



SHE-COVERY

FOR WOMEN'S ENTERPRISE:

PARO'S BUSINESS TRANSITION
RECOVERY SURVEY 2023



OVERVIEW

Since the onset of the COVID-19 Global Pandemic in 2020, PARO Centre for Women's Enterprise (PARO) has closely monitored the challenges and triumphs of women in business across Ontario. During the worst phase of the pandemic, when the world shut down, **PARO was able to give out over \$500,000¹ in the form of non-repayable growth contributions helping 86 women entrepreneurs across Ontario.**

Founded in 1995, PARO Centre for Women's Enterprise offers a wide range of business services, including access to funding for women entrepreneurs across Ontario. PARO is best known for its renowned Peer Lending Network for Women,² which is recognized as the largest in North America, with over 200+ Lending Circles across Ontario.

PARO is also the official **Loan Fund Partner for Ontario for the WEOC Women Entrepreneur Loan Fund**, which supports women and non-binary entrepreneurs from launch to scaling their businesses. **The maximum amount per loan is up to \$50,000.³**



¹ See: <https://www.tbnewswatch.com/local-news/paro-centre-for-womens-enterprise-gets-fednor-funding-6276463>

² See: <https://paro.ca/paro-circles/>

³ See: <https://adrian500.preview.softr.app/bizcamp-paroprosper-eligibility-criteria?t=1666804032216>

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INTRODUCTION

PARO's Business Recovery Transition Survey is the third of a three-part series designed to assess the impact of the pandemic on women-owned businesses. This survey will support a feminist response and recovery from the effects of COVID-19, as well as a transformation of policies and practices toward the promotion of inclusion and diversity, particularly for marginalized women in rural areas. The purpose of this survey is to engage women with lived experiences in order to influence pandemic responses, as well as to address discriminatory legislation, policies and practices that prevent women from fully participating in the social, political and economic spheres, particularly in rural areas.

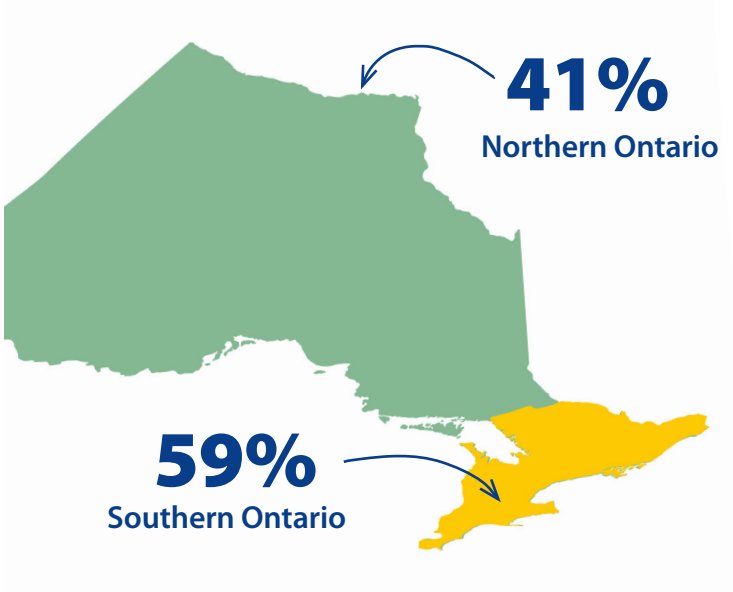
Even though women account for nearly half of the workforce, according to the findings of our survey, the pandemic has taken a heavy toll on female entrepreneurs and their mental health, slowing their business growth. Women entrepreneurs living and owning a business in rural and remote areas already face unique challenges to keep their businesses running, such as isolation, lack of proper infrastructural facilities like proper transportation, unreliable internet, lack of access to health care and mental health services, labor shortages, among many others.

Overall, the Canadian economy has been significantly impacted by COVID-19, particularly sole proprietorships, and small and medium-sized businesses (SMEs). This report, published in both English and French, summarizes the survey responses of **147 women entrepreneurs from across Ontario**. Forty-one per cent of those surveyed lived in Northern Ontario (Northwest Ontario and Northeast Ontario) and 59% lived in Southern Ontario (Eastern Corridor, Western Ontario, Central Ontario and the greater Toronto area (GTA)).



