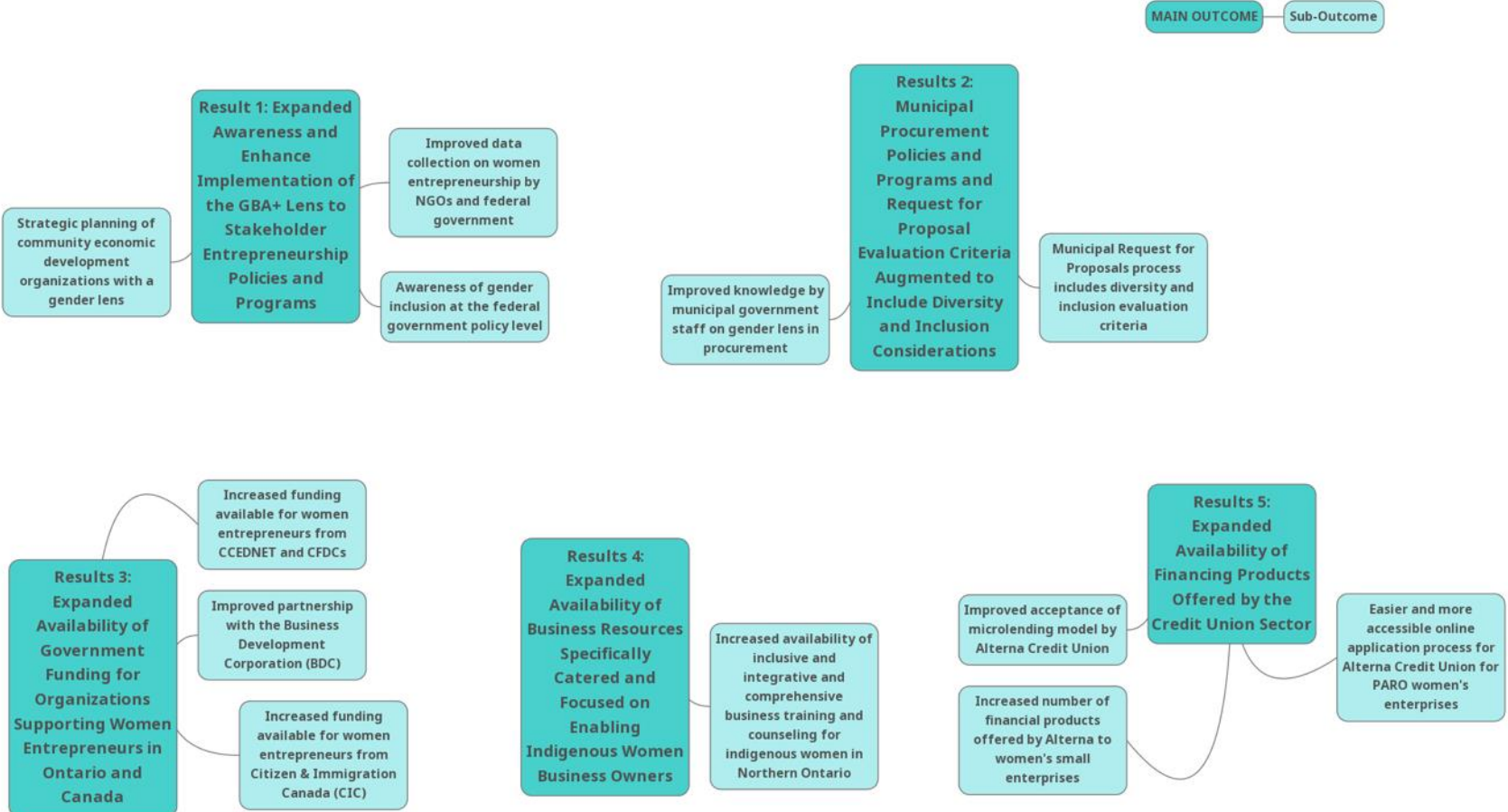




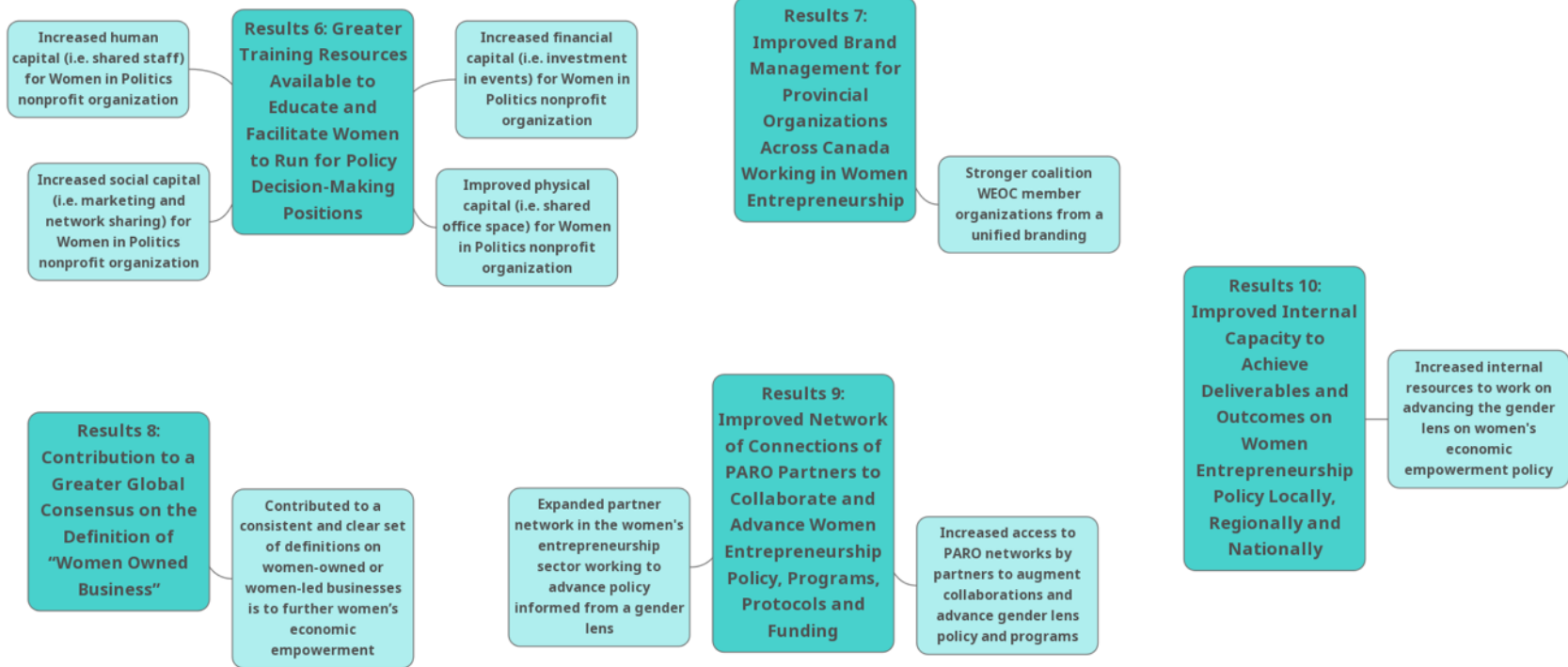
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# Results Summary



MAIN OUTCOME — Sub-Outcome



## 1.0 INTRODUCTION

Entrepreneurship is currently defined by the understanding of individual factors, rather than the social and institutional facets that make up the entrepreneurial environment.<sup>2,3</sup> However, this definition is flawed as it fails to recognize the variety of the multiple actors in the system, whose interaction can create an enabling or disabling environment for the individual. Failing to focus on the environment or system results in many of the contributions of entrepreneurs, as well as organizations serving those individuals, to be undervalued<sup>4</sup> and the barriers created by the system of actors ignored. When an intersectional lens is applied to this narrative, these barriers are further compounded for racialized immigrants, Indigenous peoples, women with accessibility issues, rural women and other underrepresented groups.<sup>5</sup>

Research has found that a limited number of interventions exist globally to support women's enterprise growth. Furthermore, few interventions have been designed and implemented to address the broader structural, institutional and attitudinal impediments within the system that hinder advancement of both women entrepreneurs, and toward a more equitable economic system.<sup>6</sup> Understanding how to best enable women-led businesses by examining the broader system is critical for the success of both the business owners, and for the business resource actors and decision-makers that the system is comprised of (i.e. federal, provincial and local governments, policy makers, program providers, and advocacy groups).<sup>7,8</sup>

### 1.1 Evaluation Focus

The present evaluation highlights the impacts of the Collaboration for Transformation project designed and implemented by PARO Centre for Women's Enterprise. The project was designed with the intent of creating transformative changes which would contribute to closing the systemic structural, institutional and attitudinal challenges women entrepreneurs face in the Canadian economic sector.<sup>9</sup> A variety of narratives and case studies are presented in this report to demonstrate how PARO influenced changes to *existing* policies, programs, protocols and funding sources and shaped the *development* of new policies, programs, protocols and funding

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<sup>2</sup> Cukier, W., & Chavoushi, Z. H. (2019). Facilitating women entrepreneurship in Canada: The case of WEKH. *Gender in Management: An International Journal*, 35(3), 303-318. doi:10.1108/gm-11-2019-0204

<sup>3</sup> Yousafzai, S. Y., Lindgreen, A. Y., Saeed, S. Y., & Henry, C. Y. (2018). *Contextual embeddedness of women's entrepreneurship: Going beyond a gender-neutral approach*.

<sup>4</sup> Yousafzai, S. Y., Lindgreen, A. Y., Saeed, S. Y., & Henry, C. Y. (2018). *Contextual embeddedness of women's entrepreneurship: Going beyond a gender-neutral approach*

<sup>5</sup> Neville, F., Forrester, J.K., O'Toole, J. and Riding, A. (2018), "Why even bother trying?" Examining Discouragement among racial-minority entrepreneurs", *Journal of Management Studies*, Vol. 55No. 3, pp. 424-456.

<sup>6</sup> Henry, C., Orser, B. J., Coleman, S., Foss, L., & Welter, F. (2017). Women's entrepreneurship policy: a 13 nation cross-country comparison. *International Journal of Gender and Entrepreneurship*, 9(3), 206-228.

<sup>7</sup> Hughes, K. D. (2017). GEM Canada 2015/16 Report on Women's Entrepreneurship. Retrieved online at: [www.gemcanada.org](http://www.gemcanada.org)

<sup>8</sup> Cukier, W., & Chavoushi, Z. H. (2019). Facilitating women entrepreneurship in Canada: The case of WEKH. *Gender in Management: An International Journal*, 35(3), 303-318. doi:10.1108/gm-11-2019-0204

<sup>9</sup> PARO Project Summary 2018

sources over the course of the project. This report highlights the results of PARO's project, and the impact the collaborative activities had on multiple actors in the women's entrepreneurial environment, and more broadly, on the decision-makers in the economic system of Ontario and Canada.

## 1.2 Rationale and Objective

PARO designed and implemented Collaboration for Transformation with the following rationale and objective:

- **“Rationale:** This 36-month project will address the barriers and gaps for women entrepreneurs in rural and small urban centres in northern Ontario, thus providing greater economic security.”<sup>10</sup>
- **“Objective:** To identify, analyze and design strategies to break down disincentives and challenges that limit women's businesses when they try to 'scale-up' and to implement activities that will influence change in policies, protocols and programs so women have a fair chance at achieving the economic security they deserve.”<sup>11</sup>

## 1.3 Collaboration for Transformation Project Summary

A description of the activities included in the Collaboration for Transformation Project is provided in Appendix I.

Table 1 outlines the key project documents for project planning and the strategic actions and tools taken to implement the project.

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<sup>10</sup> PARO Project Summary 2018

<sup>11</sup> PARO Project Report 2020



***"The full and equal participation of women in the economy is essential to Canada's future competitiveness and prosperity."***

***- Industry Canada***



**Table 1. Project Outputs and Activities**

PROJECT PLANNING	IMPLEMENTATION	IMPLEMENTATION
<p><b>Documents</b></p> <ul style="list-style-type: none"> <li>● GBA+ Framework and Needs Assessment</li> <li>● Literature Review</li> <li>● Environmental Scan</li> <li>● Scoping reports from one-on-one interviews, focus groups and surveys</li> <li>● Municipal government turnkey policy model methodology</li> <li>● Funding Reports</li> <li>● Strategic Living Communication Plan/Strategy</li> <li>● Indigenous Women in Business (IWIB) Initiative Pilot Project</li> <li>● Funding Reports</li> <li>● Promotional material</li> <li>● Collaborating for Transformation Pilot Report (Thunder Bay, Sault Ste. Marie and Renfrew County)</li> <li>● Comprehensive Business Model</li> <li>● Implementation Strategies Plan</li> <li>● Collaborative Action Plan</li> <li>● National Strategic Plan</li> <li>● Reports on Successes from Scaling Up Pilot</li> <li>● Weekly reports to FedNor</li> <li>● Weekly reports to the Ontario Ministry of Mines and Resources</li> <li>● Inclusion Policies (e.g. City of Thunder Bay)</li> <li>● Scale up procurement-ready "tool-kits" for women's businesses</li> <li>● Final Evaluation Report</li> </ul>	<p><b>Strategic Actions</b></p> <ul style="list-style-type: none"> <li>● Pilot of key models using documents created</li> <li>● Be a member on partner boards, committees and groups and participate in partner meetings</li> <li>● Distribute GBA+ Framework to raise awareness of inclusive practices and policies</li> <li>● Raise awareness and support GBA+ informed policies in traditionally male-dominated sectors</li> <li>● Collaboratively with partners identify key models, strategies, approaches, practices, policies, and/or protocols in order to achieve specific policy and protocol implementation that addresses the identified barriers and gaps</li> <li>● Communicate findings of roundtables, interviews, and focus groups through letters, social media campaigns and reports</li> <li>● Communicate information, policies and learnings via the weconomie.ca portal</li> <li>● Use of Cluster Innovation Tables/ Roundtables to discuss the challenges women face and collaborate to develop solutions</li> <li>● Communicate key messaging throughout the country and the world</li> <li>● Share communications strategy to disseminate results of roundtable (CIT) discussions, surveys, interviews and focus groups and provide recommendations based on key findings</li> <li>● Disseminate Identified Test Strategies Report with recommendations</li> <li>● Regular follow up communication with partners and stakeholders</li> </ul>	<p><b>Tools</b></p> <ul style="list-style-type: none"> <li>● Social media campaigns (Facebook, Instagram and Twitter)</li> <li>● Direct emails</li> <li>● Communications (i.e. letters, meetings, roundtables, town halls) to politicians (e.g. Premier Ford, Minister MacLeod, Minister Jolie, Minister Ng and Minister Smith, Minister Hajdu, etc.)</li> <li>● Special focus events</li> <li>● Paro.ca website</li> <li>● weconomie.ca</li> <li>● Partners support letters and recommendations presented to key policy makers and other bodies of influence</li> <li>● Weekly "Glow and Grow" workshop schedules feature events, special talks and workshops</li> <li>● Contracted connector business development at PDAC</li> <li>● International Women's Day celebrations</li> <li>● Local newspapers</li> <li>● Partner and stakeholder media platforms</li> </ul>



## 1.4 GBA+ Framework Context and Importance

The Gender-Based Analysis Plus (GBA+) tool is an excellent resource document that is used to analyze both entrepreneurship activities as well as policies and operations from the perspective of gender inclusion. Although gender focused, the '+' represents the various intersecting identities that need be considered when examining gender,<sup>12</sup> such as ethnicity, age and mental or physical considerations,<sup>13</sup> among others. By applying a gender lens, organizations can better understand and address the different needs of women entrepreneurs and the broader community as a whole. Applying a gender lens means utilizing data disaggregated by gender or evidence-based documentation that is informed by gender data to create evidence-based approaches to entrepreneurship.<sup>14</sup> Support institutions can then plan, execute and monitor programs in a more targeted and effective manner.<sup>15</sup> It is through a gender lens that equitable development can be achieved.<sup>16,17</sup>

PARO's expertise in the gender lens and in creating the GBA+ Framework for this project that guided and enabled partners on why and how to include gender in the revision and development of policies, protocols, programs and funding criteria for women entrepreneurs.

