women in the business world<sup>28</sup>.

As is no surprise, one of the main needs for female entrepreneurs is childcare. However, there is a new movement hoping to increase pressure on the need for investment in women-focused venture capital and women-led innovation and entrepreneurship<sup>29</sup>. Both needs are required still to improve the workforce for women. To address the challenge of poor investment in female-led innovations and businesses, there is first a need to address the lack of financial knowledge held by women and low confidence when making financial decisions<sup>30</sup>. The loan application and securement process needs to be improved to serve female entrepreneurs by equalizing the simpler process that is provided to male applicants (who often require less documentation and projection data) and decreasing the rejection rate for businesses in retail, art, hospitality, and social services (sectors often dominated by women)<sup>31</sup>. Financial institutions need to employ more women and BIPOC, who are underrepresented in financial institutions<sup>32</sup>. As Venture Capitalists (VCs) are often former entrepreneurs<sup>33</sup>, a solution is needed to end the cycle of discouragement of diverse women in entrepreneurship, leading to lack of diverse women in VC, leading to lack of investments made in diverse female-owned businesses, leading to discouragement of diverse women in entrepreneurship.

In order to create effective solutions and policies to address these needs, we first need to have accurate information on those we are trying to serve. There is still a lack of up-to-date data available outlining the demographics of women looking to become entrepreneurs, those that access available services, those that access traditional and non-traditional financial opportunities, and those that successfully and unsuccessfully launch and grow their businesses<sup>34</sup>. We need to better know the demand for supports, the gaps in service, and who exactly we are targeting in our efforts.

<sup>24</sup> Kim de Laat & Meghan Hellstern, "Growing their own way: High-growth women entrepreneurs in Canada", Brookfield Institute, October 2020  
<sup>25</sup> *ibid.*  
<sup>26</sup> *ibid.*  
<sup>27</sup> Viet Vu & Steven Denney, "Scale the Gap: Exploring gender ownership and growth experiences for Canadian firms", Brookfield Institute, March 2021.  
<sup>28</sup> *ibid.*  
<sup>29</sup> Meagan Simpson, "Provincial investment in Nova Scotia's Sandpiper Ventures prompts public debate on supporting women in the workforce", Betakit, February 24 2021, <https://betakit.com/provincial-investment-in-nova-scotias-sandpiper-ventures-prompts-public-debate-on-supporting-women-in-the-workforce/>.  
<sup>30</sup> Wendy Cukier, Guang Ying Mo, Zohreh Hassannezhad, Simon Blanchette, & Reyhaneh Noshiravani, "The State of Women's Entrepreneurship in Canada", Women Entrepreneurship Knowledge Hub, June 2021.  
<sup>31</sup> Kim de Laat, Ashleigh Montague, & Chanel Grenaway, "Growth Untapped: Designing Funding with an Equity Lens", Brookfield Institute, April 2021.  
<sup>32</sup> *ibid.*  
<sup>33</sup> *ibid.*  
<sup>34</sup> *ibid.*

With supports increasing for women through increased initiatives and programs, such as Women’s Entrepreneurship Strategy, there are still gaps in programming. Topics that are rarely covered during programming include product development, sales, raising capital, technology adoption, exporting, and social topics (such as how family can support your business, mental health, and self-care as a business owner)<sup>35</sup>. However, even with gaps existing, many entrepreneurs feel as though there are too many resources and that more consolidation is what is needed<sup>36</sup>. To best serve female entrepreneurs, service providers need to ensure that their programs are consistently evaluated and changing needs are met<sup>37</sup>. Service providers should also consider the broader ecosystem when evaluating their programs as well, ensuring that their offerings play a role in the pipeline and collaborate with others to alleviate gaps as entrepreneurs move through stages of their businesses<sup>38</sup>. Programs should seek to find collaborative opportunities between clients and other businesses in the community<sup>39</sup>.

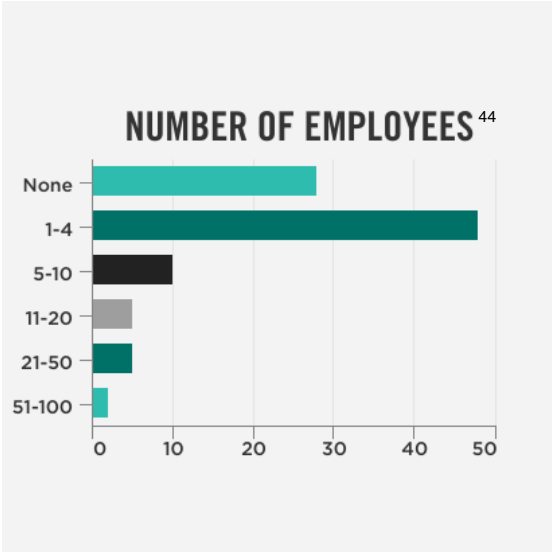
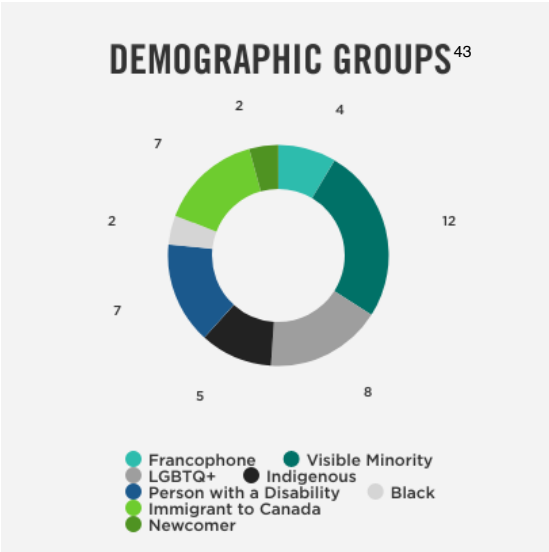
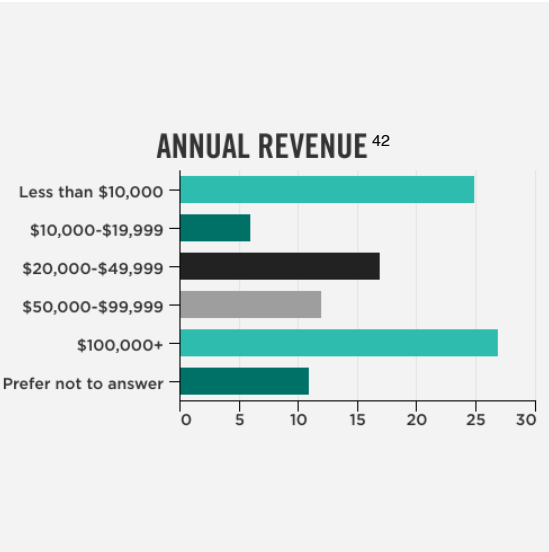
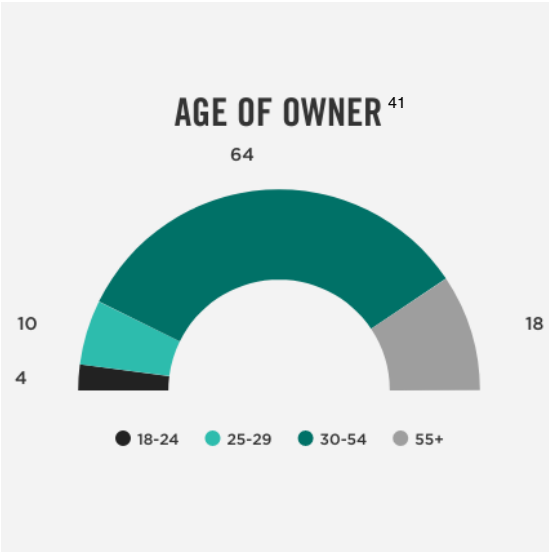
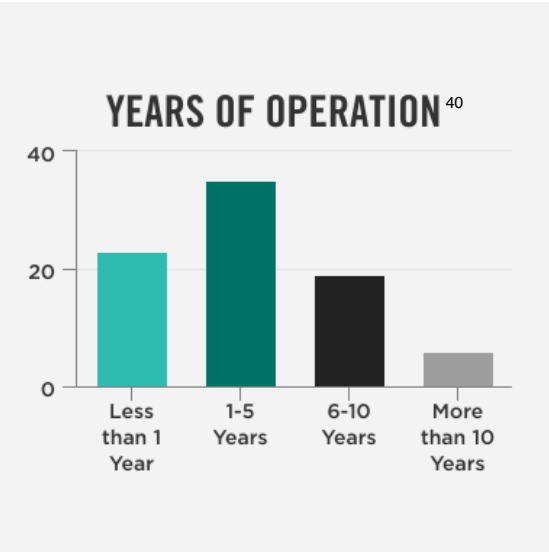


<sup>35</sup> Josh Scott, "DMZ expands programming for women entrepreneurs, launches networking platform". Betakit, Mat 12 2021, <https://betakit.com/dmz-expands-programming-for-women-entrepreneurs-launches-networking-platform/>.  
<sup>36</sup> Kim de Laat & Meghan Hellstern, "Growing their own way: High-growth women entrepreneurs in Canada", Brookfield Institute, October 2020  
<sup>37</sup> Wendy Cukier, Guang Ying Mo, Zohreh Hassannezhad, Simon Blanchette, & Reyhaneh Noshiravani, "The State of Women's Entrepreneurship in Canada", Women Entrepreneurship Knowledge Hub, June 2021.  
<sup>38</sup> *ibid.*  
<sup>39</sup> Mohammed Elmi et al., "Women Business Owners and the Impact of COVID-19", Women Entrepreneurship Hub, November 9, 2020.