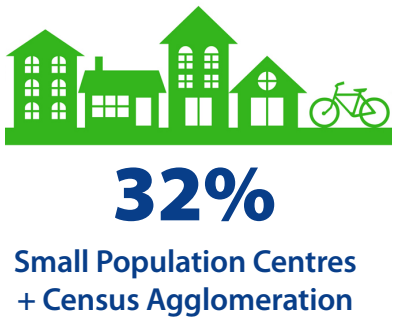
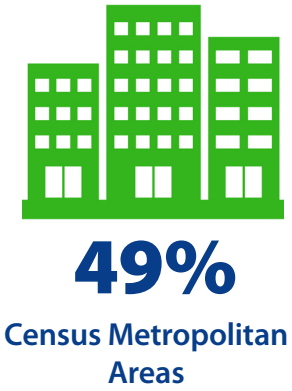


RESPONDENTS FROM ONTARIO

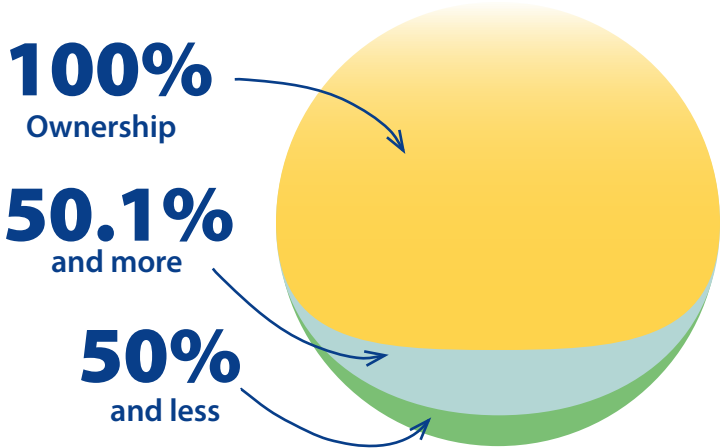


Thirty-two per cent of the women responded from a Small Population Centre (population between 1,000 and 30,000) and a Census Agglomeration (core population of at least 10,000 and within commuting distance of a metropolitan area). Nineteen per cent of the women responded from Rural, Remote and Northern communities (population of less than 1,000), including Indigenous communities. The remaining 49% responded from Census Metropolitan Areas (population of at least 100,000 with a downtown core of at least 50,000).

POPULATION PROPORTION



OWNERSHIP OF THE BUSINESS



Our survey results also reported that 84% of the respondents have 100% ownership of the business, 11% owned more than 50.1% of the business and 5% owned less than 50% of the business.



BUSINESS RECOVERY TRANSITION **CHECK-IN RESULTS**

In this section, we will look at survey findings that will better our understanding of how women entrepreneurs are coping with the pandemic.

When asked to elaborate on the type of support women entrepreneurs wanted for their businesses from PARO, 48% reported **financial support**; 23% reported **marketing/brand promotion support**; 16% reported **other support**, such as business growth mentorship, opportunities to collaborate and network with individuals and organizations, accessing dedicated and skilled employees, business development ideas, scaling-up strategies for business, assistance and knowledge about loans and grants available, etc; 13% reported **digital learning support**, like a crash course on Skype, Zoom and Google Meets.



NOTABLE COMMENTS FROM SURVEY RESPONDENTS ON SUPPORTS RECEIVED FROM PARO

“ PARO grants and loans are invaluable

“ I am happy to receive financial support, marketing, digital learning support from PARO

“ Mentorship support I received from PARO Business Growth Advisors (BGAs)

“ More programs like PARO GoForth to build business skills

EVALUATING BARRIERS: WHAT ARE THE CHALLENGES IN ACHIEVING ECONOMIC SECURITY?



The survey questions allowed respondents to describe the challenging barriers and pandemic impacts they are still dealing with as normalcy returns. The following is a summary of the most common responses:

1. Labour shortages and the retention of employees⁴ – Due to labour shortages, women business owners are finding it challenging to hire skilled labour or to keep their employees on board due to competitive pay and benefits.

2. Emotional and mental well-being and lack of mental health supports – Sixty-three per cent of respondents said it was tough to survive the pandemic. Many respondents experienced stress, anxiety and depression because of financial hardship; unpaid labour, such as caring for children or the elderly; social isolation; worry from having to return money; overthinking; unreliable income; and other factors.