## 1.5 Who Were the Collaborators?

PARO worked with stakeholders across the spectrum of the Ontario and Canadian economic landscape. Stakeholders in this project are from government at the municipal, provincial and national levels, the private sector, nonprofit organizations, and educational institutions.

This evaluation frames the results of the project from the experience of PARO's collaborative partners. PARO developed 176 partnerships over the course of this project (See Appendix II for a list of all project partners). This evaluation is framed from the PARO-partner experience perspective because PARO **designed** the project to implement change *collectively*. PARO was able to implement activities because of the *relationships they fostered* with partners in the broader entrepreneurial environment during the **planning** phase of the project. PARO **implemented** the project *collaboratively*, adapting strategies and learnings to be able to achieve their objective and associated goals; to advance the economic security of women entrepreneurs.<sup>18</sup>

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<sup>12</sup> Sultana, A. & Ravanera, C. (2020, July 28). A Feminist Economic Recovery Plan for Canada: Making the Economy Work for Everyone. The Institute for Gender and the Economy (GATE) and YWCA Canada. Retrieved from: [www.feministrecovery.ca](http://www.feministrecovery.ca)

<sup>13</sup> Dugal, A., & Campbell, K. (2017, March 17). *Economic Security of Women in Canada* [PDF]. Canadian Women's Foundation.

<sup>14</sup> Jalan, D. (2020, July 9). Assessing Gender Lens Investing in Blended Finance [Blog post]. Retrieved from <https://www.convergence.finance/news-and-events/news/3q7aGC3DBXf5KiRRDBErYO/view>

<sup>15</sup> Coovadia, Z., & Kaplan, S. (2020, October 20). Gender budgeting: A tool for achieving equality. Retrieved from <https://www.gendereconomy.org/gender-budgeting-a-tool-for-achieving-equality/>

<sup>16</sup> Jalan, D. (2020, July 9). Assessing Gender Lens Investing in Blended Finance [Blog post]. Retrieved from <https://www.convergence.finance/news-and-events/news/3q7aGC3DBXf5KiRRDBErYO/view>

<sup>17</sup> Dwyer, S., & Dosani, T. (2020, December 10). How to Begin Considering a Gender Lens Investing Strategy (SSIR). Retrieved from [https://ssir.org/articles/entry/how\\_to\\_begin\\_considering\\_a\\_gender\\_lens\\_investing\\_strategy#](https://ssir.org/articles/entry/how_to_begin_considering_a_gender_lens_investing_strategy#)

<sup>18</sup> PARO Collaboration for Transformation- Project Summary

## 1.6 Theory of Change

A theory of change was created by the evaluation team to guide this evaluation. The theory of change informed the development of the interview tools and guided the qualitative analysis presented in this report. The Theory of Change below was developed from the rationale, objectives, activities, projected outcomes, and results from the funding reports for the project.

***By weaving networks of collaborators on multiple levels, PARO's Collaboration for Transformation project develops, mobilizes and institutionalizes the GBA+ lens within the entrepreneurship knowledge and practices of key stakeholders within the market ecosystem to facilitate them in enabling women entrepreneurs to gain greater market access and business growth opportunities.***

The Theory of Change was the touchpoint to determining how collaboration and partnerships led PARO to achieve the results of the Collaboration for Transformation project with their partners.

## 1.7 Recognizing Change: Analysis of the Data

By creating a system that supports women entrepreneurs, women can successfully operate their businesses in the Ontario and Canadian economic system; this sentence defines an enabling environment.<sup>19</sup> Research indicates that enabling entrepreneurial environments possess the following key components: high levels of human capital; stronger cultural values that promote risk-taking; improved access to finance; increase venture-friendly markets; materialize enabling policies, and augment robust entrepreneurial leadership and infrastructural support, amongst others.<sup>20</sup> These key components can be considered desirable outcomes of entrepreneur projects and programs.

PARO identified outcomes for the Collaboration for Transformation project in project documents. This evaluation report provides examples of activities and results that demonstrate how these outcomes have progressed.

In this report, each result achieved is presented as the section title. The analysis of that result is presented in subsections organized in the following structure:

1. **Stakeholder of Impact:** Entrepreneurial environments are made up of the following types of different "social clusters": venture type (e.g. high-growth, lifestyle), support institutions (e.g. government agency, university, nonprofit), and identity (e.g. gender, race, and ethnicity). This report focuses on the support institutions. The differences in the connectivity, density, and strength of networks among support institutions, along with the formation of socially separated clusters, impact the inclusiveness of an entrepreneurial

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<sup>19</sup> Cukier, W., & Chavoushi, Z. H. (2019). Facilitating women entrepreneurship in Canada: The case of WEKH. *Gender in Management: An International Journal*, 35(3), 303-318. doi:10.1108/gm-11-2019-0204

<sup>20</sup> Mason, C. and R. Brown (2014) *Entrepreneurial Ecosystems and Growth Oriented Entrepreneurship*. Paris: OECD.

environment<sup>21</sup> A “success-promoting” entrepreneurial environment results from a strong responsiveness to and interaction between the support institutions and the ventures they serve.<sup>22</sup> Therefore, support institutions are critical in creating and maintaining an enabling environment.

The “Stakeholder of Impact” subsection identifies the support institutions (referred interchangeably in this report as stakeholders or partners) who PARO collaborated and co-created the result with. This subsection describes the role, functions, responsibilities and services the stakeholders offer in the entrepreneurial environment. The objective is to provide context for how PARO’s project impacted the role, functions, responsibilities, and services of the stakeholders so as to foster a stronger enabling environment for women entrepreneurs.

2. **Challenge:** The “Challenge” subsection describes the problem women entrepreneurs experience in the entrepreneurial environment. If the research is available, this subsection references the stakeholders from where the challenges arise. Where possible, a description is provided for the challenges women entrepreneurs confront specifically in the Ontario and Canadian economic sector.
3. **PARO Results On:** The “PARO Results On” subsection provides evidence of changes to the entrepreneurial environment due to PARO’s activities. That is, how PARO and their partners influenced changes to *existing* policies, programs, protocols and funding sources and shaped the *development* of new policies, programs, protocols and funding sources over the course of the project.

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<sup>21</sup> Xaver Neumeier; Susana C. Santos and Michael H. Morris, (2019), Who is left out: exploring social boundaries in entrepreneurial ecosystems, *The Journal of Technology Transfer*, 44, (2), 462-484

<sup>22</sup> Williams, S. (2019, June 26). What Makes a Successful and Inclusive Entrepreneurial Ecosystem. Retrieved from <https://forwardcities.org/impact/stories/story/what-makes-a-successful-and-inclusive-entrepreneurial-ecosystem/>

***"The relationship with PARO benefits organizations like ours (WEC) (because that connection) lends credibility to us and having PARO as a supportive partner improves our chances when we apply for funding."***



## 2.0 RESULTS

### 2.1 Result: Expanded Awareness and Enhance Implementation of the GBA+ lens to stakeholder Entrepreneurship Policies and Programs

**Stakeholder of Impact:** Stakeholders from across the entire economic and entrepreneurial environment benefit from adopting a gender lens to design policies, programs, protocols, and funding terms for entrepreneurship. Leadership and services designed from a gender lens perspective have shown to improve human capital resources; strengthen cultural values that promote risk-taking; improve access to finance; create venture-friendly markets; materialize enabling policies; promote progressive leadership; and lead to institutional-supports provided by decision-makers.<sup>23</sup>

Community Economic Development (CED) is defined as “action by people locally to create economic opportunities that improve social conditions, particularly for those who are most disadvantaged.”<sup>24</sup> CED offers an approach that takes into consideration the complex, interdependent and evolving economic, social, and environmental contexts. CED organizations are led by community members and address the needs of the individual, community, and regional level because they promote holistic, system-thinking approaches rooted in local knowledge.<sup>25</sup> CED organizations implement women’s initiatives with four key features: 1) redefine productivity; 2) reapproach to a multiple bottom line; 3) develop collective resources; and 4) guarantee inclusiveness.<sup>26</sup>

Research shows that nonprofits have significant effects on broader economic growth because of their work supporting entrepreneurship.<sup>27</sup> Nonprofit organizations specifically play a key role in enabling entrepreneurs by facilitating the provision of funds and other support resources that entrepreneurs need to successfully perform their activities.<sup>28</sup>

**Challenge:** Research has shown that across most countries, there is a lack of consistent and reliable data on women entrepreneurship and an understanding of the commonalities and the differences between women and men entrepreneurship. There is still limited research on the behaviour and size of women’s businesses, the extent of the impact of their micro, small, and medium businesses in particular, and how women operate their ventures.<sup>29</sup> Those developing programs intended to enable women entrepreneurs, although eager for impact and funding, require additional extensive information to construct data-based conclusions which would support any intended outcomes.

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<sup>23</sup> Mason, C. and R. Brown (2014) *Entrepreneurial Ecosystems and Growth Oriented Entrepreneurship*. Paris: OECD.

<sup>24</sup> The Canadian CED Network. (n.d.). Retrieved from [https://ccednet-rcdec.ca/en/what\\_is\\_ced](https://ccednet-rcdec.ca/en/what_is_ced)

<sup>25</sup> The Canadian CED Network. (n.d.). Retrieved from [https://ccednet-rcdec.ca/en/what\\_is\\_ced](https://ccednet-rcdec.ca/en/what_is_ced)

<sup>26</sup> Manitoba Research Alliance. (n.d.). *CED and the New Economy: Women* [PDF].

<sup>27</sup> Bahmani, S., Galindo, M.-A., Mendez, M. T. (2012). Non-profit organizations, entrepreneurship, social capital and economic growth. *Small Business Economics* 38 (3), 271-281.

<sup>28</sup> Ribeiro Soriano, D. and Galindo, M.A. (2012) An overview of entrepreneurial activity in nonprofit organizations in the international context, *Small Bus Econ* 38:265-269

<sup>29</sup> Vossenbergh, S. (2013), *Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?* Maastricht School of Management, Netherlands

Stakeholders that create programs, policies, protocols and funding through a gender lens have paid particular attention to gender imbalances or biases.<sup>30</sup> As a result programs and policies can have a greater social and financial impact because women have increased access to capital, equitable workplaces and products and services that are specifically designed to improve the businesses of women entrepreneurs. Gender lens perspective reshapes the system and changes the values from which investments are based because gender then becomes material to financial impacts and outcomes, and financial impact and outcomes become material to gender.<sup>31</sup> It is important for stakeholders who support women entrepreneurs across the private, public, and nonprofit sectors to apply a gender-based lens so those stakeholders can evolve their focus and mature the impacts of the programs and policies they develop and enforce.<sup>32</sup>

### **PARO Results On: Expanded Awareness and Enhance Implementation of the GBA+ lens to stakeholder Entrepreneurship Policies and Programs**

During this project, PARO's expertise and leadership in promoting the gender lens has impacted a multitude of CED and nonprofit actors across the entrepreneurial environment, including Community Futures Ontario (CFO), Community Futures Canada (CFC), CFDCs (Community Futures Development Canada), Women's Economic Council (WEC), Women in Politics (WIP), Canadian Community Economic Development Network (CCEDNET), Social Enterprise Council of Canada (SEC Canada), People Centred Economy Group (PCE Group) and Ontario NonProfit Network (ONN). Respondents for this evaluation consistently credited PARO and their leadership for championing the gender lens to their organizations and to the broader policy landscape in Ontario and Canada.

CFO credits PARO for impacting how they report to the federal government both provincially in Ontario and nationally across Canada by the CFCs. One respondent from CFO indicated that previously, their provincial CFDCs did not track statistics by gender; but as a result of their work with PARO they standardized the disaggregation of gender data in their reporting to the government. Now, the federal government requires the CFDCs to report on the number of women entrepreneurs. This change in reporting and the knowledge gained from reporting on women's entrepreneurship has overall informed how the CFDCs create programming and funding streams.

CFDCs have experienced additional broader level changes at the provincial and national level. CFDCs recently changed their internal processes for priority setting as a result of their work with PARO. In 2021, the CFDCs will hold the CFC national event, which occurs once every three years. In preparation for this event over the last three years, CFDCs will, for the first time, allocate 1-2 dedicated sessions to discuss how CFDCs can offer improved services to female entrepreneurs across the country. They plan to continue offering these sessions for their future events.