# WHY WINDSOR-ESSEX?

The 2020 and 2021 Needs Assessment has shown 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 help to explain the continued needs of the local community.

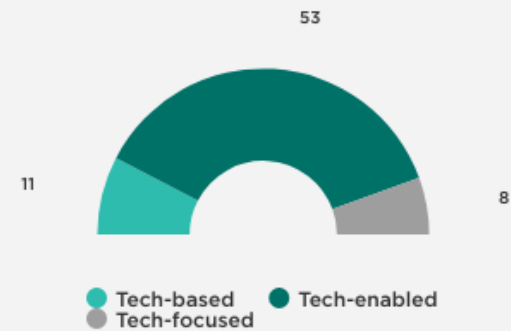
The survey conducted with local female entrepreneurs showcased the diversity in businesses owners and their operations locally.



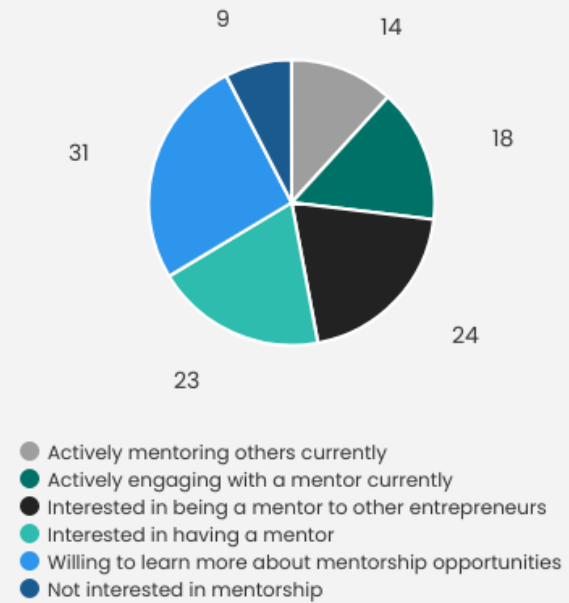
40. Workforce WindsorEssex, RISE Survey, 2022.  
41. Ibid.  
42. Ibid.  
43. Ibid.

44. Workforce WindsorEssex, RISE Survey, 2022.  
45. Ibid.  
46. Ibid.

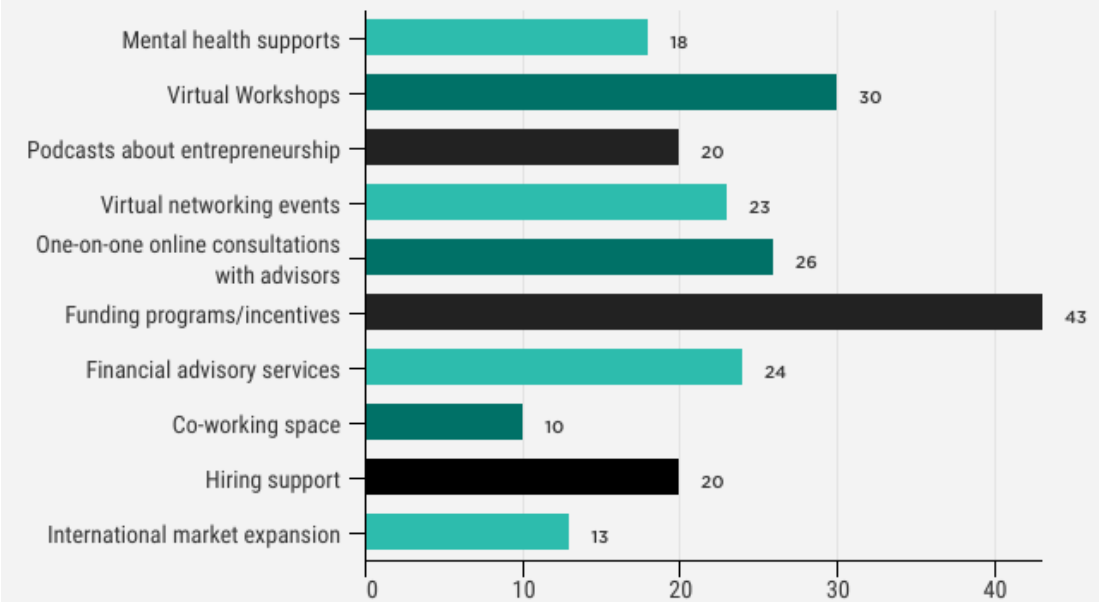
## TECH PRESENCE<sup>47</sup>



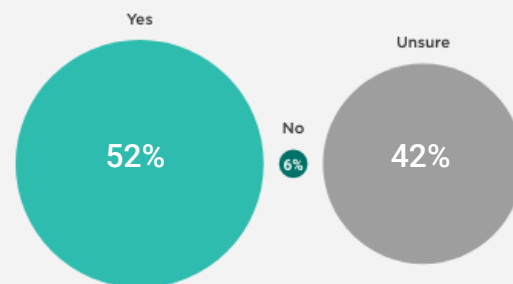
## MENTORSHIP<sup>48</sup>



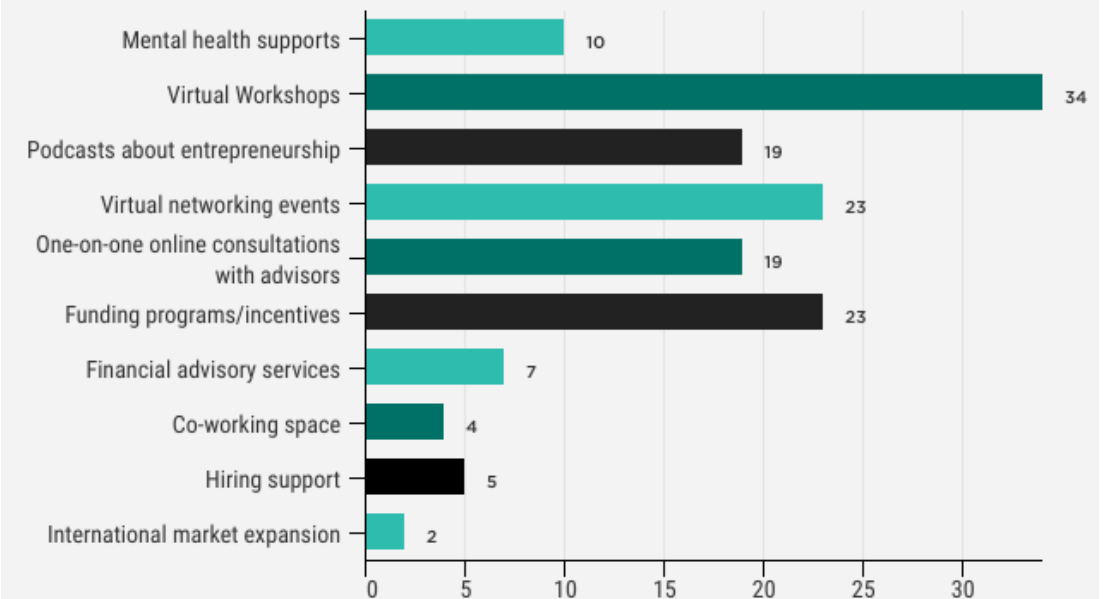
## COMMUNITY SUPPORTS OF INTEREST<sup>50</sup>



## DO YOU BELIEVE WINDSOR-ESSEX IS MOVING IN A POSITIVE DIRECTION OF IMPROVING SUPPORT FOR FEMALE ENTREPRENEURS?<sup>49</sup>



