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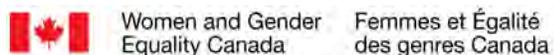
This report was made possible through the trust, time, and expertise of more than a thousand women and gender-diverse entrepreneurs across Canada. Their stories, insights, frustrations, and visions shaped every chapter of this work. We honour their openness, their candour, and their insistence that entrepreneurship is not only economic activity, but relational labour, cultural expression, and a form of community stewardship.

We thank every entrepreneur who completed the national surveys. Your data, layered with your stories, gives this report both heart and structure.

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FOREWORD

Across Canada, women and gender-diverse entrepreneurs are building businesses in ways that are often invisible in mainstream policy narratives. They are caregivers, community builders, makers, service providers, cultural leaders, knowledge keepers, innovating within constraints that would have stalled or silenced others. Their businesses sustain families, strengthen communities, and grow local economies, yet too often, the systems around them remain misaligned with their realities.

This report arrives at a pivotal moment. Rising living costs, inflation, supply chain instability, and shifts in global trade all shape the conditions in which entrepreneurs operate. Simultaneously, public expectations around inclusive economic growth have never been higher. Governments, funders, and ecosystem partners are being asked not only to support entrepreneurship, but to reimagine how support is designed, delivered, and measured.

“*A national picture grounded in real voices, real constraints, and real possibilities for transformation.*”

The strength of this report lies in its method: we listened. Not to abstract indicators, but to lived experience. Not to assumptions about what entrepreneurs “should” want, but to what they say they *need*. The result is a national picture grounded in real voices, real constraints, and real possibilities for transformation.

Our hope is that this report offers more than research and analysis but can also offer a firm direction. A path forward shaped by the people who know this landscape best: women entrepreneurs.



Rosalind Lockyer

Founder & CEO

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EXECUTIVE SUMMARY



Women and gender-diverse entrepreneurs contribute profoundly to Canada's economy, yet they operate within systems that were not designed with their realities in mind. Through more than 60 regional consultations, expert interviews, and two national surveys, four interconnected issues surfaced as the most significant forces shaping entrepreneurial experience today. Each issue points directly toward the kinds of changes entrepreneurs say would make the greatest difference.

1. Funding systems are poorly matched to the financial realities and risk profiles of women's businesses, creating a widespread reliance on personal savings and debt.

Current tools such as matching requirements, loan-heavy models, and rigid eligibility often presuppose early staffing, sustained cash flow, or traditional scale-up trajectories. Yet 71% of surveyed entrepreneurs used personal savings in some capacity to keep their businesses afloat, and basic-needs insecurity (housing, food, healthcare, childcare) affects growth for more than half. Infrastructure for first hires and mid-stage growth is especially thin.

Entrepreneurs therefore call for flexible, non-matching, grant-forward funding that supports sustainability, not just start-up or rapid scale.

They want operating funds, stage-based micro-grants, first-hire supports, and mechanisms that reduce the need to risk personal financial security to keep a business alive.

2. Legitimacy gaps and system misfit impose a hidden capacity burden on women-led businesses, regardless of sector or performance.

Though legitimacy challenges are often assumed to affect only those operating outside dominant entrepreneurial archetypes, women running

successful, revenue-generating businesses in traditionally recognized industries such as software, food and consumer packaged goods (CPG), professional services, education, and small-scale manufacturing also reported credibility hurdles in funding, procurement, and regulatory systems. These gaps require entrepreneurs to repeatedly translate and justify their business models within frameworks not designed for them, creating a cumulative coordination and cognitive load that diverts time and resources from growth and increases reliance on personal financial buffers.

Women and gender-diverse entrepreneurs

contribute profoundly to Canada's economy, yet they operate within systems that were not designed with their realities in mind.

Entrepreneurs therefore call for systems that modernize how legitimacy is defined and recognized.

They want eligibility criteria that reflect diverse business models and growth paths; procurement and funding programs scaled to business size and stage; and clearer, more stable rules that reduce the need for constant self-legitimation. Addressing legitimacy as a structural issue would free up entrepreneurial capacity and reduce unnecessary risk transfer onto founders.