According to the WEOC, PARO's presence on the regional and national tables brings "to the fore an awareness about gender, inclusion and diversity and the need to integrate this lens into policy." WEOC believes PARO's connections in, consistency within, and longevity in the women's entrepreneurship sector adds and reinforces the message to the government, at all

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<sup>30</sup> Gender Lens. (n.d.). Retrieved from <https://tag.rutgers.edu/teaching-toolbox/gender-lens/>

<sup>31</sup> Kaplan, S., & VanderBrug, J. (2014). The Rise of Gender Capitalism (SSIR). Retrieved from [https://ssir.org/articles/entry/the\\_rise\\_of\\_gender\\_capitalism](https://ssir.org/articles/entry/the_rise_of_gender_capitalism)

<sup>32</sup> Anderson, J. and K. Miles. The State of the Field of Gender Lens Investing. Criterion Institute, Haddam, CT, 2015.

levels, that gender is a priority for policy. Leadership from WIP confirms and indicates that PARO, alongside other women's organizations, who have promoted, spoken upon, shared materials, and held and attended meetings with a GBA+ Framework focus have greatly improved the understanding of gender barriers specifically by the federal level of government.

WIP also observed that PARO has greatly contributed to a gender lens being strongly rooted in CCEDNET's work. Leadership from CCEDNET confirms PARO's contribution to their organization's work. PARO's Founder & CEO, Rosalind Lockyer, chaired CCEDNET's Policy Council. Lockyer's work on the Policy Council resulted in greater focus on gender, specifically access to procurement and better representation of under-represented populations, in the organization's policy priorities. CCEDNET leadership stated that "any focus (on gender) over the years in CCEDNET's work has been in large part due to PARO's participation." CCEDNET indicates that PARO has strongly and consistently brought the GBA+ lens to their Policy Council discussions as well as to components of the various policy priority areas they have identified as key areas of foci.

The Social Enterprise Council of Canada indicated that PARO and their leadership have brought a strong gender lens to the social enterprise ecosystem: "PARO's leadership brings an amazing policy mind without which there would be a big gap in the sector and (the result would be) a limited or missing gender lens in policy discussions particularly (representing) the rural areas (of the province)."

PARO is also part of an elite group of organizations collaborating on the PCE Group, the leading organization working to advance inclusive economy in Canada. PCE Group was convened in 2010 by CCEDNET and brings together sectoral, provincial, and national community economic development, co-operative, social economy, social enterprise, and non-profit representative bodies from throughout Canada. Lockyer was recruited into the group due to her highly valued knowledge on women's entrepreneurship as well as PARO's expertise in serving women entrepreneurs, both critical additions to advance the PCE Group's goals. Partners who were interviewed for this evaluation acknowledged that PARO brings not only the gender lens, but also lenses on rural Canadian, Indigenous and diversity of women's entrepreneurship, and social procurement to the PCE group's work. This group meets regularly with leaders of government agencies where they are equipped to bring gender equity and inclusion to the forefront.

Being a partner in the Collaboration for Transformation project has greatly impacted the ONN's portfolio of work on "decent work<sup>33</sup>" through the Decent Work Project. Through research on decent work, the ONN determined that the public benefit nonprofit sector<sup>34</sup> is missing from gender equity conversations and vice versa. Furthermore, there is an assumption that the nonprofit sector has already achieved labour equity across genders because the

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<sup>33</sup> Decent work consists of work opportunities that are productive, provide fair income, security in the workplace and social protection (employment insurance, social programs), better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives, and equality of opportunity and treatment for all (International Labour Organization "Decent Work"). Source: Ontario Nonprofit Network. (n.d.). *Decent Work for Women: A literature review of women working in Ontario's nonprofit sector* [PDF].

<sup>34</sup> Public benefit nonprofit sector is defined organizations that provide a social good to people in communities and spend their money in reinvesting in the work they do and their local communities rather than paying profits. Public benefit nonprofit organizations include but are not exclusive to: social housing organizations, community sport and recreation leagues, and social enterprises. Source: Ontario Nonprofit Network. (2017, July). *Introducing the "Public Benefit Nonprofit Sector" How a new identity can better serve communities* [PDF].



sector is primarily composed of women, who represent 75-80% of the labour force.<sup>35</sup> Subsequently, ONN implemented the federally funded Decent Work for Women project between 2017-2020 to better understand how the sector can ensure economic security for women workers in the nonprofit sector. The work was executed in three phases, which included 1) completing an extensive literature review to find and identify any existing knowledge gaps; 2) compiling primary research with women in the sector to confirm existing and discover new gaps; and 3) developing strategies and solutions to implement and track progress and results of the work.

While ONN focused on gathering information specifically around job quality for the public benefit nonprofit sector, PARO was one of the organizations brought into the project to support ONN in gathering the voices that would represent the gender lens components of the project. PARO organized focus groups and supplied critical gender research so that the ONN could identify policy priorities around decent work for women. Through the collaboration with PARO, the ONN was able to develop a list of 10 proposed Decent Work for Women solutions for the public benefit nonprofit sector (e.g. childcare, pension funds, maternity and parental leave) which ONN advocated to the federal government on.<sup>36</sup> ONN recognizes PARO's role in data collection as critical to changing the conversations around job quality and gender by basing it on the experiences and knowledge of women.

ONN collaborated with PARO and other entrepreneur and women's organizations to create their priorities because: 1) PARO (for example) represents and includes the voices of women entrepreneurs as well as rural women; 2) ONN wanted to equip partner organizations, such as PARO, to champion for decent work principles to government and organizations in economic sectors within which they work; and 3) ONN wanted partner organizations to adopt these principles directly within their own organizations.

## 2.2 Result: Municipal Procurement Policies and Programs and Request for Proposal Evaluation Criteria Augmented to Include Diversity and Inclusion Considerations

**Stakeholder of Impact:** Procurement departments manage the purchasing activity of the organization.<sup>37</sup> A procurement department establishes purchasing policies and procedures. The rules set in place define spending limits and provide a list of authorized vendors from which procurement department staff can purchase goods and services. These departments establish procurement policies and procedures to ensure their organization operates with integrity within the marketplace.<sup>38</sup>

**Challenge:** Many women-owned and minority-owned businesses have consistently had difficulty accessing the supply chains of leading Canadian businesses and government

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<sup>35</sup> Ontario Nonprofit Network. (n.d.). Decent Work for Women: A literature review of women working in Ontario's nonprofit sector [PDF].

<sup>36</sup> Ontario Nonprofit Network. (n.d.). Decent Work for Women: A literature review of women working in Ontario's nonprofit sector [PDF].

<sup>37</sup> Francois, C. (2021, January). What is a Procurement Department? Retrieved from <https://www.infobloom.com/what-is-a-procurement-department.htm>

<sup>38</sup> Murphy, K. (2020, March 04). Purchasing Department: Roles, Duties, and Responsibilities. Retrieved from <https://planergy.com/blog/purchasing-department/>



organizations.<sup>39</sup> While there is a lack of research at the municipal level, women-owned businesses have consistently been less likely to gain contracts with the federal government than their male counterparts.<sup>40</sup> Key barriers have been identified that exclude women-owned businesses in government procurement at the federal levels include: problems identifying suitable opportunities, and the emphasis on price for choosing the winning supplier in requests for proposals.

Supplier diversity programming is also not widespread in Canada.<sup>41</sup> A study by the Canadian Centre for Diversity and Inclusion (CCDI) in 2017 found that 39% of Canadian organizations have implemented a supplier diversity program or initiative.<sup>42</sup>

According to a report by the Conference Board of Canada, companies that adopt supplier diversity programs can expect four key benefits: 1) a higher return on investment from their procurements, 2) lower operating costs, 3) lower supply chain risk due to a more diversified list of suppliers, and 4) increased innovation by using the insights they gain from tapping into a diverse base of consumers.<sup>43</sup>

### **PARO Results On: Municipal Procurement Policies and Programs and Request for Proposal Evaluation Criteria Augmented to Include Diversity and Inclusion Considerations**

Leadership in the City of Thunder Bay's municipal procurement department identified that women entrepreneurs in the region possess gaps in knowledge about the government's business procurement processes. This information was acquired as a result of the City of Thunder Bay's participation in Cluster Innovation Tables (CIT) and the meetings that occurred between PARO leadership and the municipality's procurement leadership. The leadership recognized that it is critical to fill this knowledge gap to enable women entrepreneurs to consider applying for municipal contracts. In response, informational material about municipal procurement processes was revised and/or crafted in collaboration with PARO. It was then made available directly to PARO to distribute to their women entrepreneur community. The City of Thunder Bay also created and offered free education sessions to PARO women entrepreneurs. In these sessions they presented informational material on the municipal procurement process and points of contact within the department who could navigate women entrepreneurs through the process. The sessions topics specifically were: Government Procurement 101; Tips to be Successful in Government Contracting; and How to Respond to RFPs.

The City of Thunder Bay procurement leadership also identified knowledge gaps within the municipal government's business procurement processes about the accessibility barriers encountered by women entrepreneurs. Knowledge of where the municipal government was

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<sup>39</sup> Government of Canada. (2017, September 21). The Business Case for Supplier Diversity in Canada. Retrieved from [https://cfc-swc.gc.ca/abu-ans/wwad-cqnf/sdr-rdf/supplier\\_diversity-diversification\\_fournisseurs-en.html#fn8](https://cfc-swc.gc.ca/abu-ans/wwad-cqnf/sdr-rdf/supplier_diversity-diversification_fournisseurs-en.html#fn8)

<sup>40</sup> Government of Canada. (2020, March 12). Procurement services: Standing Committee on Government Operations and Estimates. Retrieved from [https://www.tpsgc-pwgsc.gc.ca/trans/documentinfo-briefingmaterial/oggo/2020\\_03\\_12/p7-eng.html](https://www.tpsgc-pwgsc.gc.ca/trans/documentinfo-briefingmaterial/oggo/2020_03_12/p7-eng.html)

<sup>41</sup> Government of Canada. (2020, March 12). Procurement services: Standing Committee on Government Operations and Estimates. Retrieved from [https://www.tpsgc-pwgsc.gc.ca/trans/documentinfo-briefingmaterial/oggo/2020\\_03\\_12/p7-eng.html](https://www.tpsgc-pwgsc.gc.ca/trans/documentinfo-briefingmaterial/oggo/2020_03_12/p7-eng.html)

<sup>42</sup> Government of Canada. (2017, September 21). The Business Case for Supplier Diversity in Canada. Retrieved from [https://cfc-swc.gc.ca/abu-ans/wwad-cqnf/sdr-rdf/supplier\\_diversity-diversification\\_fournisseurs-en.html#fn8](https://cfc-swc.gc.ca/abu-ans/wwad-cqnf/sdr-rdf/supplier_diversity-diversification_fournisseurs-en.html#fn8)

<sup>43</sup> The Conference Board of Canada. (2017, September). The Business Case for Supplier Diversity in Canada. [PDF].

missing key information for inclusion of women entrepreneurs was critical to understanding why current policies were preventing a broader community of entrepreneurs from accessing procured contracts. To fill this gap, leadership at the City of Thunder Bay developed and incorporated "Diversity and Inclusion Considerations" within the city's Request for Proposals process. Procurement processes were augmented with these considerations in late 2019. The city's leadership directly attributes the knowledge their staff gained and the creation of the consideration to their collaboration with PARO. The city is already seeing benefits to women entrepreneurs from these changes. A recent example was provided on a woman-owned business that fabricates face masks. During the pandemic this business became a vendor via the City of Thunder Bay improved procurement process.

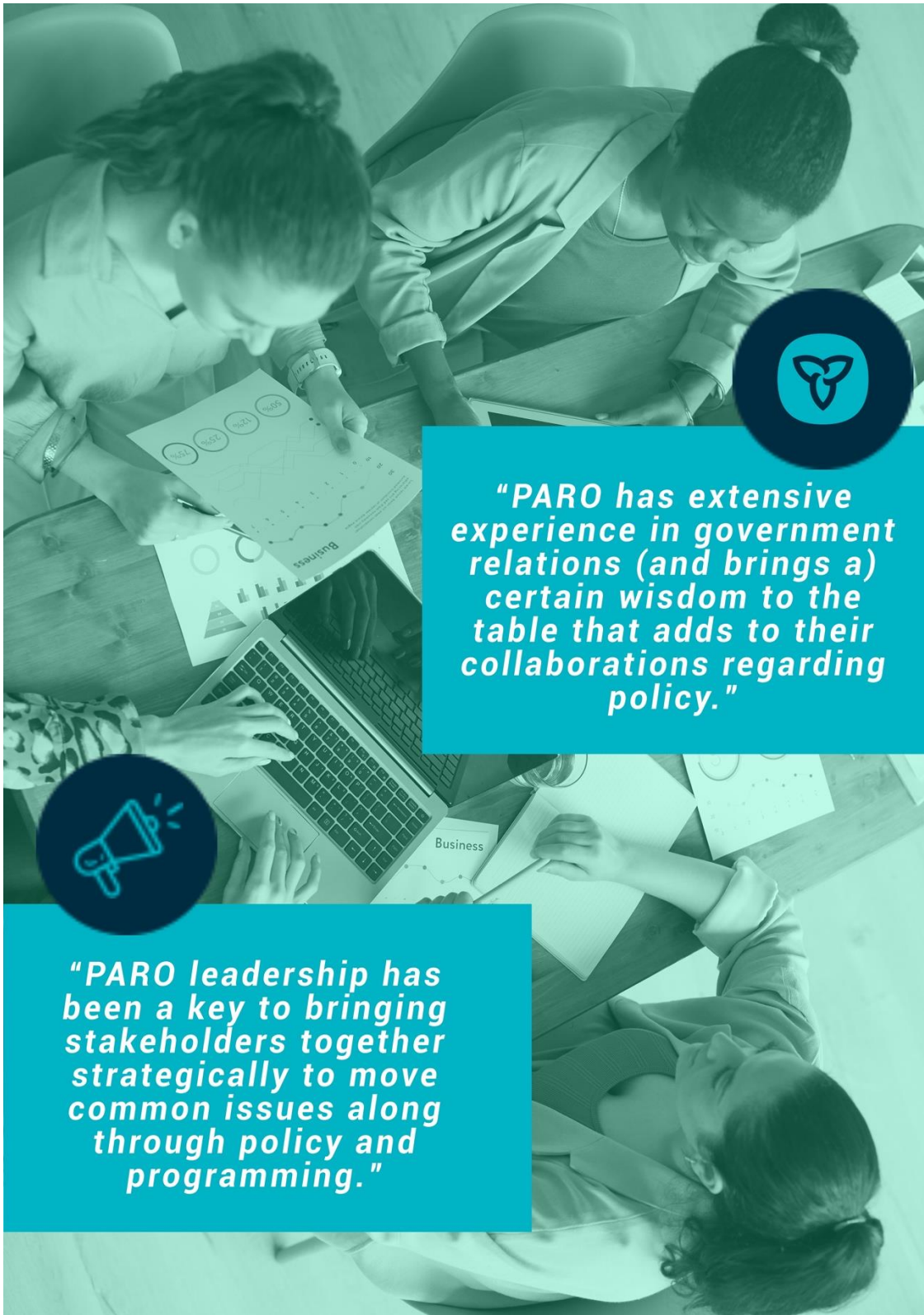
As a result of the work with PARO, the City of Thunder Bay also established the Lakehead Purchasing Consortium (LPC) in 2019. The LPC consists of 15 local broader public sector agencies in northern Ontario and represents a significant value of spending in procurement within northern Ontario. Leadership at the City of Thunder Bay worked with PARO to develop and launch a training program for the LPC as well as a Speed Dating Meet 'n Greet session. The training session covered topics around the role and services of PARO and the value of working with women-owned businesses. The Speed Dating Meet 'n Greet that followed the training session allowed each LPC member to directly meet PARO-supported businesses. The staff from each of the public sector agencies in the LPC and the PARO supported businesswomen would get to know each other and then rotate every 10 minutes to ensure all businesses met with each of the 15 key LPC procurement staff.