## USED COMMUNITY SUPPORTS<sup>51</sup>



47. Workforce WindsorEssex, RISE Survey, 2022.

48. Ibid.

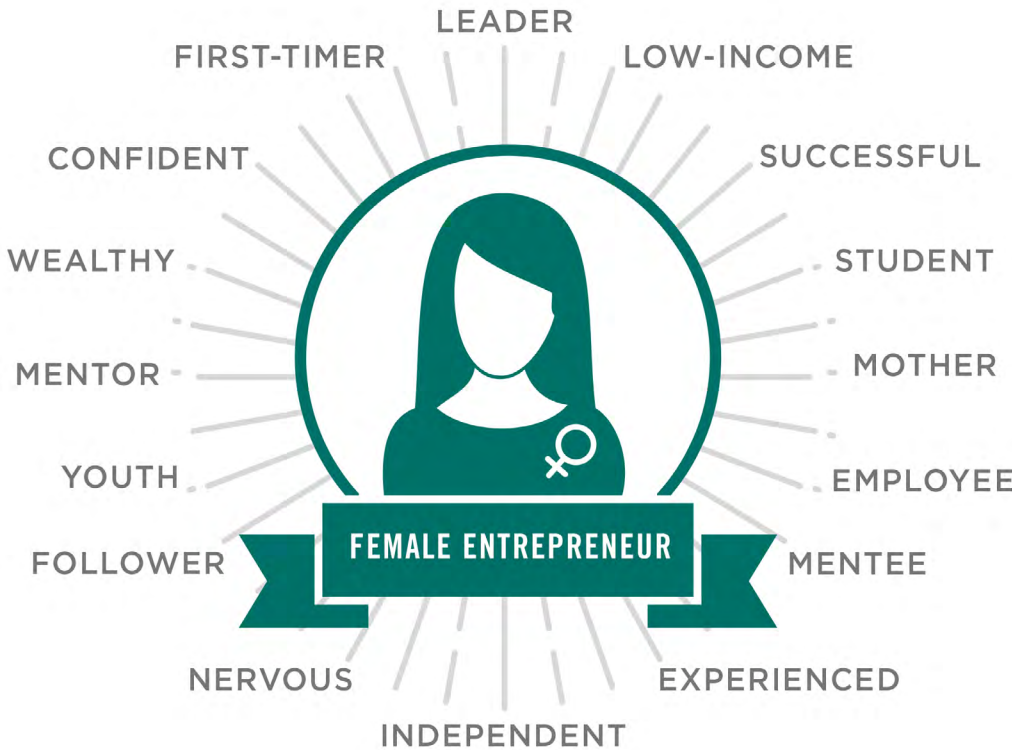
49. Ibid.

50. Workforce WindsorEssex, RISE Survey, 2022.

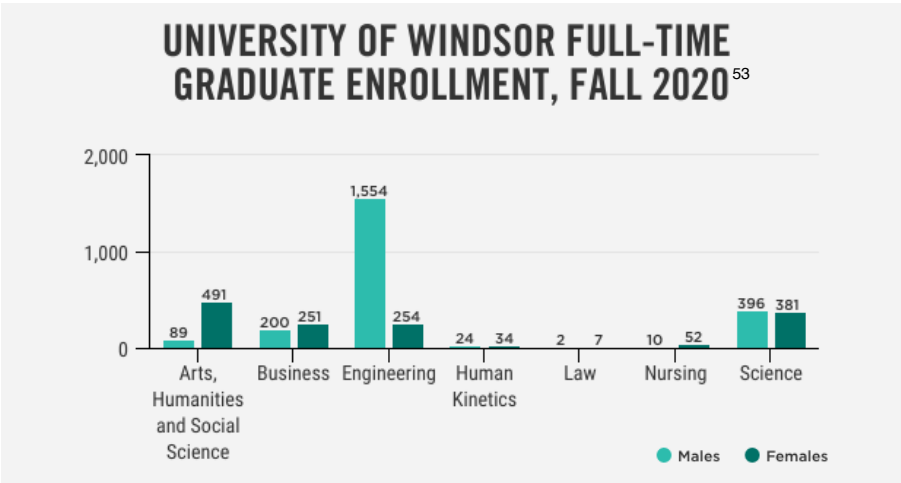
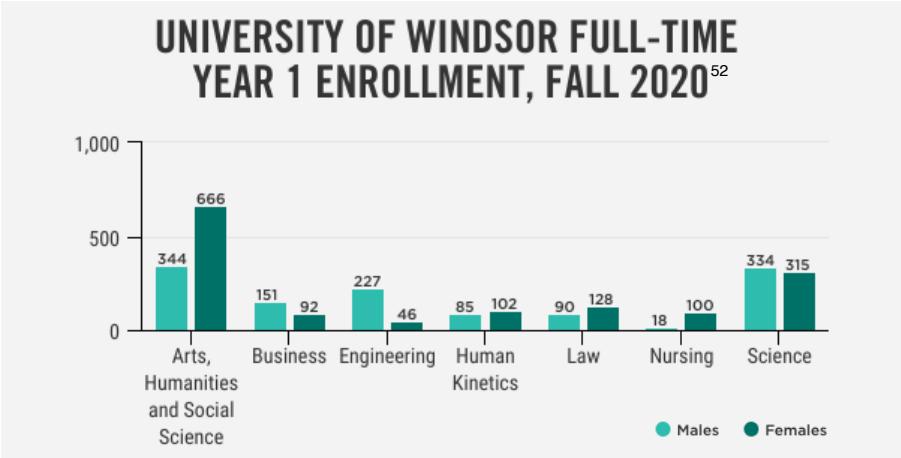
51. Ibid.



# PROFILE OF AN ENTREPRENEUR



## EDUCATION

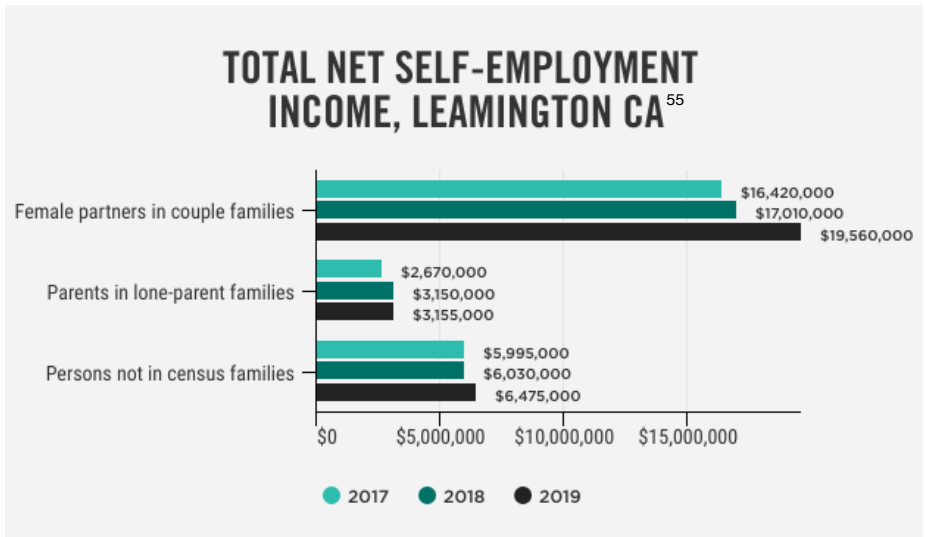
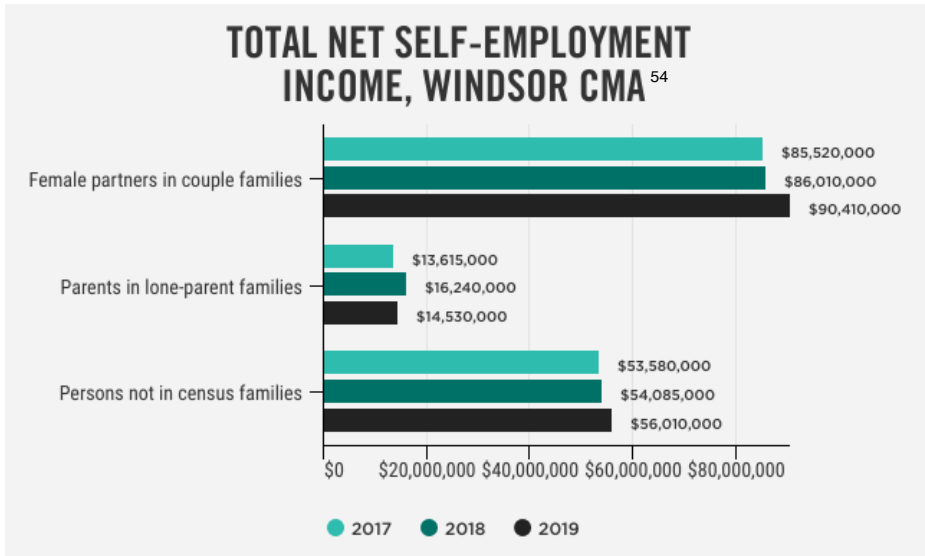


While enrollment for females in STEM related faculties tends to be lower than that of males, with the small exception of an approximate 2% higher enrollment in Science, female students tend to have higher retention rates in these faculties. In Engineering, Science, and Human Kinetics, female students have higher retention rates than male students by approximately 7%, 4%, and 1% respectively. However, this trend does not continue when looking at enrollment and retention within the Business faculty. With enrollment for female students at 33.5%, they have a retention rate of 88.2% of students continuing to year 2 in the faculty. These charts highlight both the increased need to promote enrollment in STEM and Business programs to female students, with a need to retain them in the programs through exposure to successful women in the field, continued support for female students, and increased promotion of entrepreneurship opportunities in programs outside of the Business faculty.