3. Administrative and regulatory systems absorb entrepreneurial capacity through complexity, fragmentation, and instability.

Entrepreneurs spend disproportionate time navigating compliance, licensing, reporting, and shifting program rules. Many learn about

EXECUTIVE SUMMARY

programs by word of mouth from peers instead of from institutions. Even as 89% use AI tools such as ChatGPT to cope with administrative burden, two-thirds do not know where their data is stored and nearly half avoid new AI tools due to lack of training or privacy concerns. Instead of enabling entrepreneurship, many systems drain time, create friction, and generate mistrust.

Entrepreneurs therefore call for systems that reduce administrative load, provide clear navigation, and offer stable, predictable program environments. They want one-stop compliance and funding portals; plain-language guidance; coordinated “no wrong door” service; and early, transparent communication when policies or programs change.

4. Canada’s physical, digital, and market infrastructure does not fit the size, sector, or geography of many women-led businesses.

Small-batch producers face co-packing minimums they cannot meet; rural and coastal entrepreneurs face shipping costs that make national contracts unviable; and many lack affordable commercial space or appropriate licensing pathways. Trade uncertainty has already caused delays and market retreat. Infrastructure is designed for scale, uniformity, and urban markets, not for the small, relational, or rural/coastal businesses where many women operate.

Entrepreneurs therefore call for right-sized infrastructure and market access that align with the way their businesses actually grow.

They want shared production spaces, micro-procurement, better rural/coastal logistics, affordable commercial and pop-up spaces, and trade and regulatory environments that reflect SME (small and medium-sized enterprises) realities.

A CROSS-CUTTING CALL TO ACTION

Taken together, these findings point toward a systemic redesign of entrepreneurship policy and ecosystem practice: one that shifts from expecting entrepreneurs to fit existing systems to reshaping systems so they meet entrepreneurs where they are. Across all four issues, the changes entrepreneurs call for align around a clear set of principles:



1. Capital must be flexible, non-matching, and suited to stage and sector.



2. Business models beyond tech and storefronts must be explicitly recognized.



3. Systems must be simpler, clearer, and easier to navigate.



4. Infrastructure must be right-sized for small, rural, coastal, and care-based enterprises.

INTRODUCTION



Across Canada, women and gender-diverse people are building businesses that hold families together, sustain local economies, nourish communities, and preserve cultural knowledge. These businesses are diverse in form, from home-based, digital, storefront, community-rooted, creative, small-batch manufacturing to care-based services. But they share a common pattern: they operate within systems not designed for them.

Entrepreneurship is often framed as a pathway to empowerment, innovation, and economic independence. Yet the women and gender-diverse entrepreneurs who participated in this project described a daily reality shaped as much by friction as by opportunity. They navigate childcare shortages, rising living costs, complex administrative rules, inconsistent funding programs, and legitimacy gaps that undermine their ability to grow.

This report is a way to see the structural patterns that shape experience across regions, identities, and sectors. It highlights the ingenuity and resilience of entrepreneurs, but also the costs of depending on resilience as policy infrastructure.

Four cross-cutting issues emerged from the roundtables and surveys: misaligned money, legitimacy, exhausting systems, and ill-fitting infrastructure. Each issue is multi-dimensional, shaped by geography, identity, industry, and stage of growth. Together, they form the backbone of this report.

Each section of the report follows a consistent structure. We begin with a cross-cutting issue such as Misaligned Money, Legitimacy & Recognition, Systems That Exhaust, or Ill-Fitting Infrastructure, and present a synthesis of what we heard in roundtables alongside what we observed in the survey data. This creates a clear picture of how each issue operates across regions and identities.

To deepen the analysis, each section includes a composite Case Study. These case studies weave

FOUR CROSS-CUTTING ISSUES emerged from the roundtables and surveys:



together multiple participants' experiences into a single narrative that illustrates the theme without identifying any one individual. All quotes are inspired from CIT roundtables and edited for clarity, with identities protected. This approach honours the integrity of participants' voices while safeguarding confidentiality.