According to our survey results, 90% of respondents reported social isolation to be very stressful. It was also found that mental health services in rural areas are much more expensive than those in urban areas, have wait lists that can extend over a year, and are less readily available.

3. \$10 a day child care not available in rural settings⁵ – Despite the fact that the federal government announced the creation of 40,000 child care spaces for \$10 a day across provinces and territories, there are often few or no options available in rural areas. One of the survey respondents mentioned paying \$50 per day for child care for her baby. Subsidized daycares have extremely long waitlists and are difficult to get into. Some critics also feel a \$10 a day deal does not provide for adequately qualified staff for daycares. Furthermore, only daycares registered with the Canada-wide Early Learning and Child Care system will be eligible for the \$10 a day deal, so some centres will be unable to receive funding.

In Ontario, as of March 31, 2020, there were 5,565 licensed child care centres. The total number of spaces in licensed centres was 462,802, which included 34,841 spaces in centres that provide services in French.

As of the second quarter of 2022, there were more than a million open positions in Canada, indicating that the effects of COVID-19 on the country's economy are still being felt today.

NOTABLE CHALLENGES FROM SURVEY RESPONDENTS ON FACTORS AFFECTING THEIR MENTAL HEALTH

Lack of opportunity to grow my business

Workload of house chores and child care

Financial pressure (of repaying loans, savings are depleting)

Fear of eventually having to pay back \$40,000 to CEBA

Isolation

Lack of income

Low self-confidence

Being a single parent

⁴ See: <https://www.cbc.ca/news/canada/calgary/alberta-labour-shortage-retirement-wave-1.6682096#:~:text=As%20of%20the%20second%20quarter,contribute%20to%20ongoing%20labour%20shortage>

⁵ See: <https://www.ontario.ca/page/ontarios-early-years-and-child-care-annual-report-2020#:~:text=As%20of%20March%2031%2C%202020%2C%20there%20were%205%2C565%20licensed%20child,that%20provide%20services%20in%20French>

EVALUATING BARRIERS: WHAT ARE THE CHALLENGES IN ACHIEVING ECONOMIC SECURITY?



NOTABLE COMMENTS FROM SURVEY RESPONDENTS ON GENDER DISCRIMINATION & BIASES

“My neighbourhood does not do enough to promote female business owners”

“Lots of mansplaining”

“Women do not have equal representation”

“My bank would not even consider me for the smallest possible overdraft”

“Funders and banks promote that they are serving women, but eligibility criteria are still a major problem”

4. **High internet costs and poor connectivity**⁶ – The pandemic has highlighted Canada’s internet problem. Seventy-five per cent of our survey respondents agreed that they had to pay a high price for high-speed internet, or that they had poor connectivity or inconsistent internet. Historically, rural and isolated towns, which account for 19% of Canada’s population, have lagged behind in terms of high-speed internet access. The digital divide in Canada between urban and rural areas has never been wider than during COVID-19.

In Canada, even though 93.5% of Canadians have access to high-speed internet, the average cost of internet is \$95 a month: “Internet in Canada costs more than anywhere else in the world.” (Toronto Star)

A survey conducted by BMO highlighted that 85.4% of women-owned businesses had fewer than 20 employees. Canadian media and data have confirmed that businesses with fewer than 20 employees seemed to have suffered the most during the pandemic, particularly women-owned businesses.

5. **Ineligible to access government grants**⁷ – Because of the eligibility criteria, 42% of our survey respondents were unable to get government grants during COVID-19. Even though the government has created a variety of programs to assist SMEs, most of the programs are designed for SMEs which have staff on payroll (in order to support both the employer and the employee). These programs do not address the many self-employed Canadians who depend on contractors.

6. **Women-owned businesses are not taken seriously** – Women-owned businesses are often still not taken seriously and are rarely recognized for their value and worth in the economy. There are also many biases against women entrepreneurs, especially Indigenous women entrepreneurs. Too many people in positions of power still view women-owned businesses as a ‘hobby’ or something done for ‘side money.’ And policies too often uncritically reflect that viewpoint. The reality paints a different picture. Studies have shown that women-owned businesses contribute \$150 billion to our economy and employ over 1.5 million people; research shows Indigenous women entrepreneurs have the potential to contribute \$7 billion to the Canadian economy.