52. University of Windsor, Retention and Graduation, Office of Institutional Analysis, <https://www.uwindsor.ca/institutional-analysis/308/retention-and-graduation>.  
 53. Ibid.

BUSINESS DISPARITY

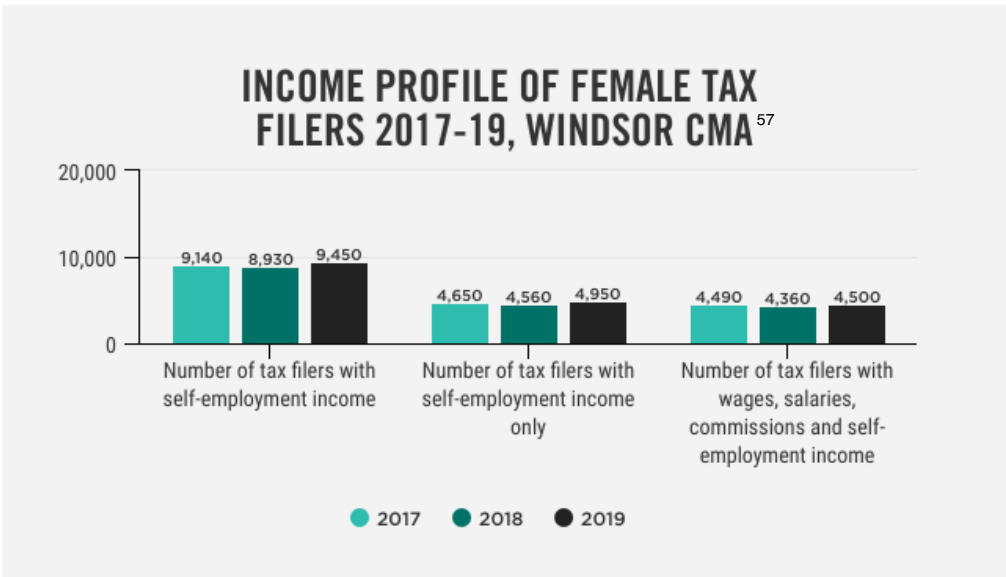
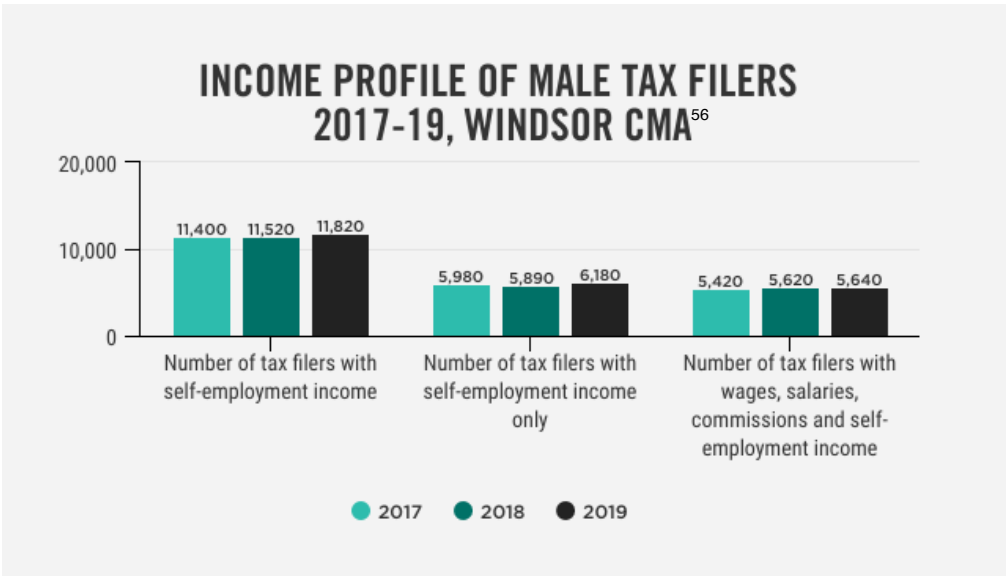
The two charts below illustrate the disparity between entrepreneurship presence in urban and rural regions, as well as between self-employed males and females.



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. While we are still seeing growth over the three years shown, it is showing a clear need to increase assistance and outreach in our rural communities.

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

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



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



### INCOME PROFILE OF MALE TAX FILERS 2017-19, LEAMINGTON CA<sup>58</sup>



### INCOME PROFILE OF FEMALE TAX FILERS 2017-19, LEAMINGTON CA<sup>59</sup>



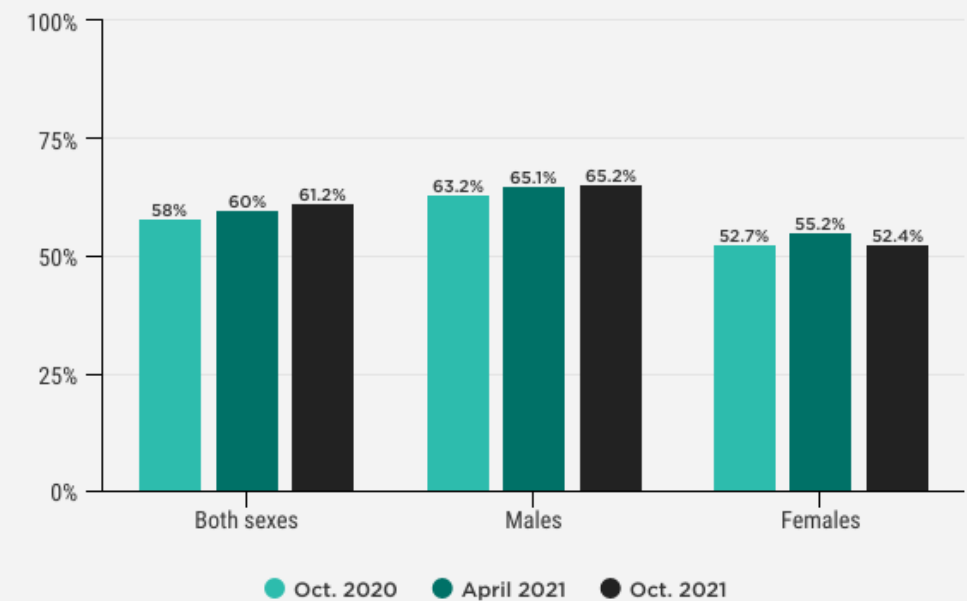
The chart above showcases that almost 50% of self-employed people earn other income from employment. Self-employed people living in Windsor CMA (Windsor, Tecumseh, Lakeshore, LaSalle, Amherstburg) were more likely to have additional employment compared to those in Leamington CA. However, we are seeing an increase over time in the number of individuals earning self-employment income. Females in Leamington CA were least likely to have additional employment. In Leamington CA, self-employed females almost equal 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. However, we see the largest increase in those with solely self-employment income in females from Windsor CMA.

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

### WOMEN'S PARTICIPATION AND IMPACT

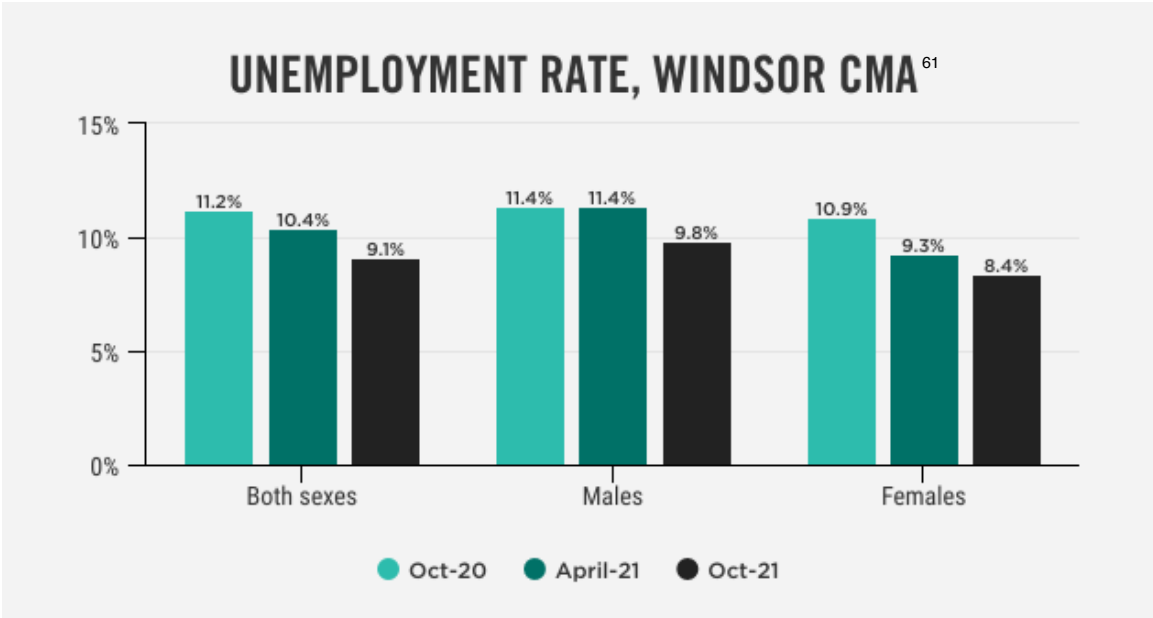
As sectors that predominantly employ or are led by women continue to be affected by the ongoing pandemic, local participation rates of women reflect the economic change. Prior to the pandemic, the female participation rate was 3% lower than the overall rate and 6% lower than males. In October 2021, the female participation rate reached levels 13% lower than males and 9% lower than the overall rate. These current numbers are similar to those reached in June 2020, the height of the first wave of the COVID-19 pandemic locally, when the female participation was 6.3% lower than the overall rate and 12.3% lower than the rate of males. This growing disparity is evident of women's capacity to return to work following the initial and ongoing economic impacts of the pandemic.