Each section concludes with a dual set of recommendations: one for ecosystem partners such as community organizations, non-profits, and incubators, and one for government and policy makers at federal, provincial, and municipal levels. These recommendations are practical, innovative, and scalable, designed to reflect the realities of women's entrepreneurship and respond to the gaps revealed across our data and literature review.

The following chapters weave together lived experience with quantitative data, narrative analysis, and actionable recommendations. Our goal is to support policymakers, ecosystem leaders, and funders in designing systems that meet entrepreneurs where they are and make it possible for them to grow through alignment, stability, and recognition.



MISALIGNED MONEY

FUNDING ARCHITECTURE, BASIC NEEDS, AND THE COST OF KEEPING THE LIGHTS ON

The money story that emerges from our data is not just “there isn’t enough funding.” It is that **the design of money is out of step with how women and gender-diverse entrepreneurs actually build, sustain, and grow businesses.**

Across regions, we see:



- ▶ **Matching grants** that require cash women do not have.
- ▶ **Loan-heavy support** that feels dangerous to take on in volatile markets.
- ▶ **Wage subsidy** and program rules that require an employee before you can access support to hire.
- ▶ **Tools geared** either at very early start-up or very large scale, with a hollow middle where many of your participants actually sit.

In Ontario, mid-stage food and CPG founders around the \$400–600k revenue range are simultaneously “too big” for micro-grants and “too small” for manufacturing support. They are turning down national contracts because the infrastructure and capital to scale safely simply aren’t there. In the Prairies, solo service founders are asked, “Why haven’t you hired?” while explaining they do not yet have the cash flow to make that first salary commitment, especially with no benefits safety net.

Atlantic women, often starting with home-based or part-time businesses, see “no chance to get funding” because programs require incorporation, commercial leases, or full-time operation. Pacific-region founders describe banks that still equate legitimacy with storefronts, even when they “sell out every drop online.”

The survey data show how people are bridging the gap:

- ▶ **71.6%** used personal savings to sustain or grow their business in the past year.
- ▶ Nearly **20%** say they have no personal savings left.
- ▶ **63.8%** used savings because revenue wasn’t enough to cover costs.
- ▶ **50%** indicated rising living costs eroded what they could reinvest.
- ▶ **Many took on personal debt** or credit cards for business costs.

Overlay this with basic needs insecurity and the picture sharpens:

- ▶ Over **43%** strongly agree and **37%** agree they **could not keep their business going if their basic needs were not met.**
- ▶ Around **a third to a half** have had difficulty meeting housing, food, or healthcare needs in the past year.
- ▶ Around **two-thirds** say these challenges have at least a moderate impact on their business; over a third say the impact is strong or severe.

At the same time, women are clear about what would help:

- ▶ **69%** say non-repayable, up-front funds are their most urgent need.
- ▶ **62%** want funding that covers operating costs, not just start-up or capital expenditures.
- ▶ **58%** call for easier access to funding through simplified, plain-language applications.



MISALIGNED MONEY

The story of misaligned money is also a story of **time and trust**. Entrepreneurs experience multiple application cycles, inconsistent advice, and abrupt program terminations as a form of financial whiplash. When a promised wage subsidy falls through after a founder hires staff in good faith, it creates a breach of trust.

CASE STUDY:

“GROWING WITH NO SAFETY NET UNDERNEATH”

In the outskirts of Winnipeg, *Selene* runs a personal services and wellness practice. Her business is steady and respected. Her bank account, however, tells a different story.

No funding options match the shape of her reality. Matching grants require cash she doesn't have. Loans require cushions she cannot maintain. Wage subsidies require an employee she cannot hire safely without upfront capital.

She laughs tiredly when she talks about funding applications:

“There’s always a catch hidden somewhere.”

“The programs feel like they were built for someone who already has money.”

“I take fewer risks than men not because I’m scared but because I’m not reckless with my family’s survival.”

She uses her personal savings for everything: rent for her shared space, insurance renewals, equipment replacement, gaps between client cycles. On months when childcare costs rise, she pulls from the same limited savings to keep operations afloat.