⁶ See: <https://ised-isde.canada.ca/site/high-speed-internet-canada/en>

See: https://www.thestar.com/sponsored_sections/2022/10/29/internet-in-canada-costs-more-than-anywhere-else-in-the-world-b.html

⁷ See: https://wekh.ca/wp-content/uploads/2021/01/Women_Business_Owners_and_the_Impact_of_COVID-19.pdf

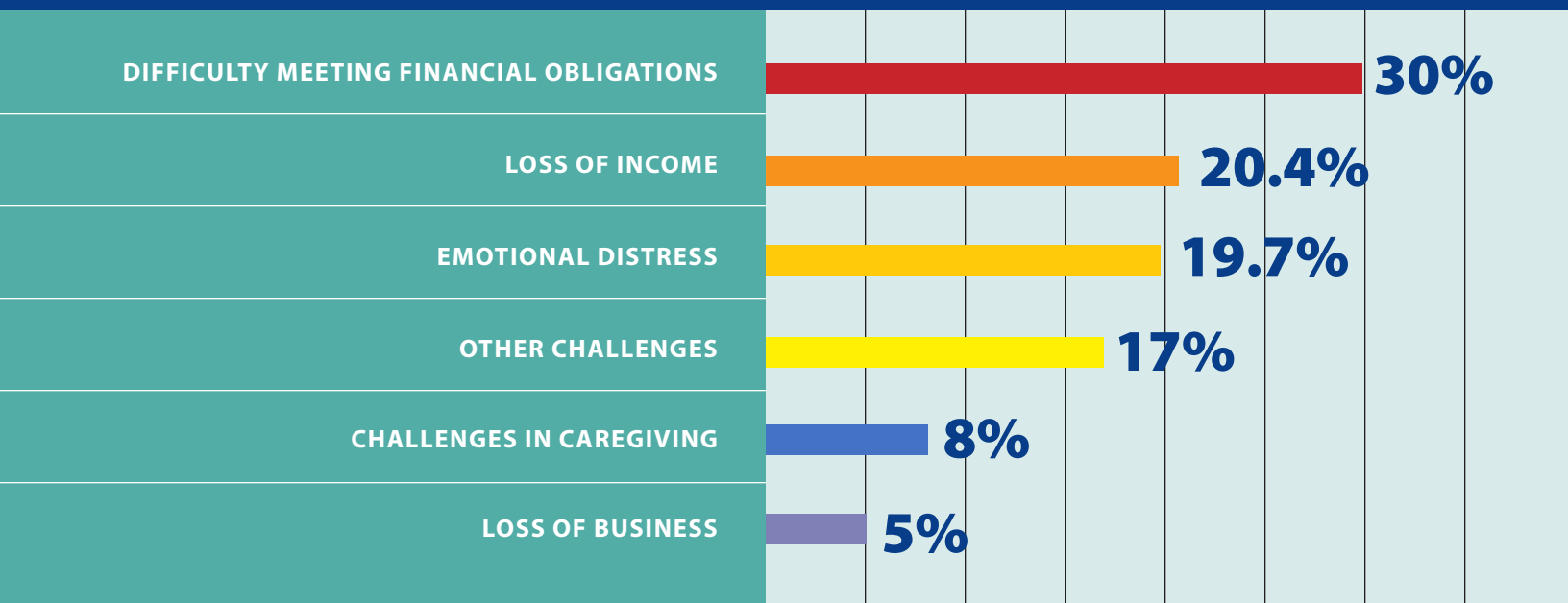
IMPACTS OF THE PANDEMIC STILL BEING EXPERIENCED BY WOMEN ENTREPRENEURS



Respondents of the survey also identified several impacts from the pandemic they were still experiencing, even as some normalcy returns.

- Around 30% of the respondents still have **financial obligations**, such as making rent or mortgage payments, rising living expenses, loan repayments, paying salaries and other bills.
- More than 20% of respondents reported **loss of money** because of delays, loss of business, inability to locate customers, needing to redirect business activity, people being ill and unable to attend lessons in person, or things not selling.
- Due to the emotions of loneliness, isolation, financial stress, sadness and concern over maintaining the business, nearly 20% of respondents reported **experiencing emotional distress**.
- 17% of respondents reported that they were facing **additional difficulties**, such as difficulty hiring or keeping employees, high processing expenses, or difficulty expanding their organization.
- 8% of respondents reported that they were still having **difficulties providing care** for their children or elderly parents (unpaid labour) while running their businesses.
- About 5% of the respondents **lost their business**.