Leadership at the City of Thunder Bay procurement department also spoke at a national education event hosted by Supply Chain Canada and Ontario Public Buyers Association on "How to Accelerate Supplier Diversity & Inclusion". The session covered topics such as; how to build partnerships with agencies in order to advance diversity in procurement; or how public spending has the power to meet larger objectives toward sustainability, equity, accessibility and social justice, etc. In this session, PARO was referenced as the leading expert on women's entrepreneurship in Ontario and Canada. The City also presented case studies on the success they experienced by providing training to and now being able to offer contracts to PARO's women enterprises. Since this event, the City of Thunder Bay has been asked to work with two large federal agencies on building external relationships and expanding partnerships outside their agencies to advance diversity and inclusion policies. The leadership at City of Thunder Bay directly attributes these activities and results to their pre-existing work and relationship with PARO, which evolved their own internal policies and protocols.

A key approach that enabled the work with the City of Thunder Bay was the use of Cluster Innovation Tables (CITs). CITs, also referred to as Roundtables, are groups of stakeholders from local community agencies, government departments, businesses and women entrepreneurs. CITs aim to support women entrepreneurs to grow or scale-up their businesses by advancing and implementing strategies that build women's companies and enable them to gain greater access to contracts. CIT stakeholders collaborate to develop strategies and activities that would change policies, programs and protocols in need of a GBA+ Framework viewpoint. Using this approach, government and industry stakeholders in the CITs are better able to develop policies and programs to support women's businesses because they have the opportunity to hear, first-hand, the challenges women in business encounter. The changes made benefiting the individual woman entrepreneur can then lead to changes to the greater economic system.

According to leadership at the City of Thunder Bay, the CITs were a key resource for information and identifying services gaps. CITs specifically enabled the municipality to 1)

cultivate a foundation of trust with new businesses; 2) brainstorm creative, relevant ideas that could address the issues women entrepreneurs were facing; 3) provide a community that includes all actors in the economic sphere, where knowledge can be gathered and shared to create systemic change.



***"PARO has extensive experience in government relations (and brings a certain wisdom to the table that adds to their collaborations regarding policy."***

***"PARO leadership has been a key to bringing stakeholders together strategically to move common issues along through policy and programming."***

## 2.3 Result: Expanded Availability of Government Funding for Organizations Supporting Women Entrepreneurs in Ontario and Canada

**Stakeholder of Impact:** The level and type of funding available from federal, provincial and municipal governments entrepreneurs varies by sector and region of Ontario. The majority of government funding for entrepreneurs is available through the federal and provincial levels of government.

**Challenge:** Research on women entrepreneurs accessing federal government funding in Canada is conflicting. Extensive research conducted in 2012 has shown that government financial programs tend to prioritize sectors where women entrepreneurs are less likely to own businesses, such as advanced technology or manufacturing. As a result, women may have impeded access to government funding programs.<sup>44,45</sup> Recent research completed in 2019<sup>46</sup> confirmed that funding was more likely offered to the types of innovation that are predominantly men-owned. It is important to note that although funding programs are not consistently geared toward women-owned firms, women-owned firms that do apply for funding are more likely to receive government funding.<sup>47</sup>

The need for government funding becomes more important because private financing for women's businesses remains limited. Research shows that over 83% of women-owned small and medium enterprises use personal financing to start their businesses; and women are less likely to seek and receive financing than men (32.6% vs. 38%). Firms owned by men are more likely to receive venture capital or angel funding and other forms of leverage such as trade credit or capital leasing.<sup>48</sup> Therefore, access to government funding can provide critical opportunities for women's entrepreneurial success. According to Conti, government entrepreneur subsidies such as those made toward research and development projects, have a significant positive effect on start-up venture survival and increase the venture's ability to attract external investment.<sup>49</sup>

Overall, investing in businesses with a gender lens can translate into social and financial impact because women entrepreneurs can augment their access to capital, equitable workplaces and products and services that are specifically designed to improve the

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<sup>44</sup> Orser, Barbara, Catherine Elliott, and Sandi Findlay Thompson. 2012. "Women-Focused Small Business Programming: Client Motives and Perspectives." *International Journal of Gender and Entrepreneurship* 4 (3): 236-265. <https://doi.org/10.1108/17566261211264145>.

<sup>45</sup> Rowe, A.M. (2016), "Designing equality of opportunity in national innovation systems. moving towards greater gender conscious policy, performance measurement, and resource allocation", Unpublished doctoral dissertation, McMaster University, Canada.

<sup>46</sup> Orser, B., C. Elliott and W. Cukier (2018) *Strengthening Ecosystem Supports for Women Entrepreneurs*, Ontario Inclusive Innovation (i2) Action Strategy, Telfer School of Management, University of Ottawa and Diversity Institute in the Ted Rogers School of Management at Ryerson University.

<sup>47</sup> Women Entrepreneurship Knowledge Hub (2020). *The State of Women's Entrepreneurship in Canada 2020*. Toronto: Diversity Institute, Ryerson University

<sup>48</sup> Women Entrepreneurship Knowledge Hub (2020). *The State of Women's Entrepreneurship in Canada 2020*. Toronto: Diversity Institute, Ryerson University

<sup>49</sup> Conti, A. (2018) Entrepreneurial finance and the effects of restrictions on government R&D subsidies, *Organization Science* 29 (1), 134-153

businesses of women. These businesses can then in turn have a positive impact on the economy.<sup>50</sup>

### **PARO Results On: Expanded Availability of Government Funding for Organizations Supporting Women Entrepreneurs in Ontario and Canada**

PARO's work with Ontario CFDCs has resulted in the CFDCs specifically allocating funds to work with PARO's Peer Lending Circles. These financial resources became available because the CFDCs recognized that PARO represents a broad network of active Ontario women entrepreneurs in the province, with a strong representation of their clientele within their Peer Lending Circles. Since PARO's Peer Lending Circles are known to be an active community of women entrepreneurs, the CFDCs offer the women a grant-loan product to support their businesses. CFDCs provide the loan portion and PARO provides the grant portion. CFDCs also market PARO's services to women entrepreneurs who approach them, either by promoting them on social media or by referring a woman utilizing their services to reach out to PARO.

Members of PCE Group recognize PARO's contribution over the last 3 years in their work on financing for the social enterprise sector. Respondents indicated that PARO brought critical leadership and knowledge on the impact of women entrepreneurs on the economy, gender equity gaps in the Ontario and Canadian economy, and the impact of entrepreneurship programs and policies on women. The PCE Group stated that this information was used to create important content for the Group's pre-budget letter submissions to the federal government, which the group believed influenced the Economic and Social Development Canada's (ESDC) decision to invest in the \$750 million social finance fund allocated in Fall 2018. Interviews with members of the PCE Group noted the importance of PARO's reputation with federal agencies and expertise in gender to advance their goals in advocating for social enterprise policy priorities. They also believed that PARO's involvement and brand contributed to the federal government's willingness to provide and subsequent allocation of funding for social enterprises in Canada.

In 2018, the Business Development Bank of Canada (BDC) signed a pioneering partnership with Women's Enterprise Organizations of Canada (WEOC) to better support women entrepreneurs and WEOC's work on a national level.<sup>51</sup> As a result, BDC allowed women entrepreneurs more flexible loan criteria, if they received seven hours of coaching from PARO or the other WEOC member organizations. Unfortunately, a limited number of women could participate because they found it difficult to meet the BDC criteria to participate. However, PARO, WEOC and BDC regard the collaboration as a success due to the foundational relationship it forged, opening the possibility and planning for future collaborations and complimentary service offerings.

PARO is one of five partners (Momentum Calgary, Quint Saskatchewan, Seed Winnipeg, CEDEC Quebec) who formed the Policy Council at CCEDNET and funded a government relations position to work within CCEDNET. CCEDNET credits its entire Policy Council, as well as the PCE Group and their membership base for the renewal of the government's \$50 million renewal of the ESDC's Investment Readiness Program in Spring 2021. PARO has played a

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<sup>50</sup> Kaplan, S., & VanderBrug, J. (2014). The Rise of Gender Capitalism (SSIR). Retrieved from [https://ssir.org/articles/entry/the\\_rise\\_of\\_gender\\_capitalism](https://ssir.org/articles/entry/the_rise_of_gender_capitalism)

<sup>51</sup> Business Development Bank of Canada. (2018, March 8). BDC and Women's Enterprise Organizations of Canada: More For Women Entrepreneurs. Retrieved from <https://www.bdc.ca/en/about/mediaroom/news-releases/bdc-women-enterprise-organizations-canada-more-for-women-entrepreneurs>



prominent role in the Policy Council, as well as the PCE Group to influence CCEDNET's work in this policy area.

The WEC recounts successfully working with PARO and Citizenship and Immigration Canada (CIC) to create a funding opportunity for women entrepreneurs. Previously, the settlement services division of CIC did not fund economic development activities and provided little financial support and training new immigrants who were female and entrepreneurs. The collaboration between WEC, PARO and CIC resulted in the launch of a program made available to visible minority newcomer women who were interested in entrepreneurship and wanted to access (one-time) funding to facilitate developing their ventures.

## 2.4 Result: Expanded Availability of Business Resources Specifically Catered and Focused on Enabling Indigenous Women Business Owners

**Stakeholder of Impact:** According to the National Aboriginal Capital Corporations Association (NACCA), "Entrepreneurship represents a promising pathway for Indigenous women to enrich their lives, strengthen their families, and participate in the development of their communities. Indigenous women are thriving in business despite the additional challenges they face in pursuing their entrepreneurship dreams".<sup>52</sup>

**Challenge:** There are over 60,000 Indigenous businesses in Canada.<sup>53</sup> According to the 2016 Census, Indigenous women make up 40% of self-employed Indigenous people, while non-Indigenous women make up 36% of self-employed Canadians.<sup>54</sup> The proportion of Indigenous women-owned businesses that are incorporated has increased over time, from 17% in 2010 to 21% in 2019.<sup>55</sup> Indigenous women-owned businesses skew towards service industries (62%), although the proportion operating in the primary sectors (12%), such as mining and agriculture, and secondary sectors (22%), such as manufacturing and wholesale and retail trade, have increased over time.<sup>56</sup> The Indigenous private economy alone was estimated to contribute \$32 billion to the Canadian economy in 2016, and total revenue continues to increase each year.<sup>57</sup>

Significant barriers that Indigenous people have had to face and overcome to succeed in business development, include the: Indian Act legislation that impedes business development on reserve; inability to qualify for a loan from mainstream financial institutions due to lack of collateral/equity; lack of credit history; lack of education and training; and limited access to

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<sup>52</sup> Bobiwash, H. (2020), Indigenous Women Entrepreneurs in Canada, Summary of Literature Review, NACCA.

<sup>53</sup> Statistics Canada. (2018). First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations. <https://www150.statcan.gc.ca/n1/pub/89-659-x/89-659-x2018001-eng.htm>

<sup>54</sup> Statistics Canada. (2016). 2016 Census Public Use Microdata File (PUMF), Hierarchical File. [Public use microdata: 98M0002X]. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>

<sup>55</sup> Canadian Council for Aboriginal Business. (2016). Promise and Prosperity: The 2016 Aboriginal Business Survey. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>

<sup>56</sup> Jakobsh, K., Boskov, S. (2020). *Breaking Barriers: A decade of Indigenous women's entrepreneurship in Canada*. Toronto: Diversity Institute, Ryerson University.

<sup>57</sup> Gulati, S. & Burleton, D. (2011). Estimating the Size of the Aboriginal Market in Canada [Special Report]. TD Economics. [www.ccab.com/wp-content/uploads/2016/11/TD-Economics-Estimating-the-Size-of-the-Aboriginal-Market.pdf](http://www.ccab.com/wp-content/uploads/2016/11/TD-Economics-Estimating-the-Size-of-the-Aboriginal-Market.pdf)

markets in rural and remote areas.<sup>58</sup> Access to funding and financing has been a long-standing barrier for Indigenous entrepreneurs and their businesses, in addition to the administrative burden of working with governments on contracts or funding opportunities.<sup>59</sup> Additionally, many Indigenous communities in remote or northern areas do not have access to affordable or reliable internet: only 24% of households in Indigenous communities have access to high speed internet, compared to 84% of households in Canada.<sup>60</sup> Many Indigenous communities have insufficient access to other basic critical infrastructure required to operate a business, including transportation, affordable housing, education, and clean water.<sup>61</sup> Social barriers include unbalanced gender role responsibilities in the home and lack of access to childcare.<sup>62</sup>

The additional challenges faced by Indigenous women who pursue entrepreneurship are varied, including lack of financial resources or assets to start/expand a business, financial literacy, personal confidence, awareness of resources and opportunities available in their communities, programs/support specifically targeting them; and inability to access male-dominated fields due to systemic barriers.

### **PARO Results On: Expanded Availability of Business Resources Specifically Catered and Focused on Enabling Indigenous Women Business Owners**

As a result of the Collaboration for Transformation Project, PARO crafted the Indigenous Women in Business (IWIB) Initiative Pilot Project. This project evolved to become the Enterprising Indigenous Women (EIW) Program also known as Mooka'am Kwe: She Rises, a groundbreaking BIZCamp named by an indigenous woman-owned business. Mooka'am Kwe: She Rises. The program was created to facilitate the inclusion of Indigenous women into sectors that are difficult to access. What began as a pilot project, developed into a larger scale multi-participant program that is currently in its second year of implementation. The program is specifically offered to Indigenous women in business who want to grow their businesses in mining, forestry and construction, etc. The program offers business counselling and advising, educational resources, and a 15-week bootcamp style entrepreneurship program called BizCamp.