Every dollar is doing double duty: family survival and business viability.

Selene dreams of hiring someone part-time. But when she researched wage supports, the first requirement she saw was: *“Must already have an employee.”* She closed the laptop and whispered, *“So that’s that.”*

When asked what would finally allow her to grow, she didn't hesitate:

“Non-repayable money that doesn’t punish you for not being rich already.”

And then, more quietly: **“I need funding that assumes I’m a human being, not a machine.”**

Every dollar is doing double duty: family survival and business viability.

When asked what would finally allow her to grow, she didn't hesitate:

“Non-repayable money that doesn’t punish you for not being rich already.”



MISALIGNED MONEY

RECOMMENDATIONS

TOWARDS REALIGNING CAPITAL AND INCOME SUPPORTS TO MATCH HOW WOMEN ACTUALLY BUILD AND SUSTAIN THEIR BUSINESSES



RECOMMENDATIONS FOR ECOSYSTEM PARTNERS

- 1. Prototype “bridge capital” that sits between micro-grants and bank debt.**
Work with community foundations, credit unions, or impact investors to pilot small, flexible capital pools (e.g., \$10-50k) with revenue-based or patient repayment, targeted at mid-stage women-led firms and at those using personal savings to stay afloat.
- 2. Create basic-needs-informed advisory.**
Train advisors to ask about basic needs explicitly and to help entrepreneurs map financial strategies that don’t assume an invisible cushion – e.g., pacing growth to avoid personal insolvency, pairing business supports with housing or benefits information.
- 3. Support revenue-first experiments before pushing for scale.**
Help women test “just enough” growth and revenue diversification (e.g., new contracts, digital offerings, licensing) that strengthen cash flow before taking on grants or loans that bake in fixed costs.



RECOMMENDATIONS FOR GOVERNMENTS AND POLICYMAKERS

- 1. Offer non-matching, grant-forward funding streams at key stages.**
Introduce non-matching grants for early and mid-stage firms and for sectors where women are concentrated (care, creative, food, services), including explicit eligibility for operating costs and first hires.
- 2. Launch a first-hire support that doesn’t require pre-existing employees.**
Implement a First-Hire Grant plus a temporary Canadian Pension Plan (CPP)/Employment Insurance (EI) holiday for true first-time employers, so solo founders can responsibly bring on initial staff without unsustainable risk.
- 3. Integrate income security and benefits into entrepreneurship policy.**
Develop portable benefits or a tax credit for self-employed entrepreneurs that subsidizes health, dental, and mental health coverage. Recognize that a modest safety net can materially reduce burnout and business closure.



LEGITIMACY, RECOGNITION, AND THE HIDDEN WORK OF SYSTEM NAVIGATION

HOW CREDIBILITY GAPS AND SYSTEM DESIGN ABSORB ENTREPRENEURIAL CAPACITY

Across all four regions, women and gender-diverse entrepreneurs consistently described a central structural challenge: **their businesses must continually prove legitimacy within systems not designed for their models, sectors, or life circumstances**, and that work has detrimental consequences on their mental health. This ongoing requirement produces a substantial, largely unrecognized workload that diverts time, capital, and strategic capacity away from business sustainability and growth.

Legitimacy in this context operates across three interrelated domains:

1. **Institutional legitimacy** – whether programs, lenders, regulators, and procurement systems recognize a business as eligible and credible.
2. **Market legitimacy** – whether buyers, landlords, and partners treat the business as viable and professional.
3. **Operational legitimacy** – whether entrepreneurs can comply with rules that assume scale, linear growth, and standardized business forms.

Women-led businesses are disproportionately concentrated in models that fall outside dominant entrepreneurial archetypes, including home-based, care-centered, creative, service, digital, collective, and hybrid enterprises. **Yet the pattern extends beyond these sectors. Women operating in conventionally “legible” industries (ranging from food and CPG to professional services, education, personal care, and**

small-scale manufacturing) also described being treated as marginal or “not quite established” by lenders, funders, and regulators. This indicates that the legitimacy tax is not solely a function of business model but reflects broader structural assumptions about credibility and risk.