### PARTICIPATION RATE, WINDSOR CMA<sup>60</sup>



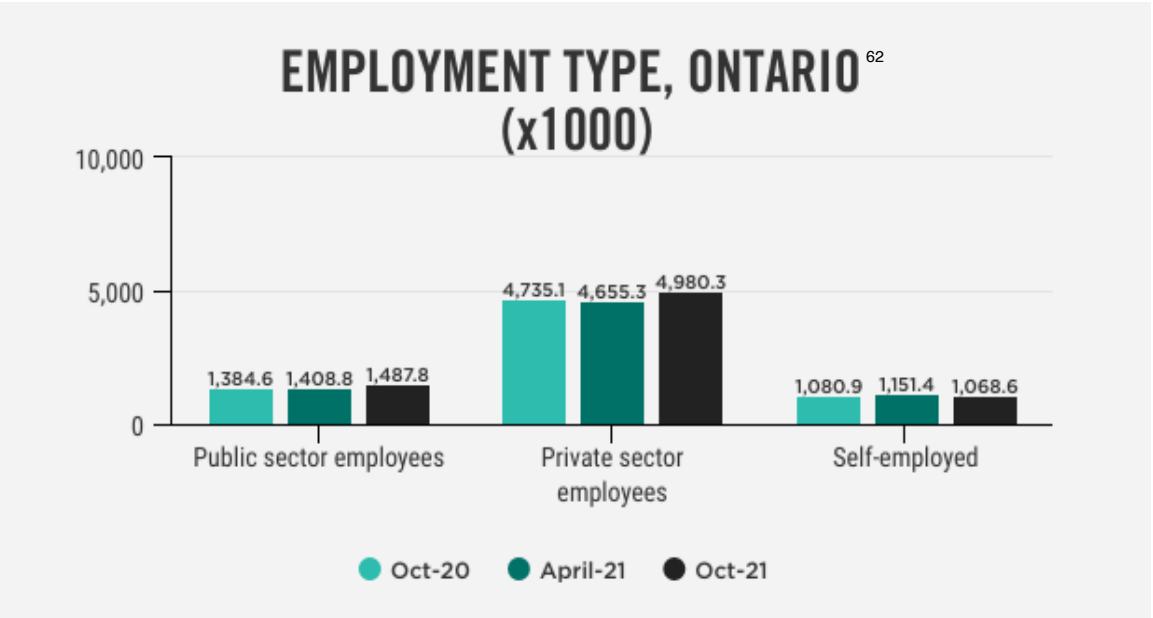
60. Statistics Canada, Tax filers and dependants 15 years of age and over with labour income by sex and age, Table 11-10-0023-01.

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 continues to remain lower than that of males, likely due to the lower participation rate of women locally. 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 and remain employed during these times.



61. Statistics Canada, Labour force characteristics, three-month moving average, unadjusted for seasonality, Table 14-10-0378-01.

The below chart outlining employment type highlights the changing 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 sectors saw an increase in the number of those employed, with an increase between April and October 2021, the number of self-employed people has begun to decrease after increasing in April 2021. This may be connected to the number of people that created a business during the pandemic and are now struggling to maintain and grow their business as the pandemic continues. Windsor-Essex will need to have both short-term and long-term strategies to support newly self-employed workers struggling to continue to operate and address long-term challenges.



62. Statistics Canada, Employment by class of worker, monthly, seasonally adjusted and unadjusted, last 5 months (x 1,000), Table 14-10-0288-01.





# SUCCESSES

## COMMUNITY INITIATIVES

**As more investment is brought to the region for service providers, it is important to recognize those succeeding in their own right and continuing to support the larger ecosystem.**

After many consultations, it was clear that one of the main successes being recognized in the community was the work that Women of Windsor Mentorship Collaborative are doing. Their small but mighty team has been able to support other organizations with hosting and coordinating mentorship events and partnerships, allowing local organizations to tap into their expertise. This is an important example of accessing organizations that are experts in their niche, and having them support one's initiatives rather than trying to duplicate what they do in a temporary and resource-depleting way. With many new programs and initiatives being created for female entrepreneurs, it is important that the all the financial resources being put into the community are used in the most effective and productive way, which requires collaboration amongst partners. The work that Women of Windsor Mentorship Collaborative can do for other organizations is a testament to how we should reach out to community partners and invest in their services when our organization doesn't have the capacity to conduct the work at as high of a level. Investing in other community partners also ensures that the ecosystem is improving in a balanced effort, with financial resources being invested into our community.

Another initiative positively recognized for their improvement to the female entrepreneurship ecosystem is the Women in STEM Club at St. Clair College. The Club, created by the Genesis Entrepreneurship Centre, is open to any female students enrolled in a STEM-related program at the College. With the collaboration from the Genesis Entrepreneurship Centre, female students are exposed to the world of STEM entrepreneurship and are more aware of female entrepreneurs running STEM businesses. The result has been an increase in female participants in Genesis Entrepreneurship Centre events and workshops. Promoting within the classes directly ensures that female students are made aware of the opportunities and the resources available from the Centre. As will be later highlighted in Best Practices, it is important that post-secondary students are exposed to entrepreneurship and the potential career pathway no matter the program they are enrolled in. Entrepreneurship is present in all sectors, and it should be acknowledged and taught in all curriculums.

Lastly, the Downtown Windsor Farmers Market has been publicly recognized as a feeder for new storefront businesses across the region. When vendors participate in the Market, they are able to conduct market research, test out new products, and build a clientele, all without having to invest in a commercial space. As businesses seek to expand, they have the knowledge and clientele to open a storefront, knowing they have the exposure to bring in customers. It is a great launching pad for new businesses looking to get started serving customers, and provides the benefit of low financial investment and risk.

## SERVICE PROVIDER ACTIONS

**As service providers continue to grow their female clientele, and are still adapting to operating in a virtual world, small changes are being made to serve their clients with efficiency and high value.**

While working virtually has allowed for more time to participate in online events and workshops, many entrepreneur serving organizations are finding one-on-one approaches to be a more effective use of their time. As entrepreneurs come in all stages and sectors, it is difficult to teach to the masses. Staff and advisors are instead leaning more on mentorship and consultations to get the information they need and that is most relevant to their business. With early to late stage businesses in e-commerce, service, and product development, staff are finding ways to serve their clients in the most productive and relevant ways.

Less group sessions allow entrepreneurs the option for self-led opportunities. For those that want to move faster than a cohort timeline will offer, or need to move slower with limited time available, clients are able to set their own pace for developing and growing their business. This also helps those looking to scale an established business, who often face limited resources and supports in our community.

Reliance on technology and virtual services is still acting as a positive for many service providers, allowing them to reach clients from outside their typical area. Staff that serve clients are still benefitting from the opportunity to meet and support a larger number of clients in less time than they would be able to in-person, leading many providers to continue to offer online and virtual services. It is also helpful for clients looking to connect with mentors and advisors from outside of the region as well. For entrepreneurs looking to enter a market that is not well established in Windsor-

Essex, or looking for a more innovative approach, they may find more support outside the region. With limited mentors and a shallow pool of advisors available to support, casting a wider net is in their favour right now.

In order to better serve female entrepreneurs seeking financial support, microloans are now more readily available. These loans often require less collateral and are more easily paid back. While women tend to prefer having less debt associated with their business, microloans are a great opportunity that can serve women looking to start or grow a business in the region.