PARO partnered with Blue Sky Community Healing Centre to deliver Mooka'am Kwe. Leadership from Blue Sky echoes the strength of the collaboration with PARO to deliver strong content to indigenous women entrepreneurs: "The intersectionality for indigenous women is more complex. PARO aligns the foundation of their work and programs to the indigenous perspective and way of life. They design their programming based on the sustainable livelihood model which enables holistic programming and a framework for success and holistic programming similar to the medicine wheel." This partner indicates that Mooka'am Kwe as well as PARO's broader programming geared toward indigenous women brings an inclusive

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<sup>58</sup> Bobiwash, H. (2020), Indigenous Women Entrepreneurs in Canada, Summary of Literature Review, NACCA.

<sup>59</sup> The National Indigenous Economic Development Board. (2019). The Indigenous Economic Progress Report 2019. [www.naedb-cndea.com/wp-content/uploads/2019/06/NIEDB-2019-Indigenous-Economic-Progress-Report.pdf](http://www.naedb-cndea.com/wp-content/uploads/2019/06/NIEDB-2019-Indigenous-Economic-Progress-Report.pdf)

<sup>60</sup> Innovation, Science and Economic Development Canada. (2019). High-Speed Access for All: Canada's Connectivity Strategy. [https://www.ic.gc.ca/eic/site/139.nsf/eng/h\\_00002.html](https://www.ic.gc.ca/eic/site/139.nsf/eng/h_00002.html)

<sup>61</sup> Canadian Council for Aboriginal Business. (2016). Promise and Prosperity: The 2016 Aboriginal Business Survey. <https://www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf>

<sup>62</sup> Bobiwash, H. (2020). Indigenous Women Entrepreneurs: Valuable Investments in Their Businesses, Families, and Communities. National Aboriginal Capital Corporations Association. <https://nacca.ca/wp-content/uploads/2020/07/NACCA-IWE-Summary-Report.pdf>



and integrative lens and improves accessibility of programming and supports to indigenous women particularly in remote rural northern locations.

## 2.5 Result: Expanded Availability of Financing Products Offered by the Credit Union Sector

**Stakeholder of Impact:** Financial institutions, like banks and credit unions commonly offer business chequing and savings accounts, loan financing, and business acumen counselling to business owners and entrepreneurs in Ontario and Canada. Globally, banks are considered the main source where entrepreneurs seek financing in the form of a loan or other financial assistance, like a line of credit or credit card products.<sup>63</sup>

**Challenge:** According to the BDC only 14% of women entrepreneurs were using a loan for their business.<sup>64</sup> A study conducted by Scotia Bank in 2019 showed that 34% of women compared to 47% of men had applied for a loan. Women were also the majority (62%) of those in the study who self-identified with “low confidence and low knowledge” about business financing; and they were the minority of respondents (40%) who self-identified as “high confidence and high knowledge.” Yet, women who accessed external financing were more confident about their financial knowledge.<sup>65</sup>

Women and other under-represented entrepreneurs tend to face barriers in accessing financing.<sup>66</sup> Research suggests women in comparison to men entrepreneurs are: less likely to seek and receive debt and equity financing, experience greater challenges seeking financing than men<sup>67</sup>, have a fear that financing may adversely impact their business, believe that their applications will not be approved,<sup>68</sup> are more likely to receive less money<sup>69</sup> and tend to have to provide lenders with more documentation.<sup>70</sup> Financial institutions are considered to have stringent borrowing policies making it difficult for smaller businesses to get approved.<sup>71</sup> The

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<sup>63</sup> Zahirah, Y., Abu Baka, A., & Ahmad, S. (2020). Determinant factors of women entrepreneurs' business performance: A Conceptual Framework. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1(1), 55-67.

<sup>64</sup> No Author. (2021) I am a woman entrepreneur, webpage: <https://www.bdc.ca > i-am > woman-entrepreneur>

<sup>65</sup> Scotiabank. (2020, December 03). Closing the funding gap: The Scotiabank Women Initiative study explores what female entrepreneurs need to thrive. Retrieved from <https://www.scotiabank.com/women-initiative/ca/en/digital-hub/posts.finances.articles.closing-the-funding-gap.html>

<sup>66</sup> Statistics Canada (2017), “Survey on financing and growth of small and medium enterprises”, available at: [www.ic.gc.ca/eic/site/061.nsf/eng/03087.html](http://www.ic.gc.ca/eic/site/061.nsf/eng/03087.html); SheEO. (2019), “Radical generosity: the new nexus for inclusive economic growth”, available at: <https://sheeo.world/wp-content/uploads/2019/08/Radical-Generosity-The-New-Nexus-for-Inclusive-Economic-Growth-whitepaper.pdf>

<sup>67</sup> Saporito, P., Elam, A. and Brush, C. (2013), “Bank-firm relationships: do perceptions vary by gender?”, *Entrepreneurship Theory and Practice*, Vol. 37 No. 4, pp. 837-858; Malmström, M., Johansson, J. and Wincent, J. (2017), “Gender stereotypes and venture support decisions: how governmental venture capitalists socially construct entrepreneurs' potential”, *Entrepreneurship Theory and Practice*, Vol. 41 No. 5, pp. 833-860.

<sup>68</sup> Scotiabank. (2020, December 03). Closing the funding gap: The Scotiabank Women Initiative study explores what female entrepreneurs need to thrive. Retrieved from <https://www.scotiabank.com/women-initiative/ca/en/digital-hub/posts.finances.articles.closing-the-funding-gap.html>

<sup>69</sup> Government of Canada. (2019, March 13). Increasing access to capital. Retrieved from <https://www.ic.gc.ca/eic/site/107.nsf/eng/00007.html>

<sup>70</sup> Government of Canada. (2017, March 16). Financing Profile: Women Entrepreneurs (October 2010). Retrieved from [https://www.ic.gc.ca/eic/site/061.nsf/eng/h\\_02215.html](https://www.ic.gc.ca/eic/site/061.nsf/eng/h_02215.html)

<sup>71</sup> Scotiabank. (2020, December 03). Closing the funding gap: The Scotiabank Women Initiative study explores what female entrepreneurs need to thrive. Retrieved from

requirements are usually a good credit score, a solid source of revenue, and healthy financial statements.<sup>72</sup>

### **PARO Results On: Expanded Availability of Financing Products Offered by the Credit Union Sector**

Alterna Credit Union described core changes to four (4) policies, programs and protocols.

- 1) Alterna directly credits changes to their mindset and operational policies around microlending to their work with PARO. Alterna leadership explained that their mindset significantly shifted after learning about the successful and sustainable approach PARO developed for the Peer Lending Circles in rural Ontario. Alterna noted a key mindset shift in their organization as a result of working with women from the Peer Lending Circles. What stood out to Alterna was that Peer Circles are formed organically in the communities by women entrepreneurs themselves. Alterna notes that the Peer Lending Circle model is a model their credit union relies on.
- 2) As a result of the partnership PARO developed with Alterna, the credit union identified challenges new women entrepreneurs faced with saving for their business. Alterna evolved their product offerings to create a micro-savings program where women entrepreneurs contribute a small amount toward a business savings account and then are provided access to business support services through the credit union. All PARO Peer Lending Circles can access the micro-savings program product. This product launched in 2020.
- 3) Alterna noted that as a result of their work with PARO, they have streamlined their operational policies around applications to open new accounts. Furthermore, these accounts have specifically been made available to PARO's Peer Lending Circle members. PARO circle members are allowed first access to any new joint Alterna-PARO products and service offerings. Since working with PARO, Alterna now defines the application process for these products as "easy and accessible".
- 4) Due to the pandemic, Alterna stated that to expand accessibility to women entrepreneurs they increased the number of products that women entrepreneurs can access online.

Alterna noted that their credit union determines that clients who are also PARO women are strong clients. Alterna observed that PARO women in the Peer Lending Circles who accessed their products: "are more knowledgeable about savings and emergency accounts", "fulfill lending requirements more easily", "return their loans more responsibly", "are better equipped entrepreneurs to access Alterna products and services", "more actively access business resources", "(possess) an increased capacity to apply for funding" and "bank strategically and use their money more strategically in their business."

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<https://www.scotiabank.com/women-initiative/ca/en/digital-hub/posts.finances.articles.closing-the-funding-gap.html>

<sup>72</sup> Loans Canada. (2020, October 23). Small Business Loans: Business Funding. Retrieved from <https://loanscanada.ca/services/business-loans/>

## 2.6 Result: Greater Training Resources Available to Educate and Facilitate Women to Run for Policy Decision-Making Positions

**Stakeholder of Impact:** Canadian politics is defined at the federal, provincial/territorial and municipal levels. In all levels of elected government, politicians advocate for policy change based on the interests, needs, and priorities of the citizens, including entrepreneurs. Board directors are responsible for supervising the activities of an entity and making decisions for the entities they represent.<sup>73</sup> These are actors in the economic system that can create an enabling environment for women entrepreneurs.

Actors in the public sector, similar to those in the private sector, can be entrepreneurial.<sup>74</sup> Policy entrepreneurs, as they are referred to, are considered vital individual influencers in ideating, developing, proposing and crafting policy.<sup>75,76,77</sup> This type of entrepreneur pitches and sells policy ideas to key decision-makers, thereby playing a key role in what the government aims to address.<sup>78</sup> Consequently, an individual entrepreneur - both in the private and public sector - will not be able to catalyze transformative policy reforms if the context of their work environment does not play a role in influencing that policy.<sup>79</sup> Public sector entrepreneurs can generate changes to policies and institutions through their activities when the environment they operate in is approached as being reinforcing, complementary and context-dependent. This environment needs to be recognized as having “dynamic interactions among interdependent structures, institutions and agency-level enabling conditions, politicians and board members.”<sup>80</sup>

**Challenge:** Three key challenges exist for understanding how policies and policy decision-makers are meeting the needs of women's entrepreneurship:

The first challenge is a lack of representation of women as decision-makers in governments. The Canadian Federal Parliament registered a dramatic increase in the number of women and racialized persons sitting in the House of Commons over the past 10 years. The 2019 Canadian election recorded the highest number of women *candidates* running for office with 34% identifying as female.<sup>81</sup>

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<sup>73</sup> Government of Canada. (2019, May 07). Study: Representation of Women on Boards of Directors, 2016. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/190507/dq190507a-eng.htm>

<sup>74</sup> Dhliwayo S. (2017). Defining public-sector entrepreneurship: A conceptual operational construct. *The International Journal of Entrepreneurship and Innovation*, 18(3):153-163.

<sup>75</sup> Béland, D., & Howlett, M. (2016). The role and impact of the multiple-streams approach in comparative policy analysis. *Journal of Comparative Policy Analysis: Research and Practice*, 18(3), 221-227.

<sup>76</sup> Cairney, P., & Jones, M. D. (2016). Kingdon's multiple streams approach: What is the empirical impact of this universal theory? *Policy Studies Journal*, 44(1), 37-58.

<sup>77</sup> Sætren, H. (2016). From controversial policy idea to successful program implementation: The role of the policy entrepreneur, manipulation strategy, program design, institutions and open policy windows in relocating Norwegian central agencies. *Policy Sciences*, 49(1), 71-88.

<sup>78</sup> Kingdon, J. W. (1995). *Agendas, alternatives, and public policies* (2nd ed.). New York, NY: Harper Collins

<sup>79</sup> Ackrill, R., Kay, A., & Zahariadis, N. (2013). Multiple streams and the EU policy process. *Journal of European Public Policy*, 20(6), 871-887.

<sup>80</sup> Caner Bakir & Darryl S. L. Jarvis (2017) Contextualising the context in policy entrepreneurship and institutional change, *Policy and Society*, 36:4, 465-478

<sup>81</sup> Loprespub. (2020, January 23). Women in the Parliament of Canada. Retrieved from <https://hillnotes.ca/2020/01/23/women-in-the-parliament-of-canada/>

The number of women in the Canadian Federal *Parliament* reached its highest point following the 2019 Canadian federal election with women comprising 29.6% in parliament.<sup>82</sup> This surpasses the global average of 25.5%<sup>83</sup> but falls short of the 1995 United Nations goal of 30%.<sup>84</sup> Women also held an almost equal portion of *ministerial* positions at the federal level, with 49% representation.<sup>85</sup> At the provincial and territorial level, gender parity in Legislative Assemblies is stronger: in the province of Ontario, women account for 50.7%.<sup>86</sup> At the municipal level there is less representation of women, with only 20% of Canadian mayors identifying as women,<sup>87</sup> and almost half of all Canadian mayoral elections that do not have any candidates who identify as women.<sup>88</sup>

According to the Library of the Canadian Parliament, there are seven key factors that contribute to the barriers that women face upon attempting entry into politics: gender stereotypes and discrimination, lack of confidence in their abilities, insufficient efforts to recruit female candidates, difficulties in financing their campaigns, absence of family-friendly and gender-sensitive workplaces, gender-based violence and harassment, and gender-biased media treatment.<sup>89</sup>

The second challenge is that there is a lack of representation of women as decision-makers on boards of directors in private and public institutions. In Canada, women accounted for 19.4% of board directors in 2016, with 28.0% of corporations having one woman on their board of directors, 15.2% having more than one woman, and 56.8% of corporate boards composed entirely of men. By 2017, that representation dropped, and private corporations had the lowest representation of women on boards of directors at 17.4%. Government business enterprises had the highest number (28.8%) of women on corporate boards in 2016, followed by public corporations (20.5%).<sup>90</sup>

The third challenge is that most federal decision-makers assume (without evidence) that existing services provided by the government in Canada uniformly meet the needs of both male and female business owners.<sup>91</sup>

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<sup>82</sup> Monthly ranking of women in national parliaments. (2021, January). Retrieved from <https://data.ipu.org/women-ranking?month=1&year=2021>

<sup>83</sup> Global and regional averages of women in national parliaments. (2021, April). Retrieved from <https://data.ipu.org/women-averages>

<sup>84</sup> Africa | Women politicians 'making gains'. (2006, February 28). Retrieved from <http://news.bbc.co.uk/2/hi/africa/4758036.stm>

<sup>85</sup> Statistics Canada. (2021, March 08). By the numbers: International Women's Day 2021. Retrieved from [https://www.statcan.gc.ca/eng/dai/smr08/2021/smr08\\_249](https://www.statcan.gc.ca/eng/dai/smr08/2021/smr08_249)

<sup>86</sup> Statistics Canada. (2015, November 30). Table 3 Population, by province and territory, Canada, 2010. Retrieved from <https://www150.statcan.gc.ca/n1/pub/89-503-x/2010001/article/11475/tbl/tbl003-eng.htm>

<sup>87</sup> Sullivan, K. (2019, November 4). Only a fifth of Canadian mayors are women. Retrieved from <https://policyoptions.irpp.org/magazines/november-2019/only-a-fifth-of-canadian-mayors-are-women/>

<sup>88</sup> Breux, S., Couture, J., & Koop, R. (2019). Influences on the Number and Gender of Candidates in Canadian Local Elections. *Canadian Journal of Political Science*, 52(1), 163-181.