Survey data illustrate the scale of this misalignment:

- ▶ **43%** of respondents reported being excluded from government grants or funding because their business did not fit eligibility criteria.
- ▶ **28%** said they were not taken seriously because their business was home-based.
- ▶ **33%** missed contracts or growth opportunities they otherwise could have qualified for.
- ▶ **55%** relied on personal savings to sustain or grow their business as a result.

Entrepreneurs repeatedly described this pattern as a **“legitimacy tax”**: the additional time, unpaid labour, personal financial risk, and foregone opportunity required simply to remain operational in systems that do not reflect how their businesses function.

Legitimacy and navigation burdens are intensified for entrepreneurs who are racialized, Indigenous, immigrant, disabled, or operating in rural and coastal contexts. These founders often encounter additional scrutiny, fewer tailored supports, and higher compliance costs relative to business size.

Entrepreneurs repeatedly described this pattern as a “legitimacy tax”: the additional time, unpaid labour, personal financial risk, and foregone opportunity required simply to remain operational in systems that do not reflect how their businesses function.





LEGITIMACY, RECOGNITION, AND THE HIDDEN WORK OF SYSTEM NAVIGATION

Regional patterns further illustrate how system misfit operates across the country. In **Atlantic Canada**, zoning restrictions and the high cost of commercial leasing make it difficult for home-based and micro-scale enterprises to be recognized as legitimate, often rendering them structurally invisible within municipal and financial systems. In **Ontario**, women-led businesses in the \$250k-\$750k revenue range face a pronounced “missing middle”: they are too large for micro-supports yet too small to access scaling funds or manufacturing programs, leaving them without appropriate pathways for growth. In the **Prairies**, nonlinear entry points into entrepreneurship, often following caregiving responsibilities, health events, or sudden job transitions, do not align with eligibility rules that assume continuous, uninterrupted business activity. And in the **Pacific region**, high living and commercial costs, combined with a persistent policy bias toward tech and intellectual property (IP) intensive ventures, marginalize creative, cultural, care-based, and community-rooted enterprises.

The legitimacy gap is not only financial; it produces a cumulative coordination burden that entrepreneurs must absorb to navigate fragmented and often opaque systems. Participants across all regions reported spending significant time explaining and re-explaining their business models to institutions that lack relevant categories, adapting applications and compliance strategies to fit frameworks that do not reflect their sector or scale, and navigating contradictory information across programs, departments, and jurisdictions. Many also described



Across all regions, entrepreneurs reported that peer networks and relational supports frequently compensate for system gaps, providing trusted information, referrals, and practical guidance.

compensating for missing institutional guidance through informal networks, peer referrals, and ad hoc research – time and effort that directly competes with revenue generation and operational stability.

This workload competes directly with revenue-generating activity, strategic planning, and hiring. Importantly, it is **structural rather than individual**. The pattern appears regardless of founder confidence, experience, or business performance.

The survey data confirms that this load has measurable impacts on sustainability:

- ▶ Average reported burnout was **3.3/5**, reflecting sustained pressure rather than episodic stress.
- ▶ **69%** identified financial pressure as a major stressor.
- ▶ **60%** cited difficulty balancing business demands with personal and caregiving responsibilities.

Rather than framing these outcomes as individual resilience issues, the data indicates that **system design transfers risk and coordination costs onto entrepreneurs themselves**. When legitimacy is conditional, navigation is complex, and funding is unstable, the cumulative load increases, even for businesses with strong demand and community recognition.

Across all regions, entrepreneurs reported that **peer networks and relational supports frequently compensate for system gaps**, providing trusted information, referrals, and practical guidance. While effective, this reliance reflects the absence of coordinated institutional design rather than intentional infrastructure.

Taken together, the findings demonstrate that **legitimacy gaps and system complexity function as capacity drains**. They reduce productivity, slow growth, and increase reliance on personal financial risk. Burnouts appear not as primary conditions, but as **downstream effects of sustained structural misalignment**.