# CHALLENGES

## COMMUNITY

In recent years we have seen a **decline in STEM** businesses operated by women. Some have suggested that this decline is due to less connections being made in post-secondary education STEM programs and entrepreneurship courses. As will be discussed in further sections, it is important that entrepreneurship and business knowledge be incorporated into all post-secondary education programs, not simply in Business courses. In order to encourage growth of STEM businesses, those studying in STEM programs (especially female students) need to be aware of the business opportunities within the field and understand what it takes to operate a business. Exposing those entering the STEM field to entrepreneurship early in their careers will increase the rate of businesses being started with a STEM focus, especially by women.

With a lack of local female entrepreneurs focused on STEM, there is a lack of **demand for STEM**-focused programming, resulting in a lack of programming opportunities. Creating more demand for STEM-focused programming amongst recent graduates will ensure that both new and existing entrepreneurs are able to develop and scale their businesses with support.

An additional challenge facing women looking to operate and grow a tech-focused business is the fact that most female entrepreneurs tend to have more business acumen but **lack tech experience**. Because of this many female entrepreneurs struggle to develop and/or grow their business. In order to support these women, more connections need to be made with those that have tech experience and can either be contracted or hired to work for the business. These connections can be supported by service providers or through community events and organic networking.



A current challenge facing many female entrepreneurs is the need to pivot to a **product-based business** model. However, women often operate service-based businesses which can be limited in pivot opportunities that are needed in the current online-based economy. Additionally, they need to be able to offer these services through an e-commerce business model to ensure their business can remain profitable during pandemic-regulated safety measures. In order for service-based businesses to survive in an ever-changing future economy, service providers need to offer support to those in need of assistance pivoting their business model and learning more about e-commerce and product development. This will require business advisory services, as well as connections to experts in their respective fields that can act as mentors during their pivoting period. A challenge facing the local ecosystem overall is the **lack of large-scale** and expanding female-owned businesses.

Women, both locally and nationally, often stop scaling and tend to remain a small business throughout their lifespan. If Windsor-Essex is looking to improve their reputation regarding entrepreneurship and female business leaders, focus needs to be placed on growing existing businesses. While this requires an influx of financial investment, service providers need to provide one-on-one advisory services and programming in order to support female entrepreneurs through the process. Connections with advisors and mentors are also needed, as well as connections with investors and other financial capital opportunities.

As more service providers seek to offer one-on-one and advisory supports, there is a growing shortage of available **advisors and experts** available to entrepreneurs. While more individual services are valuable and can be a more effective use of an entrepreneur's time compared to group information sessions, the small pool of mentors available locally is creating challenges for entrepreneurs to gain insight into various topics. Advisors are often sought out for advice on topics such as finance, legal, marketing, product development, sales, and IP. As not all qualified business consultants have the time and resources to support programming efforts, there is also a need for financial subsidies for entrepreneurs looking to access support from business professionals outside of programming. Consultant services can be expensive and outside of expected business expenses, however some entrepreneurs may find them necessary for their business to succeed.



## GOVERNMENT

It was evident in speaking with local newcomers and immigrants that are interested in starting their own business that there is a lack of supports and services. As starting and operating a business requires a financial commitment, immigrants and newcomers often face challenges when seeking business loans, grants, or investments. They often have little collateral available as they are new to the region, and non-permanent status can limit their capacity to access financial supports. While there are many local settlement and employment service providers, and many entrepreneurship service providers, few of these organizations serve immigrants looking to start a business. Local service providers that assist business owners should look at developing and providing startup and scaleup supports to newcomers and immigrants, that directly address their specific needs and provide up-to-date information on how they can start a business based on their immigration and financial status. Additionally, providers of financial supports, including government, banks, and service providers, should provide opportunities for microloans or other financial incentives that require little collateral and are more accessible to those with financial challenges.



Regarding financial supports, many that have started a business in the last 18 months faced a lack of accessibility for business supports. As many new programs are only open to businesses that were opened in 2019, much of the new businesses opened during the pandemic are lacking assistance. While they are still able to access services from local service providers, much of the gap lies in financial services. As we begin to move out of the pandemic timeframe, all levels of government should look into opening their eligibility for new businesses to access the available supports.



## SERVICE PROVIDERS

**As many new programs are created to serve female entrepreneurs, there is an increasing gap in programming for those looking to grow and expand their business.**

Many entrepreneurs are finding that the limited programming for **later stage businesses** is halting their momentum and can deter their business growth. It is important that all entrepreneurs have supports for any stage of their business if we want to ensure a pipeline of supports. Additionally, there needs to be an increase in funding sources for growing businesses that want to stay in the region.

A challenge facing many entrepreneurs, especially those new to the community, is the lack of connection with other entrepreneurs. There is a growing need for more opportunities to bring entrepreneurs together, to not only share their experiences, but their successes as well. Sharing successes can act a motivation to others, showing the opportunity for success available in the community. Community events can also provide opportunities for entrepreneurs to **collaborate with each other**, sharing their strengths and how they can support one another. Some collaborations may include marketing collaborations and retail collaborations, or it can exist as a trade of services between an entrepreneur that is strong in finance supporting another business owner that can share advice on marketing, for example. Networking opportunities, while limited by COVID-19 public health restrictions, need to become more valuable to participants to ensure continued participation and connection with others. Events should be promoted through their networks to attract new and diverse participants.

## BEST PRACTICES

**There are many best practices that can be seen in other regions with strong entrepreneurial ecosystems. From organized community initiatives to organizational practices, there are many ways to improve our local ecosystem and ensure that diversity is at the forefront of decision-making.**



## COMMUNITY EFFORTS

As we have seen tremendous change across the river, there are many strategies that we can adopt from Detroit, Michigan. Their strong efforts to bring home those that were raised in the city and succeeded in business elsewhere is something that Windsor-Essex can also look at with many Windsorites that have chosen to expand their successful startups in more business-friendly cities. Hosting a **homecoming event** of sorts to attract entrepreneurs back to the region will both increase awareness of successful businesses that were created in Windsor-Essex and showcase to returning founders the changes that have been made to improve the region's ecosystem. Hosting an event showcasing the successes that can come from starting a business in our community will act as a catalyst for others to either follow through on their startup idea, or keep pushing forward through their business struggles. Having role models from the region, that still play an active role in promoting the region, is very important to ensure Windsor-Essex improves our reputation as a business-supportive community and to sustain business activity in the region. Bringing successful business owners back to the region, even for a temporary event, can have additional benefits to local entrepreneurs. Those returning may be open to taking on mentorship and advisory roles for local entrepreneurs and potentially look at investing in new initiatives and companies.

To further encourage entrepreneurship and to best support those who are self-employed and/or working from home, there is a continued need for a **community meeting space** where entrepreneurs can work outside the home, organically network with other business owners, and access services and supports from in-house advisors. Having a hub space that offers in-house support services can greatly benefit entrepreneurs looking for both early- and late-stage business advisement. Having office supports as well, including printing services, hot desk options, meeting and conference rooms, and photography and maker spaces, will support those with no or limited office space. A facility that can also support workshops, information sessions, consultation meetings, and networking events will support



the community’s need for more integrated services and ecosystem cohesiveness. The opportunities for both organic and non-organic networking will be the largest benefit to entrepreneurs, with or without employees, as well as for founder teams. This community meeting space needs to be open to the public and a permanent fixture in the region, championed by community leaders and decision-makers. It is also important to note that a meeting space is needed in both the city and the county. With limited support offerings currently in the rural regions of Essex County, establishing new services in a collaborative and communal approach is very important to support rural-based entrepreneurs.

When establishing community-coordinated and community-led initiatives, there need to be **community champions** in decision-making roles to advocate for the work. Municipalities, governments, service providers, and entrepreneurs need to make an active and coordinated effort to ensure that permanent services are in place in the community long-term and are fully funded long-term, with city and county support. Creative and financial capital needs to be allocated to develop long-lasting initiatives in order to promote a legitimate and fully supported effort to those in the community. Temporary initiatives and pilot programs, while supportive in time, cannot properly sustain a growing ecosystem and does not promote regional support for the work, and, in turn, the entrepreneurship community.

In order to ensure a pipeline of entrepreneurs in our community is established, entrepreneurship and business practices need to be incorporated into all post-secondary education programs, not just to those specifically in Business programs. Incorporating **entrepreneurship curriculum** into all subject areas will provide awareness for those in STEM, automobility, arts, and other faculties that rarely have business topics worked into their courses. It is also important to have continuing education courses that teach entrepreneurship and business-relevant topics, such as marketing, finance, product development, and other topics that are typically requested by those that seek advisory services. Continuing education courses can support those outside of traditional education programs with formal short-term training and learning support.



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.

**DIVERSITY OPPORTUNITIES**

To ensure that gender inclusivity is incorporated as a long-term strategy within all entrepreneur-serving programs, gender inclusion needs to be improved in **co-ed programs** in the short-term. While running women-only cohorts in programming, it is important that systematic changes are taking place in co-ed programs as well.