IMPACTS OF THE PANDEMIC STILL BEING EXPERIENCED BY WOMEN ENTREPRENEURS



CHALLENGES WITH SYSTEMIC GENDER STEREOTYPES AFFECTING THE CONFIDENCE OF WOMEN ENTREPRENEURS



Systemic gender stereotypes can have a significant impact on the confidence and success of women entrepreneurs. Thirty-five per cent of the respondents agreed that gender stereotypes negatively impact their business. Some of challenges include:

- Lack of female role models** – The absence of female entrepreneurs in leadership positions and the media can lead to a lack of motivation, inspiration and confidence for women entering the entrepreneurial field.
- Stereotyping women in business** – Women may face stereotypes and biases regarding their style of running their organization, decision-making abilities and leadership style, leading to a lack of confidence in their own abilities as business leaders.
- Unequal access to funding** – Women entrepreneurs face challenges in accessing funding and resources due to gender bias and stereotypes in the financial and investment industries.
- Gendered division of labour** – Women may face additional challenges in entrepreneurship due to traditional gender roles that view women as responsible for caregiving and household responsibilities.
- Internalized gender bias** – Women may internalize gender stereotypes and beliefs about their abilities and capabilities, leading to a lack of confidence in their own capabilities as entrepreneurs.

Addressing these systemic stereotypes requires a concerted effort from governments, businesses and individuals working together to challenge and dismantle biases, and to create an inclusive and supportive environment for women entrepreneurs.



CHALLENGES FROM DISCRIMINATORY LEGISLATION, POLICIES AND PRACTICES PREVENT WOMEN FROM ACCESSING ECONOMIC OPPORTUNITIES



The challenges from discriminatory legislation, policies and practices are diverse and complex and often prevent women from accessing economic opportunities. Forty-three per cent of our survey respondents agreed they face such challenges. Some of these challenges include:

- Gender pay gap** – Women in Ontario still face unequal pay for work of equal value.
- Lack of affordable child care** – This can make it difficult for women to balance work and family responsibilities.
- Unequal access to education and training, especially in rural communities** – Women living in rural communities may face barriers in accessing education and training opportunities, which can impact their ability to secure better paying jobs.
- Gender division of labor** – Women entrepreneurs are often underrepresented when it comes to high-paying jobs, like leadership roles, or from achieving significant success in their businesses. Businesses owned by 2SLGBTQ+ communities are also overlooked.
- Stereotyping and gender bias** – Women may face gender biases and stereotypes that impact their opportunities for success in male-dominated industries.

Addressing these challenges requires a comprehensive and sustained effort from governments, businesses and individuals to create an inclusive and equitable work environment for all women in Ontario.



POLICY RECOMMENDATIONS

This section will provide an analysis of the challenges faced by women entrepreneurs in Ontario and present policy recommendations for addressing these challenges. The recommendations are based on the results of the survey and aim at providing actionable solutions that can support the growth and success of women entrepreneurs in Ontario.

1. Access to timely and quality mental health services is a significant challenge for women entrepreneurs.

The Government of Canada must collaborate with municipal and provincial governments to ensure that organizations provide timely and accessible mental health services to all Canadians, but specifically to Canadians in rural, remote and Northern communities who often lack these services entirely or have significant wait times.

Some of the key factors affecting the mental health of women entrepreneurs include: unpaid labour, such as child care and eldercare; financial stresses, such as loan repayments or savings depletion; attempting to create a balance between family life and work life; isolation; and government regulations. Waitlists to receive mental health treatments in Ontario are at an “all-time high.” A growing number of women entrepreneurs, as well as Canadians in general, are looking for mental health services but are unable to access them in a timely way – or at all, depending on where they live.

As of January 2020, the waitlists for mental health services remain prohibitively long, often more than a two-and-a-half year wait. The average waitlist for counselling services and therapy is 67 days, and 92 days for intensive treatment.⁸ The waits are even longer in rural, remote and Northern communities, where services may not exist at all.



2. Women entrepreneurs often don't fit the classic definitions of entrepreneurship to be eligible for government business grants, loans and policies.

The government and decision makers must value micro-based businesses and sole proprietors – common forms of women entrepreneurship – as an important sector in the Canadian economy. The government should create a new category called “micro-business” for women-owned or women-led businesses (with fewer than 20 employees) and design support programs accordingly.