Addressing this issue requires updating how entrepreneurship systems define, recognize, and support viable business activity – modernizing standards to reflect contemporary economic realities.



LEGITIMACY, RECOGNITION, AND THE HIDDEN WORK OF SYSTEM NAVIGATION

CASE STUDY:

“WHEN THE SYSTEM DOESN'T HAVE A BOX FOR YOU”

Amara runs a successful software company from her home office in a small town in Northern Ontario. Her proprietary platform is used by both major corporations and small businesses across the country, and her client list includes several well-known national firms. Despite this clear market traction, Amara repeatedly encounters institutional uncertainty about the legitimacy of her business simply because she operates outside stereotypical entrepreneurial settings – no downtown office, no visible team, no tech incubator logo attached to her brand.

Whenever she explains what she does, she braces herself for the question she hears most often: *“But is it a real business?”*

The responses she receives follow a familiar pattern:

“If they can't categorize it, they assume it's not legitimate.”

“I applied for a grant, and they said it was more hobby than business.”

“My customers get it instantly. Institutions look confused.”

These assumptions persist even though her software processes thousands of transactions per month, and several corporate clients rely on it for core operations. Yet because she works from a rural home office with a laptop and no storefront or traditional tech footprint, institutions struggle to map her business onto their eligibility frameworks. A funder once described her sector as “too niche,” despite her proven commercial

“I want policies that don't assume only one kind of entrepreneur exists.”

demand. A leasing agent suggested she “consider launching properly” by securing office space; a move that would add unnecessary overhead to an already efficient and profitable operation.

Amara notes that she spends more time clarifying her business model to institutions than she does refining her product. The repeated need to translate her work into categories that systems recognize has become a predictable part of running the company, even though her revenue, client base, and IP would unquestionably classify her as a high-performing founder in any urban tech centre.

She is not looking for special consideration. What she seeks is alignment: recognition that a rural home-based software company serving major corporate clients is, in fact, a legitimate business model.

As she put it:

“I want policies that don't assume only one kind of entrepreneur exists.”

And, more pointedly: “I want to stop proving I'm real. I want the system to catch up to what my customers already know.”



LEGITIMACY, RECOGNITION, AND THE HIDDEN WORK OF SYSTEM NAVIGATION

RECOMMENDATIONS

TOWARDS EXPANDING AND FORMALIZING THE LEGITIMACY OF DIVERSE WOMEN-LED BUSINESS MODELS THROUGH PROGRAMMING, VISIBILITY, AND POLICY REFORM



RECOMMENDATIONS FOR ECOSYSTEM PARTNERS

- 1. Create legitimacy-first programming for “unseen” business models.**
Design cohorts specifically for home-based, care-based, creative, and online businesses where the starting point is: “Your business is real. Let’s work from there.” Include legal, accounting, and zoning guidance tailored to micro-scale realities and mental health supports that address internalized illegitimacy.
- 2. Build sector and identity-specific showcase programs.**
Partner with local media, cultural institutions, and chambers to publicly profile women in creative, care, community, and digital sectors such as through short films, story series, pop-up markets. The goal is to shift the visible narrative of what entrepreneurship looks like in each region.
- 3. Redesign programs to account for nonlinear life paths.**
Create “re-entry” pathways for women returning from caregiving, illness, or burnout. That could mean eligibility that explicitly welcomes breaks in business activity, or cohorts designed for “restart or re-build” rather than “start from scratch.”



RECOMMENDATIONS FOR GOVERNMENTS AND POLICYMAKERS

- 1. Explicitly recognize home-based, care-based, creative, and co-operative models in policy.**
Amend program guidelines and eligibility definitions to name these models as legitimate forms of entrepreneurship, with tailored criteria rather than shoehorning them into standard categories.
- 2. Introduce “legitimacy audits” for funding and procurement programs.**
Require periodic reviews of who is getting in and who is not (by sector, size, business model, and identity) and publish results. Use this to redesign criteria and outreach so that exclusion is addressed as a structural issue.
- 3. Create micro-procurement and set-asides for women-led, non-traditional firms.**
Establish small-value, low-barrier procurement streams and dedicated set-asides for women-led and gender-diverse firms, especially in services, creative industries, and care. Make contract sizes and timelines realistic for micro and small enterprises.
- 4. Measure systemic, not just individual, drivers of burnout.**
When evaluating program outcomes, track not only participation and revenue, but also time spent on administrative burden, application cycles, and appeal processes. Use this to identify where policy design is generating avoidable mental load.