<sup>89</sup> N Vecchio, K. (2019, April). *Elect Her: A Roadmap For Improving The Representation Of Women In Canadian Politics* [PDF].

<sup>90</sup> Statistics Canada. (2019, May 07). Study: Representation of Women on Boards of Directors, 2016. Retrieved from <https://www150.statcan.gc.ca/n1/daily-quotidien/190507/dq190507a-eng.htm>

<sup>91</sup> Orser, B. J. (2017). Strategies to Redress Entrepreneurship Gender Gap in Canada. *The Routledge Companion to Global Female Entrepreneurship*.

Government policy can encourage entrepreneurship by making an enabling environment for the entrepreneurs.<sup>92,93</sup> Decision-makers in government are in the position to create policies supportive of entrepreneurs.<sup>94</sup> As mentioned earlier components that make an environment enabling include policies that support: augmenting human capital; fostering cultural values that promote risk-taking; improving access to finance; increasing opportunities for venture-friendly markets; stimulating robust entrepreneurial leadership and providing infrastructural support, amongst others. As governments and their decision-makers choose to take the lead to set entrepreneurial development into the national priorities and mandates, it is necessary that they invest more effort and resources into policies that would promote these components and cultivate an enabling environment for entrepreneurs.<sup>95,96</sup>

### **PARO Results On: Greater Training Resources Available to Educate and Facilitate Women to Run for Policy Decision-Making Positions**

WIP was established to encourage, train, and mentor women to run for all levels of elected government and to advocate for policy change that enables women to be equally represented in all levels of government, including boards. WIP offers workshops to women for the purpose of learning to run for elected government and board positions. PARO has supported WIP with financial, social and human capital in the following:

1. PARO supported WIP with capital assets by providing them with free office space. According to WEC by supporting organizations with shared resources, PARO is then able to create a larger stronger community of stakeholders who can champion policy change.
2. PARO supported provided WIP with administration support, helping them maintain proper processing of their finances. PARO also provided financial and in-kind contributions towards WIP events and activities.
3. PARO supported WIP with social capital by marketing and sharing their events and activities on their social media. PARO also connected WIP to their partner networks. WIP recognizes that having access to PARO's well-developed social network has been a key contributing factor to the success of their events and more rapidly expanding their social networks.
4. PARO and WIP also share a staff member who provides graphic and social media assistance to get messages out to the women in communities that PARO serves. Access to this skill set and support has enabled WIP to leapfrog and increase their human capital to run workshops and accomplish strong outreach as an organization.

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<sup>92</sup> Mason, C. & Brown, R., (2011). "Creating good public policy to support high-growth firms". *Small Business Economics*, 40(2): pp. 211-225

<sup>93</sup> Greene, F., (2012). "Should the focus of publicly provided small business assistance be on start-ups or growth businesses? Ministry of Economic Development, New Zealand.

<sup>94</sup> Obaji, N. O., & Olugu, M. U. (2014). "The Role of Government Policy in Entrepreneurship Development". *Science Journal of Business and Management*, 2(4), pp. 109.

<sup>95</sup> Obaji, N. O., & Olugu, M. U. (2014). "The Role of Government Policy in Entrepreneurship Development". *Science Journal of Business and Management*, 2(4), pp. 109.

<sup>96</sup> Teixeira, Sergio Jesus, et al. "Entrepreneurial intentions and entrepreneurship in European countries." *International Journal of Innovation Science* (2018).

According to leadership at WIP, PARO's support demonstrates that PARO creates and supports a system of collaborators and partners that could impact the broader social fabric of the economic system.

PARO sees reciprocal capability of influencing the economic system in their partnership with WIP. One of PARO's goals is to support women's leadership. PARO recognizes that business women are important leaders in Ontario communities; however, they recognize that women's participation on boards and as political representatives at all levels of government play a vital role to advance the capacities and achievements for women in business and women's empowerment. Women in leadership not only support women in business, but also support the broader communities.

## 2.7 Result: Improved Brand Management for Provincial Organizations Across Canada Working in Women Entrepreneurship

**Stakeholder of Impact:** WEOC can be defined as a Joint Action Network, a network that takes on collective courses of action and combines resources<sup>97</sup> to have an impact on a common issue or objective. Joint Action Networks are also referred to as "innovation systems", "quattro helix" and "clusters" because they are considered to advance the development of innovations using collaboration.

WEOC not only supports but also aims to innovate the work undertaken by the diverse membership of organizations they represent. These member organizations work to impact the growth and success of women entrepreneurs. This success is achieved by creating opportunities for their member organizations to network amongst each other, learn about services across the country, and share best practices to offer the highest quality services and create success-promoting initiatives (e.g. business training, advising, financing, and mentorship) for women entrepreneurs in Canada. The team at WEOC also focuses on curating a variety of complementary resources which increase member organizations access to tools to support their clients,<sup>98</sup> and supporting activities that influence the collective action advancing policies, programs and protocols supporting women entrepreneurs.

NGOs, like WEOC, are able to reach beyond the boundaries of the commercial enterprises, political institutions and academia that engage with entrepreneurs and the economy. They are a civil society stakeholder, and stakeholders such as WEOC tend to contribute to the endurance of their network's member organizations. They play a key role in knowledge development, which enables them to shape their own, as well as broader organizational level, strategies around entrepreneurship.<sup>99</sup>

**Challenge:** Research shows that for collaboration initiatives to be successful, each participant must be able to recognize the compelling business value that they would gain when their

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<sup>97</sup> Brett Doyle, B. (2019). Lessons on Collaboration from Recent Conflicts: The Whole-of-Nation and Whole-of-Government Approaches in Action Arthur D. Simons Center for Interagency Cooperation, Fort Leavenworth, Kansas

<sup>98</sup> WEOC. (n.d.). About Us. Retrieved from <https://weoc.ca/about/about-us/>

<sup>99</sup> Linberg, M. (2018). Women Resource Centres as a research topic - A summary of Malin Lindberg's work, Luleå University of Technology, Sweden

shared interests are met.<sup>100</sup> The success of cooperation is determined by the quality of internal collaboration and having common objectives among its participants.<sup>101</sup>

Strong brand management in the nonprofit sector indicates an organization comprehends and integrates the wider, strategic roles their brands can have in achieving larger, long-term social outcomes, while concurrently fortifying the identity, cohesion, and capacity of those internal to the organization. A robust brand is critical to propel organizations to augment operational capacity, motivate, support, and ensure focus on their social mission.<sup>102,103</sup> That is, having an aligned and authentic brand inspires those working in the organizations to enthusiastically champion and work toward one goal.<sup>104</sup> This internal cohesion leads to better brand performance and satisfaction externally overall.<sup>105</sup>

### **PARO Results On: Improved Brand Management for Provincial Organizations Across Canada Working in Women Entrepreneurship**

WEOC leadership recognizes that being able to advocate for policy and enhance service provision to women entrepreneurs Canada-wide requires their partners to work more seamlessly through a common messaging. The WEOC board is made up of seven board members, who hold leadership positions in women's entrepreneur organizations across Canada. The board members' roles are to share their experiences, lessons learned, and innovations, allowing WEOC to chart and undertake their strategic direction. PARO leadership joined the WEOC board in 2018.

According to WEOC, PARO has been an active board member since joining. One notable contribution has been PARO's role in advancing WEOC's messaging and branding to be more unified. PARO improved the methods by which WEOC could promote and illustrate their affiliation between the individual (women's entrepreneur) organizations across Canada that make up WEOC. Specifically, PARO leadership urged each WEOC member organization to place the WEOC brand on their website and speak publicly about their affiliation with WEOC.

PARO set out achieving the following for this activity: to demonstrate there was a strong community of organizations representing women entrepreneurs in Canada; and that the community was on the same page and advancing the same goals. As a result, WEOC anecdotal observed improved collaboration among its members. Research shows that sector-wide organizations, like NGOs advancing women's entrepreneurship, tend to be far more effective in liaising with the government when they join together to become a collective voice. NGOs communicating with a single voice when consulting on an issue becomes easier

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<sup>100</sup> Nidumolu, R., Ellison, J., Whalen, J., & Billman, E. (2014). The Collaboration Imperative. *Harvard Business Review*.

<sup>101</sup> Kurowska-Pysz, Joanna. 2016. "Opportunities for Cross-Border Entrepreneurship Development in a Cluster Model Exemplified by the Polish-Czech Border Region" *Sustainability* 8, no. 3: 230.

<sup>102</sup> Kylander, N., & Stone, C. (2012). The Role of Brand in the Nonprofit Sector (SSIR). Retrieved from [https://ssir.org/articles/entry/the\\_role\\_of\\_brand\\_in\\_the\\_nonprofit\\_sector](https://ssir.org/articles/entry/the_role_of_brand_in_the_nonprofit_sector)

<sup>103</sup> Catalán S. & Martínez E. 2016 The importance of corporate brand identity in business management: An application to the UK banking sector, *BRQ Business Research Quarterly*, Volume 19, Issue 1, January-March, pg 3-12

<sup>104</sup> (2020), "Mastering the multi-stakeholder art of corporate brand alignment: Insights from world-leading brands on creating a structure for success", *Strategic Direction*, Vol. 36 No. 8, pp. 25-27.

<sup>105</sup> Catalán S. & Martínez E. 2016 The importance of corporate brand identity in business management: An application to the UK banking sector, *BRQ Business Research Quarterly*, Vol. 19, No. 1, January-March, pg 3-12



for government agencies, departments and staff to coordinate, engage, and negotiate with.<sup>106</sup>

WEOC welcomed PARO's contribution because they provide a platform where "everyone is on the same playing field and are working toward the same goal of being part of a larger voice." PARO's contribution effectively contributed to the inclusive objectives, operations, and policies of their organization. Leadership at WEOC noted that PARO's approach is focused on inclusivity, removing silos, and building each other up so as to best serve women entrepreneurs in Canada.

Although WEOC experienced direct benefits from their work with PARO, any stakeholder in the entrepreneurial environment can benefit from WEOC maturing to a more unified voice and brand as an umbrella organization. When unified under a common vision, any actor can act as key catalyzers in the entrepreneurial ecosystem, setting guidelines and kickstarting decision-making processes that would begin the development and implementation of new and necessary supportive policies for entrepreneurs.<sup>107</sup>

## 2.8 Result: Contribution to a Greater Global Consensus on the Definition of "Women Owned Business"

**Stakeholder of Impact:** Actors across the entire economic and entrepreneurial ecosystem benefit from having a unified definition of women's entrepreneurship or business owners to best design policies, programs, protocols and funding terms for women entrepreneurs.

**Challenge:** Firstly, existing literature does not portray a consensus definition on who is an "entrepreneur".<sup>108</sup> much less a "female entrepreneur". There does not exist a clear common definition of an "entrepreneur" or "woman entrepreneur" amongst organizations serving entrepreneurs in Canada and globally.

The lack of a clearly defined woman-owned business or woman entrepreneurs has led to problems in: the collection of gender-disaggregated data, gender informed entrepreneur research, policymaking focused on under-represented groups, international comparability of entrepreneur experience, and access to capacity building, finance and markets for women.<sup>109</sup> Research has shown that the manners in which "entrepreneurship" and "women's entrepreneurship" are defined and the associated issues that result, impact how strategies are designed and implemented to advance inclusion of and support for entrepreneurs.<sup>110</sup> Proposing a standard definition of "entrepreneurship" is posited to reduce a large observed

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<sup>106</sup> Bryan Evans & John Shields (2014) Nonprofit engagement with provincial policy officials: The case of NGO policy voice in Canadian immigrant settlement services, *Policy and Society*, 33:2, 117-127.

<sup>107</sup> Saucedo-Bendek, Omaira & Ewel, Sebastián & Roman-Roig, Francisco. (2020). Entrepreneurs' Perception Toward International Cooperation and Government Programs Concerning Entrepreneurship. *Frontiers in Education*. 5.

<sup>108</sup> Samwel, J. K. (2018). Influence of Women Entrepreneurs Characteristics On Personal Well-being In Arumeru District In Tanzania. *African Journal of Business Management*, 12(11), 316-328.

<sup>109</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:v1:en>

<sup>110</sup> Cukier, W., & Chavoushi, Z. H. (2019). Facilitating women entrepreneurship in Canada: The case of WEKH. *Gender in Management: An International Journal*, 35(3), 303-318. doi:10.1108/gm-11-2019-0204

diversity about entrepreneurship which is resulting in inconsistent and incomparable results that limit an understanding of the sector and the individuals in it.<sup>111,112</sup>

Crafting a definition of women's entrepreneurship or woman-owned business and associated guidance around it would address these problems. It will allow for clear and targeted efforts to be made to advance women's economic empowerment;<sup>113</sup> it would enable organizations and governments to consistently and reliably measure and define the impact women entrepreneurs have on all scales of the economy.<sup>114,115</sup>

### **PARO Results On: Contribution to a Greater Global Consensus on the Definition of "Women Owned Business"**

The ISO Gender Action Plan was launched in 2019 and outlined five priority actions to advance gender equality and women's empowerment. These include: collect data, create a network to share best practice, assess gender responsiveness of ISO standards, raise awareness of standards that support equality and empowerment and define the ISO policy on gender.<sup>116</sup> As a result of the work on the Gender Action Plan, "IWA 34: Women's entrepreneurship – Key definitions and general criteria" was created. The IWA 34 is the first set of definitions for women's entrepreneurship globally. IWA 34 defines women-owned business as:

...business that is more than 50 % owned by one or more women, whose management and control lie with one or more women, where a woman is a signatory of the business's legal documents and financial accounts, and which is operated independently from businesses that are not owned by women.<sup>117</sup>

A consistent and transparent set of definitions of women-owned or women-led businesses aims to further progress women's economic empowerment.<sup>118,119</sup> The economic empowerment that would result would potentially increase women-owned businesses' access to public and private procurement opportunities or strengthen their access to trade programs.<sup>120</sup>

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<sup>111</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/standard/79585.html>

<sup>112</sup> Argerich, J. and Cruz-Cázares, C. (2017), "Definition, sampling and results in business angels' research: toward a consensus", *Management Decision*, Vol. 55 No. 2, pp. 310-330.