Research has shown that 85.4% of women-owned businesses are usually SMEs that have fewer than 20 employees.⁹ There are also increasing numbers of women entrepreneurs who run their business on their own as sole proprietors (solo-preneurs). Although the government has developed support programs specifically for women entrepreneurs, many of these programs exclude solo-preneurs and micro-businesses, even though these are the majority model of women-owned businesses.

⁸ Canadian Mental Health Association, “Wait times for youth mental health services in Ontario at all-time high.” <https://ontario.cmha.ca/news/wait-times-for-youth-mental-health-services-in-ontario-at-all-time-high/#:~:text=Average%20wait%20time%20is%2067,92%20days%20for%20intensive%20treatment>

See: <https://www.cbc.ca/news/health/canada-mental-health-crisis-covid-19-pandemic-1.6382378>

⁹ WEKH “Women Business Owners and the Impact of COVID-19” (Elmi et al., Women Business Owners and the Impact of COVID-19): <https://wekh.ca/research/women-business-owners-and-the-impact-of-covid-19/>



EXISTING
CATEGORY

WOMEN-OWNED

An enterprise where a woman owns the majority of the business and has more than 20 employees (50.1% or more)

EXISTING
CATEGORY

WOMEN-LED

An enterprise where a woman has long-term control and management of the business, is a stakeholder and plays an active role in day-to-day decision making

PROPOSED
CATEGORY

MICRO-BUSINESS
(WOMEN-OWNED/
WOMEN-LED)

An enterprise where a woman is the sole owner of the business but has fewer than 20 employees

This means most women-owned businesses do not meet government eligibility criteria. For example, wage subsidies are not helpful for the majority of women-owned businesses that are less likely to hire large staff. Women entrepreneurs are also less likely to apply for Canadian Business Emergency loans because they are more reluctant to take on debt or hire.

Given the present nature of the majority of women-owned businesses, many government COVID-19 support programs were inaccessible because they did not have staff on payroll and did not have enough funds to hire staff. Other programs introduced by governments were unattractive to women because they were even more reluctant than usual to take on more debt.¹⁰

3. The economic needs of women entrepreneurs continue to go unmet due to systemic bias embedded in government policies and programs, in partnership with financial institutions.

The Government of Canada must apply a Gender-based Analysis plus (GBA+) lens during all levels of program and service development, implementation and evaluation with the goal of meeting specific needs for women and diverse individuals.

There must also be continued Gender Equality training provided at all levels of administration management to address inequality gaps and ensure that women are not harassed when applying for government-funded programs in partnership with major financial institutions and organizations.

Women entrepreneurs still face systemic rejection when applying for loans and grants through traditional lending institutions, such as banks and credit unions, which have strict criteria around credit rates, incomes and business revenues. The attitudes of many venture capitalists towards women entrepreneurs are often influenced by long-imposed gender stereotypes, including viewing women entrepreneurs as “less ideal” investments than their male counterparts.

For traditional lending institutions, research has shown that women’s applications are more likely to be rejected or have stricter terms than men. Women also face systemic harassment when it comes to providing documentation and paperwork.¹¹ The pandemic highlighted the fact that women continue to need support to increase financial acumen and to combat bias within systems.

¹⁰ TD Economics, *Pandemic stalls women’s progress in entrepreneurship*: <https://economics.td.com/women-in-business>

¹¹ Heidrick, Ted, *Financing SMEs in Canada: Barriers Faced by Women, Youth, Aboriginal and Minority Entrepreneurs in Accessing Capital*: [https://www.ic.gc.ca/eic/site/061.nsf/vwapj/FinancingSMEsinCanadaPhase2_e.pdf/\\$FILE/FinancingSMEsinCanadaPhase2_e.pdf](https://www.ic.gc.ca/eic/site/061.nsf/vwapj/FinancingSMEsinCanadaPhase2_e.pdf/$FILE/FinancingSMEsinCanadaPhase2_e.pdf)



There must be government-backed angel investor initiatives geared towards supporting female entrepreneurs. Additionally, the government must continue to support mentoring programs for women's financial education.

The government must also support programs offering loans and grants to women businesses with few or no employees. Finally, the criteria for programs supported by the government are often complicated, so they need to encourage simpler financial support application procedures.

4. High costs and wait lists for child care continue to be a significant roadblock for women entrepreneurs, despite the introduction of \$10 a day child care policies.