To best serve and attract diverse entrepreneurs, it is important to have **diverse experts and advisors** available to serve clients. Having diverse advisors will support clients in getting a variety of perspectives for their business needs, and hear from a variety of people in different sectors as well. Diverse advisors will also support attraction efforts for more diverse clientele. In order to serve those in underserved populations, such as Black, Indigenous, immigrant, or disabled women, service providers need to show the community that entrepreneurs and experts like them exist in the region already.

To actively increase efforts to improve diversity within service provisions, it can be useful to audit **marketing materials**. Assessing how materials, both print and online, are viewed by the public and the entrepreneurship community is important to see the clientele demographics that are being promoted to potential clients. If people don’t see themselves in the marketing, they are not likely to reach out for support. Additionally, potential entrepreneurs that don’t see themselves in marketing may be deterred from even starting a business.

It is also important to make an active effort to require diversity in how financial resources are being spent, specifically **sponsorship funds**. If service providers are considering sponsoring a speaking panel for entrepreneurs and there are no diverse

speakers participating, use your power to decline the sponsor request and share the lack of diversity as the reason. This action will in turn promote diversity amongst other organizations’ work as well to align with customer values.

An additional action that can be taken to encourage gender diversity amongst speaking events is to have the event led by **female speakers** but promoted to everyone in the entrepreneurship ecosystem. Attending an entrepreneurship event that is led by female entrepreneurs and showcases them as experts in their field highlights to all attendees. This can also support and create more allyship as well amongst male speakers participating and attending as well.



65. Workforce WindsorEssex, RISE Survey, 2020.



SERVICE PROVIDER INITATIVES

To improve client networks and increase their exposure, hosting a **pitch competition** can allow entrepreneurs to practice their business pitch and meet seasoned business owners. Event pitch competitions that don't have financial prizes can have great benefits to entrepreneurs, especially female entrepreneurs that have more limited opportunities to pitch their businesses. Receiving feedback on a business pitch can be helpful in seeing how to better communicate your business and its impact, how to best share with a professional audience, and how to sell yourself as an entrepreneur. While the competitions may not always have a financial prize tied to them, there may be opportunities for audience members (whether judges or others in viewership) to learn about a new business and contribute investment through their own means or refer to other potential investors off of the pitch. Finding opportunities for entrepreneur clients to get exposure and improve their network, not always with a tangible goal attached, will still be highly beneficial to their business.

In this age where communication is constant and schedules are more flexible than ever, it is important to have **structure and accountability** worked into programming and entrepreneurship initiatives. When meeting with advisors, clients should have consistent meeting schedules to ensure accountability in their efforts and continue momentum in developing and improving their business. Flexibility, while useful for some, can wreak havoc on momentum in creating a business. In order to keep clients on track with their progress, consistent check-ins are very important. These check-ins, whether with advisors or program staff, can provide opportunities for clients to share their needs as they arise. In order to continuously support clients, they need to feel supported throughout their full journey. Their needs are going to change over time and programming and service plans should reflect that.



RECOMMENDATIONS

SHORT TERM

SERVICE PROVIDERS INDIVIDUALLY

When supporting clients, more follow-up supports are needed. As more clients are facing momentum struggles, accountability supports are needed from service providers to keep business owners on pace and motivated. Service providers need to provide accountability through follow-up meetings and emails. To support this work, one-on-one sessions need to be increased to best serve clients at different stages in their business. While cohorts are still beneficial for peer-to-peer networking, one-on-one opportunities are helpful to provide a customized consultation opportunity.

In addition to one-on-one supports, more programming is needed for scaling and large-scale businesses. Most programming that currently exists is for startups and early stage ventures, with scaling services available to mainly tech businesses. With the diversity of entrepreneurs that exist locally, we need to have the support systems and pipeline of services in place so that everyone can participate consistently through programming.

As many entrepreneurs seek to grow their businesses, they need to expand their staff. However, there are few service providers that support hiring for small businesses beyond financial supports. Business owners need resources on training new hires, as many do not have human resource staff. Learning sessions and online resources will support entrepreneurs as they grow their business.

While more service providers are offering targeted support to women, there is still a gap in targeted supports for Indigenous and immigrant entrepreneurs. With logistical differences in how business supports are offered to these entrepreneurs when developing and growing their businesses, they need specific supports to address their questions and needs. As there is no current service provider that focuses on immigrant or Indigenous entrepreneurs, existing service providers need to ensure that they are serving all local populations. Advisors that can best support diverse entrepreneurs, specifically immigrants or Indigenous entrepreneurs, need to be on staff or contracted to serve clients as needed.

With new programs being created more often, there are still entrepreneurs that are not eligible for certain programs or supports. However, there is little being done to serve those that are declined for programs, loans, or grants being offered locally. While local service providers may offer links to resources or other service providers in a rejection email, more needs to be done to provide warm hand-offs and effective referrals, including contact information to other service providers or programs, based on the applicant's business demographics. Providing an effective hand-off will ensure that those initially rejected are able to find alternatives or a program more suited to their business' needs, making sure that no entrepreneurs are left behind.

As is needed across the country, we require local data that provides demographic information on those looking to start a business; are currently operating a business; and those that have been rejected services, financial support, and investment. Data that needs to be captured includes demographic identifiers (gender, age, race, and languages spoken) and business-related questions (employee size, industry, revenue level, and age of the business). Without data on who we are serving, or not serving due to gaps, is necessary to ensure that those we are targeting for services are eligible and able to access them. We also need to capture program and event data, including the rate of unique attendees to identify whether new participants are being reached in the community and that diverse attendees are being served.

**SERVICE PROVIDERS TOGETHER**

To improve the entrepreneurial ecosystem, service providers need to make coordinated changes and efforts to work together to create unique supports that serve a larger population.

As Windsor-Essex’s population continues to increase, we have many new people that lack knowledge of the local business environment and the supporting organizations that are available to them. Resources need to be created, and available online, to those that are looking to create or move their business here. Resources should provide information on the local markets and suppliers in various industries. Additional information should be provided on local industry events, including business communities, networking events, and conferences in various industries. Providing connections to industry and business peers will support those new to the region to get an even playing field with long-term resident entrepreneurs.

To promote mentorship in the community, training needs to be available to those interested in becoming a mentor. While some mentorship relationships are developed organically, others need support in how to find a mentee and develop a relationship that can serve both participants in their professional lives. Service providers should access the services of organizations that specialize in mentorship and relationship building.

Additionally, more social networking opportunities are needed for female entrepreneurs. While many networking events can have a focus on teaching participants, or showcasing a speaker, there are many entrepreneurs seeking a more social approach to an event. This could include an event that promotes peer-to-peer bonding, with promotion of more organic conversation and less focus on business first.

To use available financial and capital resources in the most effective and productive manner for the community, local service providers need to create unique collaborations amongst each other. These collaborations need to go beyond sponsorship of others’ events, but rather partnerships in offering programming that serves a diverse group of female entrepreneurs. Partnerships also ensure that combined resources are used to serve a larger group of clients without redundancies. It creates opportunities for service providers with various expertise or specialties to work together, rather than parallel to each other in the ecosystem, creating a stronger pathway for clients. Programming with many partnered providers will allow one program to serve various entrepreneurs in different industries and at different stages in their business. More collaborative partnerships create opportunities to bring larger networks together at events. Bringing together different client groups allows for more opportunities for unique conversations and organic networking to take place amongst those with different experiences within the local entrepreneurship ecosystem. This will also

promote other service providers and programs to potential clients. We’ve recognized the successful initiatives of our local service providers; however, we need to work better to intertwine some of the services and make the starting point for accessing services easier. More partnerships and collaborations will support the service pipeline for those seeking support.

To increase interest and confidence in entrepreneurship for women, there needs to be more incorporation of entrepreneurship and business courses within post-secondary programs. This will expose students, especially those in STEM programs, to entrepreneurship and they will learn about the connection with business to their fields of study. Entrepreneurship courses should also be offered through Continuing Education programs to support those not currently in post-secondary education. Offerings through Continuing Education will serve those that have more time to learn business practices in a formal, yet flexible, education setting. It can also support those looking to partner with an existing business or founder in a business role.

There is a need for more learning opportunities within small businesses, offering internships and work placements to students. These students should also be from BIPOC populations to increase their exposure to careers in entrepreneurship. As these populations are often underrepresented as business owners, early intervention and exposure to the career pathway is important to increase their representation.

With the success of the Downtown Windsor Farmers Market, it is clear there is a need for more opportunities for consistent vendor opportunities. The benefits that vendors see from participating in the farmers market, including developing consistent customer base and conducting market research, are invaluable and have contributed to many entrepreneurs being able to grow their business into e-commerce and brick and mortar opportunities. While trade shows and small business events can be beneficial, having a more consistent opportunity, like a weekly event that is long-term, is more supportive of those looking to build their business with momentum and consistent sales opportunities. With the goal for many participating businesses to have a permanent location for their business, more support needs to be provided to businesses looking to go from vendor to storefront.