<sup>113</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:v1:en>

<sup>114</sup> Swedish Institute for Standards. Definition of a 'Woman-Owned Business' and guidance on its use. (n.d.). Retrieved from [https://www.sis.se/en/about\\_sis/isoiwa-34-definition-of-a-womanowned-business-and-guidance-on-its-use/](https://www.sis.se/en/about_sis/isoiwa-34-definition-of-a-womanowned-business-and-guidance-on-its-use/)

<sup>115</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:v1:en>

<sup>116</sup> ISO Brings Gender To The Forefront On International Women's Day (2020), Retrieved from <https://www.iso.org/news/ref2484.html>

<sup>117</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:v1:en>

<sup>118</sup> Naden, C. (2021), *Celebrating International Women's Day*, published 8 March 2021, Retrieved from <https://www.iso.org/news/ref2638.html>

<sup>119</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:v1:en>

<sup>120</sup> Swedish Institute for Standards. Definition of a 'Woman-Owned Business' and guidance on its use. (n.d.). Retrieved from [https://www.sis.se/en/about\\_sis/isoiwa-34-definition-of-a-womanowned-business-and-guidance-on-its-use/](https://www.sis.se/en/about_sis/isoiwa-34-definition-of-a-womanowned-business-and-guidance-on-its-use/)

PARO was invited to participate in developing IWA 34 because PARO's Executive Director, Rosalind Lockyer, is a WEOC board member. A few other WEOC board members were also invited to participate. In total, 368 experts from 77 countries participated in this process. IWA 34 documentation was developed over two online workshops. A commenting opportunity was also offered between these two workshops.<sup>121</sup> Participants were provided with draft definitions and through virtual breakout rooms, experts discussed any changes or additions.

According to the ISO, applying a gender lens to standardization work indicates "addressing specific needs of women and girls, which in turn will help to develop more gender-responsive and inclusive standards for everyone." More precisely, regulators and governments can rely on ISO standards to develop stronger and more appropriate regulation because these definitions are informed by a community of international experts who are globally recognized to fulfil ISO standards. Therefore, the definitions enable policymakers and regulators to develop relevant national and international regulation.<sup>122</sup>

## 2.9 Result: Improved Network of Connections of PARO Partners to Collaborate and Advance Women Entrepreneurship Policy, Programs, Protocols and Funding

**Stakeholder of Impact:** Actors across the entire economic and entrepreneurial ecosystem benefit from expanded networks and connections to public and private decision-makers.

**Challenge:** Social capital is defined as the idea that "social ties generate norms of reciprocity and trust, allow collective action, build solidarity, and foster information and resource flows among people."<sup>123</sup> Research shows that in the government and political spheres there is a greater value for connections as opposed to expertise.<sup>124, 125, 126, 127, 128</sup> NGOs recognize the imperative significance of networking and connections: they network to strengthen their influence on policy making with the vast majority recognizing that networking to foster connections is their most important activity.<sup>129</sup> Therefore, while social capital can have positive

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<sup>121</sup> Women's entrepreneurship – Key definitions and general criteria. (2021). Retrieved from <https://www.iso.org/obp/ui/#iso:std:iso:iwa:34:ed-1:vl:en>

<sup>122</sup> Benefits of standards. (n.d.). Retrieved from <https://www.iso.org/benefits-of-standards.html>

<sup>123</sup> Aldrich, D., Meyer, M., & Page-Tan, C. (2018, February 26). Social Capital and Natural Hazards Governance. *Oxford Research Encyclopedia of Natural Hazard Science*.

<sup>124</sup> Bertrand, Marianne, Matilde Bombardini, and Francesco Trebbi. 2014. "Is It Whom You Know or What You Know? An Empirical Assessment of the Lobbying Process." *American Economic Review*, 104 (12): 3885-3920.

<sup>125</sup> KJ Lin, J Tan, L Zhao, K Karim, 2015, In the name of charity: Political connections and strategic corporate social responsibility in a transition economy, *Journal of Corporate Finance*, Volume 32, pg. 327-346,

<sup>126</sup> Dicko, S., & Khemakhem, H. (2015). S&P/TSX 300 Companies' Political Connections, Compliance with Board of Directors Regulations and Financial Performance. *International Journal of Business and Management*, 10(1), 14-24. <http://dx.doi.org/doi:10.5539/ijbm.v10n1p14>

<sup>127</sup> Dicko, S. (2016). Firms Political Connections and Winning Government Contracts. *International journal of economics and finance*, 8, 19.

<sup>128</sup> Boucher, M., & Cooper, C. A. (2019). Consultant Lobbyists and Public Officials: Selling Policy Expertise or Personal Connections in Canada? *Political Studies Review*, 17(4), 340-359.

<sup>129</sup> Evans, B., & Wellstead, A. (2013). Policy dialogue and engagement between non-government organizations and government: A survey of processes and instruments of Canadian policy workers. *Central European Journal of Public Policy*, 7(1), 60-87.

impacts on individual and community outcomes<sup>130</sup> - a collective voice and action on an issue or challenge - they can foster negative outcomes, including exclusionary practices, corruption, and increased inequality<sup>131</sup> because, similar to politics and government, connections are valued greater than expertise.

In recognizing the importance of social capital, NGOs require robust practices of information sharing, social cohesion, and alignment of goals to achieve desirable outcomes on policy.<sup>132</sup> They also need their networks and relationships to connect them to various actors from different areas of their sector so their sector's capacity to work productively on a particular issue can increase in a unified fashion.<sup>133</sup>

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<sup>130</sup> Aldrich, D., Meyer, M., & Page-Tan, C. (2018, February 26). Social Capital and Natural Hazards Governance. *Oxford Research Encyclopedia of Natural Hazard Science*.

<sup>131</sup> Aldrich, D., Meyer, M., & Page-Tan, C. (2018, February 26). Social Capital and Natural Hazards Governance. *Oxford Research Encyclopedia of Natural Hazard Science*.

<sup>132</sup> Borg, R. Arho Toikka, Eeva Primmer, (2015), Social capital and governance: a social network analysis of forest biodiversity collaboration in Central Finland, *Forest Policy and Economics*, Volume 50, pg 90-97,

<sup>133</sup> Wyborn, C. (2015). Connecting knowledge with action through co-productive capacities: Adaptive governance and connectivity conservation. *Ecology and Society*, 20(1).



***“Leveraging PARO and SSFPC partnerships jointly is a critical means to advance small scale food processor policy making. Together we created a community of partners to have a strong enough push to advance policy. PARO’s connections give a seat at the table to organizations who would otherwise not have a chance to be invited to share their expertise and leadership in a sector.”***

## PARO Results On: Improved Network of Connections of PARO Partners to Collaborate and Advance Women Entrepreneurship Policy, Programs, Protocols and Funding

Two results were achieved over the course of the project: 1) capacity was increased in partner organizations and in PARO by working jointly to break down barriers in policy that limit women's business prosperity; and 2) Increased accessibility to PARO networks and connections, thus partner organizations could focus on influencing change based on their areas of expertise and the priorities they set regarding women's entrepreneurship, rather than investing time to build new relationships.

For this project, PARO brokered relationships with 176 organizations in the public, private and not-for-profit sectors. As an organization with 30 years of experience, PARO entered this project with many of these relationships already developed through collaborations in other areas of their work and government funded projects. The Collaboration for Transformation project, however, allowed these partners to work exclusively on improving the enabling environment for women entrepreneurs. This project allowed PARO to cooperatively address the disincentives and challenges that limit women's businesses when they try to 'scale-up' their businesses. It also created a platform for them to implement activities that will influence change in policies, providing women with a fair chance of achieving economic security and prosperity.

Leadership from WEOC indicated that working alongside PARO and learning about their operational practices, has inspired their organization to evolve their operational policy and those of their partner organizations. Since working with PARO in 2018, WEOC observed a best practice that could contribute to strengthening the larger voice for women's entrepreneur organizations in Canada: PARO's ability to connect to resources in their region and use those resources to reach the entrepreneurs working with them.

As mentioned earlier, research shows that connections trump expertise in advancing policy priorities in the government political spheres.<sup>134, 135, 136, 137, 138</sup> Partners who were interviewed for this evaluation indicated that the impact PARO had to their organization's work on women entrepreneurship policy was due to PARO's strong relationship with government; one stakeholder from WEOC indicated that PARO's strong government relationships "helped open doors to various levels of government" and enabled them to have conversations about changing policies for women economic security that would otherwise have not occurred.

Partner access to these connections is considered a "key resource" to achieve PARO and their partners' objectives, goals and mandates and influence key decision-making. Several other partners echoed this experience:

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<sup>134</sup> Bertrand, Marianne, Matilde Bombardini, and Francesco Trebbi. 2014. "Is It Whom You Know or What You Know? An Empirical Assessment of the Lobbying Process." *American Economic Review*, 104 (12): 3885-3920.

<sup>135</sup> KJ Lin, J Tan, L Zhao, K Karim, 2015, In the name of charity: Political connections and strategic corporate social responsibility in a transition economy, *Journal of Corporate Finance*, Volume 32, pg. 327-346,

<sup>136</sup> Dicko, S., & Khemakhem, H. (2015). S&P/TSX 300 Companies' Political Connections, Compliance with Board of Directors Regulations and Financial Performance. *International Journal of Business and Management*, 10(1), 14-24. <http://dx.doi.org/doi:10.5539/ijbm.v10n1p14>

<sup>137</sup> Dicko, S. (2016). Firms Political Connections and Winning Government Contracts. *International journal of economics and finance*, 8, 19.

<sup>138</sup> Boucher, M., & Cooper, C. A. (2019). Consultant Lobbyists and Public Officials: Selling Policy Expertise or Personal Connections in Canada? *Political Studies Review*, 17(4), 340-359.

- “(PARO’s) knowledge on policy is extensive...our organization builds on the relationship (PARO has) *to influence* government on policy; and be able to tap into (their) organizational experience on *how to influence* policy.”
- “The relationship with PARO benefits organizations like ours (WEC) (because that connection) lends credibility to us and having PARO as a supportive partner improves our chances when we apply for funding.”
- “PARO leadership has been a key to bringing stakeholders together strategically to move common issues along through policy and programming.”
- “PARO has extensive experience in government relations (and brings a) certain wisdom to the table that adds to their collaborations regarding policy.”
- “Leveraging PARO and SSFPC partnerships jointly is a critical means to advance small scale food processor policy making. Together we created a community of partners to have a strong enough push to advance policy. PARO’s connections give a seat at the table to organizations who would otherwise not have a chance to be invited to share their expertise and leadership in a sector.”
- “PARO has positioned itself to be a connector at the national level to bridge communications between governments and organizations.”
- When PARO leadership is on any board, they are always a “strong board member (who) bridges a gap between organizations. PARO is a partner hub (and this has) ignited a better opportunity to partner with (other) organizations.”

PARO Centre for Women’s Enterprise is also one of 10 regional hubs that make up the WEKH Knowledge Hub Consortium. In addition to PARO these regional hubs include: Asper School of Business at the University of Manitoba, Bissett School of Business at Mount Royal University, BMO Chair for Diversity and Governance Université de Montréal, Impact Hub Ottawa, The Rowe School of Business at Dalhousie University, OCAD University, Hill and Levene Schools of Business at University of Regina, VentureLabs® and Beedie School of Business at Simon Fraser University and Yukon University.

Based in Ryerson University, WEKH is a team of researchers, business support organizations, and key stakeholders working together to cultivate a more inclusive and supportive environment that would allow women entrepreneurship to grow in Canada. A respondent from WEKH indicated that PARO provided key information on the experience of women entrepreneurs in indigenous, remote and rural communities in northern Ontario, which represents the northern Canada context overall. They also note the key contributions of PARO to the indigenous community of practice, including research reports, roundtables and capacity building for indigenous entrepreneurs with other regional hubs in WEKH. As a member of WEKH, PARO shares best practices on how to advance entrepreneurship services and policies for women entrepreneurship and holds webinars supporting women entrepreneurs.

According to one partner, PARO’s seat at regional and national tables and within organizations has brought to the forefront and reinforced awareness and action on gender, inclusion diversity, and the need to integrate the gender lens into policy.



## 2.10 Result: Improved Internal Capacity to Achieve Deliverables and Outcomes on Women Entrepreneurship Policy Locally, Regionally and Nationally

**Stakeholder of Impact:** An NGO is an organization that functions independently from government and serve a social goal. NGOs rely on funding sources from government, private donations and/or memberships.<sup>139</sup> PARO is an Ontario NGO that supports women in business in small and medium sized enterprises, as well as social enterprises.

**Challenge:** NGOs report a significant lack of capacity to engage effectively in policy areas in Canada. Research shows that between 36%-62% of NGOs report difficulties in participating in the policy process, with only 22% of NGOs contributing to federal public policy as part of their mission. According to these NGOs, they cannot engage in this sphere because they lack the capacity, time and/or expertise needed to engage in public policy.<sup>140</sup>

With NGOs competing for a limited amount of funding compared to the need, expanding the organization's ability to enter policy spheres remains a challenge. In addition, depending on the government or party in power, or the area of issue, the government either spreads funding across a larger number of groups or concentrates the funds to a smaller number of organizations.<sup>141</sup>

As such, collaboration to advance policy goals is key.<sup>142</sup> To be effective, collaborative governance processes must openly recognize and mitigate power disparities between actors within a policy community.<sup>143</sup> These effective collaborations function when they convert a shared vision and individual passions into a plan of action.<sup>144</sup> Thus, NGOs working together can play a pivotal role in producing statistics, research, and assessments to provide policy leaders and government officials with the information and knowledge on areas that would achieve gender equality goals.<sup>145</sup>

### PARO Results On: Improved Internal Capacity to Achieve Deliverables and Outcomes on Women Entrepreneurship Policy Locally, Regionally and Nationally

The Collaboration for Transformation project improved PARO's internal social and knowledge capital in two ways.

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<sup>139</sup> Investopedia (n.d.), What is an NGO (Non-Governmental Organization) Retrieved from [www.investopedia.com/ask/answers/13/what-is-non-government-organization.asp](http://www.investopedia.com/ask/answers/13/what-is-non-government-organization.asp)

<sup>140</sup> Carter, S. (2011). Public Policy and the Nonprofit Sector. *The Philanthropist*, 23(4), 427-435.