The Government of Canada must help more child care centres to register under the Canada-wide Early Learning and Child Care System so that they are eligible for funding as part of the \$10 a day program and open up more child care capacity across the province.

The number of parents requiring child care centres has returned to pre-pandemic rates.¹² However, according to surveys, the majority of parents (57%) report having difficulty finding child care in their community, and almost half (46%) have difficulty finding affordable care.¹³

Pre-pandemic, a family in Ontario paid on average \$1,600 a month, ranging up to \$70 a day for child care. This is simply an unsustainable figure for most Canadian families. This is why the \$10 a day child care program is so important to Canadians, and to women entrepreneurs in particular.

Unfortunately, to meet the demand for the \$10 a day program, Ontario needs 86,000 licensed daycare centres.¹⁴ StatsCan reported that over half of the 52,794 child care providers in Canada (2021) were unlicensed and home-based, which means they are not part of the subsidized program.

As of March 31, 2020, there were only 5,565 licensed child care centres in Ontario. The total number of child care spaces available in licensed centres was 462,802, which included 34,841 spaces in centres that provide services in French.¹⁵ Child care policy expert and Associate Professor Emeritus at University of Toronto, Gordon Cleveland, flagged the severe shortage of spaces: "To meet the growing needs of parents and to minimize the long waiting lists currently in place, the province needs over 200,000 [more] licensed child care spaces to fulfill the demand."¹⁶

The federal government working with the provincial government must prioritize accessible and affordable child care and make it a reality, not just a policy promise.

¹² Statistics Canada, "Early Learning and Child Care Arrangements": <https://www150.statcan.gc.ca/n1/daily-quotidien/220601/dq220601a-eng.htm>

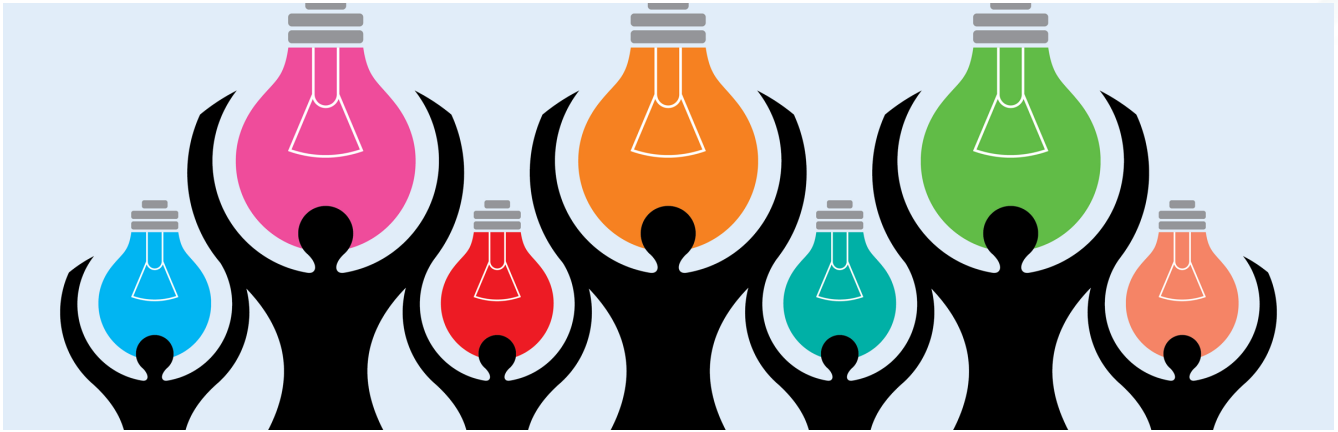
¹³ SimplySmart Child Care Centre, *How much is the cost of daycare in Ontario?* <https://simplysmartchildcare.com/how-much-is-the-cost-of-daycare-in-ontario-simplysmart-2/>

¹⁴ Government of Canada, *Canadian Survey on the Provision of Child Care Services, January 2021*: <https://www150.statcan.gc.ca/n1/daily-quotidien/210615/dq210615c-eng.htm>

¹⁵ Government of Ontario, *Ontario's Early Years and Child Care Annual Report 2020*: <https://www.ontario.ca/page/ontarios-early-years-and-child-care-annual-report-2020>

¹⁶ SimplySmart Child Care Centre, *How much is the cost of daycare in Ontario?* <https://simplysmartchildcare.com/how-much-is-the-cost-of-daycare-in-ontario-simplysmart-2/>

POLICY RECOMMENDATIONS



5. Indigenous women entrepreneurs still face the most hurdles – but offer the most promise.

The Government of Canada must enhance and support the creation of an inclusive ecosystem to support Indigenous women entrepreneurs across all business-oriented policies and programs.