## LONG TERM

Long-term strategies and efforts are needed if we are going to create long-lasting change in our entrepreneurial ecosystem.

### LOCAL

A directory of available business experts and consultants is needed in order to more effectively serve clients. This will give entrepreneurs some autonomy in accessing support from advisors themselves as well, lessening reliance on organizational staff. The directory should include advisors that have actively chosen to be included as a support and have provided information on how they can support, including their areas of expertise, target sectors, and/or other resources they can offer. This directory will highlight the support system that is available, while removing the burden off of the few advisors that are repeatedly sought out by current clients. The directory can outline advisors that are available outside of business hours, which is a need among early stage entrepreneurs trying to get their business off the ground.

In addition to the directory of advisors is the need for a directory of service providers that outlines who and how they can help. Understanding who the players are within our local pipeline is the first step in assessing our current pipeline challenges. As not all service providers are familiar with other organizations and their mandates, we cannot successfully refer clients to others in the pipeline for more targeted support. Identifying those that support the pipeline will allow us to identify where there are gaps, and make efforts to fill those gaps with the current service providers that exist or by creating a new provider that can best fill the opportunity. It will be important that the directory of services is shared publicly and is easily accessible by all current and aspiring entrepreneurs. If the targeted users cannot find the resources they need, then the resources are not serving their purpose.

An assessment of our current pipeline of services will show that we have identified gaps when it comes to serving our local Indigenous entrepreneurs. While service providers, in the short-term, can offer programming, sessions, and learning opportunities for Indigenous entrepreneurs, there needs to be more advocacy and specialized advisors that can best support Indigenous business owners.

Windsor-Essex is still facing a lack of entrepreneurship and business owner services in the county. To best reach clients in the county, service providers should jointly operate a hub facility, with capital investments from the community and municipalities. A permanent facility with many service options will best support those that are seeking support but don't have the capacity to travel to Windsor for the only current service options. A permanent facility, which would be beneficial in Windsor as well, would show the business community that municipalities and the community will consistently provide supports and services, with a community that is championing entrepreneurs. Within the facility should be hot desk and networking spaces for those that work on their own and are looking to further develop a connection with peers in the business community.

## NATIONAL/PROVINCIAL

One of the main challenges that face female entrepreneurs is a lack of time. While this may be a direct result of other barriers, including caregiving responsibilities or full-time employment, the result is a lack of time to focus on their businesses. Strategies to support more effective use of time are needed, including from a policy perspective as well. Some have suggested less tedious grant application processes, more productive use of time during cohort programming, or flexible programming schedules. An additional opportunity, specifically to support those that are developing a business while working full-time, is for the creation of wage subsidies or employer financial incentives to allow for entrepreneurs to take paid time off while remaining employed. If wage subsidies or other financial incentives are provided to the employer, they may be more likely to provide the temporary leaves of absence, whether scheduled consecutively (a few weeks off), or offered over time (one day a week off). Employers should also become aware of the benefits that having business owners on staff can provide, including the transferable skills of customer service, finance, project management, marketing, and/or product development.

Funding opportunities offered to entrepreneurs have been limited in their capacity to serve business owners because of the eligibility requirements. Throughout the ongoing pandemic, many financial incentives were offered to those that were developed and earning revenue prior to the pandemic and those that operate a storefront business. This greatly limited the reach of these opportunities. Additionally, many funding opportunities were offered through tax credits, however, this can limit the benefit that the opportunity has. Entrepreneurs need cash flow to keep their business growth continuing, and if funding opportunities limit what the money can be spent on, it can be a deterrent to the opportunity. Financial supports are also needed to connect business owners with experts or advisors that can be contracted to support their business needs, including support with funding applications.

The variety of grants, funding incentives, and other opportunities can often create confusion and make owners overwhelmed. Applying for grants was often described by many entrepreneurs as a full-time job, limiting the time to focus on business development. Effective and up-to-date path-finding services need to be created to support entrepreneurs that may be unaware of what is available to them, or to save them time when applying for grants they are not eligible for.

One of the strongest needs to improve our local entrepreneurial ecosystem is the need for permanent staff, employed through the city and/or county, that are focused on the improvement and growth of Windsor-Essex as a business community. Having permanent staff, whose employment is not tied to a short-term project's funding, will show entrepreneurs that their community supports them and is looking to offer sustainable efforts. Our whole community needs to be focused on making improvements to available services, moving away from redundancies in program creation tied to short-term funding.



# CONCLUSION

While many of our successes are related to the increase in coordination and collaboration amongst service providers, there is still the present challenge of ensuring that female founders are eligible for programming and are supported in finding the supports that best fit their needs. More efforts are needed around diversity and systemic changes within programming as well to best serve, and increase the number of, diverse female entrepreneurs locally.

Continued efforts to grow the local entrepreneurial ecosystem as a whole, coordinated and permanent initiatives need to be developed if we are going to ensure long-term success for female entrepreneurs in Windsor-Essex.

# GET INVOLVED

For more information on how to get involved visit:  
**WWW.RISEWINDSOR-ESSEX.COM**



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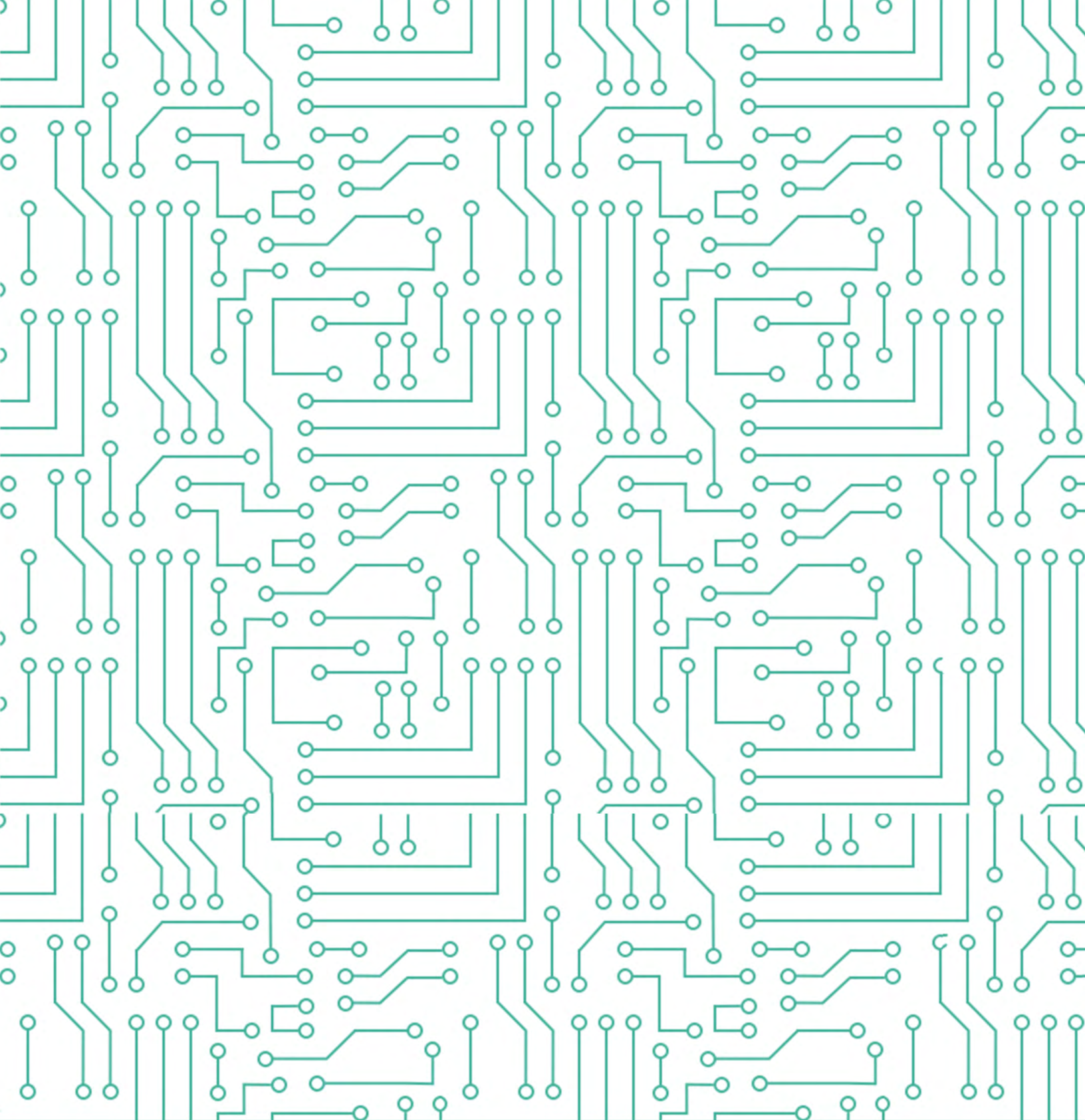
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