<sup>141</sup> Corrigall-Brown, C., & Ho, M. (2017). Concentrating or Sprinkling? Federal Funding for Indigenous, Women's, and Environmental NGOs in Canada, 1972-2014. *American Behavioral Scientist*, 61(13), 1599-1622.

<sup>142</sup> Gray, B., & Stites, J.P. 2013. Sustainability through Partnerships: Capitalizing on Collaboration. Network for Business Sustainability. Retrieved from: [nbs.net/knowledge](http://nbs.net/knowledge)

<sup>143</sup> Evans, B., & Veselý, A. (2014). Contemporary policy work in subnational governments and NGOs: Comparing evidence from Australia, Canada and the Czech Republic. *Policy and Society*, 33(2), 77-87.

<sup>144</sup> Nidumolu, R., Ellison, J., Whalen, J., & Billman, E. (2014). The Collaboration Imperative. *Harvard Business Review*.

<sup>145</sup> Coovadia, Z., & Kaplan, S. (2020, October 20). Gender budgeting: A tool for achieving equality. Retrieved from <https://www.gendereconomy.org/gender-budgeting-a-tool-for-achieving-equality/>



First, funding toward the Collaboration for Transformation project specifically enabled PARO to formally work on policy development in women's entrepreneurship with their partner organizations. Interviews with PARO staff indicated that the project funding enabled three staff to dedicate their time to the project work, including time to cultivate new and expand existing relationships to achieve the desired results of the project.

Second, PARO is one of five partners (Momentum Calgary, Quint Saskatchewan, Seed Winnipeg, CEDEC Quebec) who participate within the Policy Council at CCEDNET and funded a government relations position to work within CCEDNET. The funding to the Collaboration for Transformation project enabled PARO to retain other resources within their organization and jointly invest this shared position at CCEDNET. It also allowed PARO to use the research, project outputs and findings in their government relations work with CCEDNET. This government relations position then allowed PARO to promote gender lens knowledge across all levels of government, meeting with government leaders, Members of Parliament and Senators, as well as CCEDNET's partner NGOs.

The dedicated staff position in government relations has also raised the profiles of the organizations in the Policy Council, CCEDNET as well as CCEDNET's members: they are regarded as trustworthy organizations whose impact can influence changes in policy designed and implemented by the federal government. PARO, in particular, has strongly and consistently advanced the GBA+ lens in two of the government relations seven policy priority areas, namely supporting workforce and entrepreneur development, including women's entrepreneur development and intersectionality, systemic racism and gender-based barriers in the Canadian economy.



***"PARO has positioned itself to be a connector at the national level to bridge communications between governments and organizations."***



### 3.0 PARO DEFINED OUTCOMES VS. RESULTS IN EVALUATION

**Table 2. PARO Projected and Defined Outcomes and Results Identified Through Evaluation**

- Result 1: Stakeholders Enhance their Entrepreneurship Policies and Programming with a GBA+ Lens
- Result 2: Municipal Procurement Policies and Programs and Request for Proposal Evaluation Criteria Augmented to Include Diversity and Inclusion Considerations
- Result 3: Expanded Availability of Government Funding for Women Entrepreneurs
- Result 4: Expanded Availability of Focused Business Resources for Indigenous Women Business Owners
- Result 5: Expanded Availability of Financing Products Offered by the Credit Union Sector
- Result 6: Greater Training Resources Available to Education and Facilitate Women About Running for Policy Decision-Making Positions
- Result 7: Improved Brand Management for Provincial Organizations Across Canada Working in Women Entrepreneurship
- Result 8: Contribution to a Greater Global Consensus on the Definition of “Women Owned Business”
- Result 9: Improved Network of Connections of PARO Partners to Collaborate and Advance Women Entrepreneurship Policy, Programs, Protocols and Funding
- Result 10: Improved Internal Capacity to Achieve Deliverables and Outcomes on Women Entrepreneurship Policy Locally, Regionally and Nationally

PARO Defined Outcomes in Project Summary and Reporting	Results in Evaluation
Increased awareness, understanding, visibility and greater recognition of institutional barriers to women’s economic security by partners (various orgs at various levels)	All Results.
Gaps in policies or programs are identified by collaborators (which ones and who identified them) and implemented changes that followed	All Results.
Increased in the number of programs and policies (existing changed, new ones created) that address the scale-up gap for women owned businesses and those that create systemic access change	Result 2, Result 3, Result, Result 5
Inclusive market expansion and scale-up by women entrepreneurs	Result 2
Increased access by women entrepreneurs to networks	Result 2, Result 3, Result 4, Result 5
Increased opportunities for organizations to support women to scale up their businesses	Result 2, Result 3, Result 4, Result 5
Increased access to funding opportunities / Increased opportunities for women to access Provincial grants to scale up	Result 3, Result 4
Collaborators adoption of actions for systemic change from National Plan into or as their own organization’s policies, programs or protocols	Result 1, Result 2, Result 3, Result 7, Result 9, Result 10
Increased awareness and understanding of issues creating the	Result 1, Result 2, Result 3, Result 4,

'scale-up gap' impeding women's economic security	Result 5, Result 9, Result 10
A network of champions committed to the advancement of gender equality, systemic change, and economic security for women	All Results.
Increased visibility and broadened understanding among partners and stakeholders of systemic barriers that limit women's full economic participation as entrepreneurs	All Results.
Increased understanding among partners and stakeholders of the funding and/or other resource gaps related to the barrier(s)	Result 1, Result 2, Result, Result 4, Result 5, Result 6, Result 9, Result 10
A commitment from partners and stakeholders to continue implementing collaborative strategies with goals	All Results.
A commitment from partners and stakeholders to continue implementing collaborative strategies with goals for long term systemic change	Result 1, Result 2, Result 3, Result 7, Result 9, Result 10
Partners and/or stakeholders taking specific actions to implement policies, and/or protocols, practices etc. that have been developed collaboratively within the pilot to address the identified barriers and gaps	Repeated. See above
Partners and stakeholders continuing to support strategies, policies and protocols that support women's security and impact systemic change	Repeated. See above
A mobilized sustainable network of champions and organizations who regularly review and revise policies, protocols, programs that address the scale-up gap and reduce barriers for women in business	Repeated. See above
Sustained ongoing strategy that systematically encourages and provides opportunities for women to scale up their businesses	Result 1, Result 3, Result 7, Result 9
Change in criteria / knowledge of components of the systems providing government capital	Result 3
Increase in women's access to government capital	Result 2, Result 3
Number of municipalities across Canada that adopted turn-key model of policy revision to include space for women in procurement opportunities in their supplier diversity strategies; change in women winning procured contracts	Result 2

## Appendix I – Collaboration for Transformation Project Summary

### Activity A: Groundwork Key Activities:

- Contact key partners, hire and orient staff, and develop key material needed to initiate the project, including work plan
- Conduct literature review and environment scan of conditions contributing to the 'scale up' gap that women entrepreneurs experience as compared to their male counterparts when growing a micro, small and medium-size businesses, especially as they relate to rural and small urban areas
- Develop and carry out engagement strategy to:
  - Identify and orient key partners, stakeholders and allies with recognized levels of expertise; and their particular interests, and motivations for working collaboratively to address the 'scale up' gap experienced by women entrepreneurs, including an exploration of the systemic barriers, opportunities, and risks that involve partners, stakeholders and allies; as well as
  - Communicate key messaging on how marginalization of women entrepreneurs impacts their ability to grow micro, small and medium-size businesses, and how it is in the interests of partners, allies, and stakeholders to help create a more inclusive entrepreneur ecosystem experiences of the project, in consultation with outside evaluator

### Activity B: Convene Key Activities:

- Establish a key stakeholder group of active and engaged cross-sector partners and allies with specific experiences and connections, including those with influence to bring about change, and women entrepreneurs, in order to effectively coordinate and leverage efforts towards addressing the 'scale-up' gap that women entrepreneurs experience as compared to their male counterparts when growing a micro, small or medium sized business, especially as it relates to rural and small urban areas
- Applying Gender-Based Analysis (GBA+) principles, convene roundtables, focus groups, and interviews with members of key stakeholder group, including partners and allies to:
  - Review policies and practices including business, commercial and contract law, government, mainstream organizations and investing, and rules and regulations of financial institutions, including their supplier diversity policies or the lack thereof, to identify where they are lacking and where they are discriminatory against women-owned micro, small and medium sized businesses, especially as related to those that are located in rural and small urban areas
  - Collaboratively develop a strategic action plan that will advance gender equality by identifying barriers and possible responses and solutions, including policies and protocols to address the 'scaleup' gap that women entrepreneurs experience as compared to their male counterparts when growing a business

### Activity C: Pilot Key Activities:

- Pilot key models, strategies, approaches, practices, policies and/or protocols in three (3) target areas, including Thunder Bay, Sault Ste. Marie and Renfrew, and document results through evaluation
- Work with partners and stakeholders to:
  - Implement the action plan that will include strategies to communicate and advocate across sectors such as financial institutions, business, government, mainstream organizations and investors, legal, etc. to influence change within their policies, regulations, protocols and practices to support transformative change that will encourage the 'scaling up' of women-owned businesses, in particular marginalized women in rural and small urban cities
  - Develop a communication strategy that will work to expand women's access to financial markets by identifying and encouraging finance, supervision and regulatory reforms that support financial institutions direct and indirect efforts to better meet the credit and other financing needs of micro, small and medium sized businesses as they work to 'scale-up' their businesses
- Work collaboratively to achieve specific policy and protocol implementation that addresses the identified barriers and gaps

#### Activity D: Expand Implementation Key Activities:

- Working with partners and stakeholders to develop report with key recommendations from the pilot to guide and expand implementation based on results, evidence, and best practices captured through evaluation of the pilot to advocate for widespread adoption
- Working with partners and stakeholders develop and implement communication strategy to influence governments, key sectors, various jurisdictions and more, including:
  - Disseminating report with key recommendations to decision makers in governments and community, to influence changes in policies, protocols and programs that result in wider systemic change
  - Disseminating report with recommendations through existing networks and other stakeholder networks partners work with PARO to target and access key opportunities at local, regional and national consultations, roundtables, standing committees, conferences, and other strategic gatherings where decision makers and sector leaders are present, to deliver timely buy-in and influence policy change through widespread public awareness in multiple sectors
  - Partners give support to letters and recommendations which will be presented to key policy makers, and bodies of influence
- Prepare final evaluation report, interim reports and final project report
- Working with partners, allies and stakeholders collectively share project information, recommendations and results throughout the project through diverse channels, such as PARO, partner, and stakeholder websites, networks, social media, etc.



***"When PARO leadership is on any board, they are always a "strong board member (who) bridges a gap between organizations. PARO is a partner hub (and this has) ignited a better opportunity to partner with (other) organizations."***

## Appendix II – Collaboration for Transformation Partners

- Blue Sky Community Healing Centre
- Community Development Corporation of Sault Ste. Marie & Area (Sault Ste. Marie)
- Enterprise Renfrew County (Renfrew)
- Women's Economic Council
- Invest Sudbury (City of Greater Sudbury)
- Regional Business Centre
- The Venture Centre
- Timmins Economic Development Corporation
- NEONET
- NordikInstitute
- Sault Ste. Marie Economic Development Centre
- Sault Ste. Marie Innovation Centre
- Algoma University Student Union
- G's Carpet Cleaning and Services
- The Unconventional Farm
- Timmins Chamber of Commerce
- Purchasing-City of Timmins
- Christine Geddes, Circle member, PARO
- World's Best Cream
- FedNor
- Start up Services, NORCAT Innovation Mill
- Samantha Davidson Public Relations
- Dragonfly Advisory Services
- Undercover Innovations Inc.
- She and Her
- Kadence Music Therapy
- Shortcuts
- Covergalls
- Nickle Basin Federal Development Corporation
- Procurement-Sudbury
- Her Business Guide
- Traditional Men's Health and Wellness Group
- Brnanas
- Skritswap
- Sparkle Kleen
- Purchasing-City of Sault Ste. Marie
- Stone's Office Supply
- SK Group
- Huckson's Water Depot
- Dawson & Keenan Insurance
- The Whole Nine Yards/ Carefree Clothing
- Prime Gelato
- Window Insulators Ltd.
- City of Thunder Bay
- Innovation, Science, and Economic Development
- The Canadian CED Network (CCEDNET)
- Women's Enterprise Organizations of Canada (WEOC)
- Georgian College –SENCO (Social Enterprise Network of Central Ontario)
- Business Development Bank of Canada
- Procurement and Investment Readiness Fund Partners (Toronto Enterprise Fund (TEF), Centre for Social Innovation (CSI), Social Venture ConneXion (SVX), Conseil de la Coopération de l'Ontario (CCO), Centre for Social Enterprise Development (CSED), mécèn ESS, Pillar Nonprofit Network (Pillar), Northern Ontario Research Development, Ideas and Knowledge Institute (NORDIK), Social Enterprise Institute (SEI), Buy Social Canada, Commerce Solidaire, Canadian Community Economic Development Network (CCEDNet)
- Richard Wesley, Executive Director – KKETS Matawa First Nations Inc.
- Stacia Kean, Director of Indigenous Services Canadian Executive Services Organization (CESO)
- NorOnt
- WBE Canada
- BWITT
- Thunder Bay Kings Hockey Team
- The Women's Entrepreneurship Knowledge Hub (Ryerson Diversity Institute)
- Ontario Inclusive (i2) Innovative Action Strategy
- Red Rock Community Development
- Nipigon General Store



- Pelletier's Gas Bar
- Superior Therapy Services
- Canyon Country Co-op
- Minister of Northern Development and Mines
- Lenora Rousell
- Quercwood Consulting
- EDO Nipigon
- Chawla Properties Inc.
- Community Economic Development of Schreiber
- Yurt it up North
- Experience North
- AV Terrace Bay
- Superior Survey Inc & Lakeview Manor B&B
- ScotiaBank Marathon
- Dreamscapes B&B and Suites
- Pic River Guest Suites
- Rick Dumas, Mayor
- Supercom Industries
- I Sew Studios & Boutique Inc
- Creative Illusions
- Ministry of Energy, Northern Development and Mines -Terrace Bay
- Barrick
- SK Group Inc
- Huckson's Plumbing
- Maker North
- River Rock Gifts
- Sault Sainte Marie Purchasing Department

**Thank you to the Partners who Collaborated on this work. Without your involvement, this work would not have had an impact. It is because of your important work, joining with PARO in our vision for gender equity, diversity and inclusion, that there is hope for Transformative change. Women in Canada, with all their diversity, will become equal players in our economy.**