Indigenous people start businesses at a rate that is nine times higher than the average non-Indigenous Canadian. Nearly 60,000 Indigenous businesses operate in Canada, and Indigenous women are driving this expansion, particularly when it comes to introducing new goods and services.¹⁷

Indigenous people are estimated to contribute more than \$32 billion to the Canadian GDP each year, with the private sector economy contributing slightly more than \$12 billion.

However, the Indigenous population faces particularly difficult barriers, including systemic racism, poverty, and a lack of access to healthy money management education, and to finance, among many other challenges.

Indigenous women in particular face significant barriers, including physical and sexual violence,

a lack of infrastructure such as transportation, adequate health care and educational opportunities, and barriers to business financing, among many other challenges.

According to the Women's Entrepreneurship Knowledge Hub (WEKH) report, "Resources for Indigenous Women Entrepreneurs," despite the growing number of supports for Indigenous entrepreneurs, there are significant gaps in Indigenous supports from a gendered perspective, most notably, funding policies and practices. The lack of mentorship and networking opportunities for Indigenous women entrepreneurs is also highlighted in the report.¹⁸

It is vital that non-profit organizations that support women, and in particular, Indigenous women, have robust government supports to provide grants and loans (preferably non-repayable) to these marginalized populations. Such programs must be supported in a way that is mindful of women-centered challenges.

It is also important to create policies and procedures for inclusivity by applying a gender lens to address specific barriers that Indigenous women might face in their entrepreneurship journey.

¹⁷ Tabatha Bull, *When Indigenous people do well economically, so does Canada*: <https://www.corporateknights.com/leadership/when-indigenous-people-do-well-economically-so-does-canada/>

¹⁸ See: https://wekh.ca/wp-content/uploads/2022/01/Resources_for_Indigenous_Women_Entrepreneurs.pdf.pdf



CONCLUSION

While financial resources have been and will remain a vital foundation of creating change, the government must build a sustainable and accessible infrastructure to support women entrepreneurs; project funding does not sufficiently support systemic change. Government and other fund distributors must consider the institutionalized systems and funding strategies that perpetuate access challenges for women entrepreneurs. Building long lasting, sustainable partnerships with expert organizations, amending inaccessible processes to better support the unique needs of women, and considering resource distribution strategies that foster positive change at a foundational level must be considered in revolutionizing government support for Canadian women entrepreneurs.

Among the many challenges that existed prior to challenges related to the COVID-19 pandemic and those that have been compounded by it, access to child care in all areas including rural regions, ongoing access to funding resources, access to affordable and reliable technology, and accessible mental health supports remain peak concerns. Recognition and respect for the strength and reliability of established organizations in the women's sector is key to sustainability and knowledge of how to best support women. Building on and creating sustainable ecosystems of support, backed by government financial and other resources is the key to addressing challenges and to making systemic change.





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OUR CONTRIBUTIONS



PARO WOMEN'S B2B VENDOR DATABASE

Provides access to contact development for women in business to connect with industry, contract potentials and each other.



PEER LENDING CIRCLES

With access to up to \$5000 in funding, Circle members benefit from peer support with like-minded women.



PARO BIZCAMPS

Tailored to meet the needs for women, PARO BIZCamps arm women entrepreneurs with the tools they need to succeed in their businesses with up to \$5,000 in BIZGrowth non-repayable portions/grants/loans.



CLUSTER INNOVATION TABLES (CITs)

CITs are an opportunity for community support partners and entrepreneurs to learn from each other and fill gaps in service support strategies and to recommend policies, programs, and protocols for change.



ONE-ON-ONE BUSINESS COUNSELLING AND SUPPORTS

Women are paired with subject matter experts who meet them where they are on their business journey.



INSPIRATIONAL EVENTS, CONTACT DEVELOPMENT OPPORTUNITIES AND EDUCATIONAL WEBINARS

Women are given access to a wide variety of information through PARO events and support programs such as the PARO-GoForth online training platform.