SYSTEMS THAT EXHAUST

ADMINISTRATIVE BURDEN, POLICY INSTABILITY, AND THE NAVIGATION MAZE

A fourth cross-cutting issue is the sheer **friction** of dealing with systems: finding supports, understanding eligibility, complying with regulations, and staying on top of changing rules.

Women reported:

- ▶ **Having to know someone** who knows someone just to find programs.
- ▶ **Learning about grants** “in the chat,” not from the institutions offering them.
- ▶ **Filling out detailed applications** only to be ejected by a hidden eligibility rule at the end.
- ▶ **Navigating multi-agency** licensing processes where departments don’t talk to each other.
- ▶ **Watching funding programs shutter** suddenly, leaving them and their communities scrambling.

Atlantic entrepreneurs described being paralyzed by fear of “doing it wrong” with the Canadian Revenue Agency (CRA) or harmonized sales tax (HST) because they lacked trusted guidance. On Vancouver Island and other Pacific sites, women talked about daycare licensing as “a nightmare,” blocking them from meeting obvious community needs. In Ontario, a cannabis founder went through a two-year licensing journey and repeated packaging changes before even getting to market. In the Prairies, women described scientific research and experimental development (SHRED) and grant processes that felt punitive, with no way to correct errors or get meaningful support.

The survey results show this is not a series of isolated experiences but a patterned problem:

- ▶ **72%** want a one-stop compliance portal that simplifies rules, policies, and regulations.
- ▶ **58%** want clearer information and how-to-apply guides.
- ▶ Many describe “jumping through hoops for a few bucks” and feeling that government help is designed for larger firms with admin staff.

Policy instability adds another layer of exhaustion. On Vancouver Island, immigration-policy shifts “shut down programs within weeks,” cascading chaos through local ecosystems. In the Pacific and in Ontario, abrupt program cancellations or retroactive changes in terms undermined planning and trust. Entrepreneurs start to see government and institutional funding as unreliable partners, which influences their appetite for risk and their willingness to engage.



Entrepreneurs start to see government and institutional funding as unreliable partners, which influences their appetite for risk and their willingness to engage.



SYSTEMS THAT EXHAUST

AI and digital tools appear here as a double-edged sword. Many women are already using AI to cope with administrative load: writing grant drafts, managing social media, doing basic copywriting. Yet:

- ▶ **66%** of women we surveyed don't know where their data is stored.
- ▶ Around **two-thirds** worry about privacy or unclear data ownership.

▶ **Nearly half** have avoided tools because of lack of training or legal clarity.

In other words, entrepreneurs are improvising with tools that can help them navigate complexity, but without systemic support to use those tools safely.

The core pattern is that **the system offloads complexity onto the people with the least time and resources to manage it.**

CASE STUDY:

“IT SHOULDN'T TAKE THIS MUCH EFFORT TO FOLLOW THE RULES”

Keira, an Indigenous educator and program facilitator in Victoria, spends a stunning portion of her workweek dealing with inconsistent systems. She loves her community work; she does not love the labyrinth around it.

Whenever she opens a government portal, she triple-checks every detail because one mistake means starting over. She has learned to expect contradictory instructions, outdated PDFs, and rules that shift quietly.

Her experience is captured in these quotes:

▶ *“One wrong click and you're back at the beginning.”*

▶ *“I've called three people and gotten three different answers.”*

▶ *“You only find out the rule after you break it.”*

She once spent weeks preparing a licensing packet, only to learn, by accident, that the department had updated the form after she downloaded it. The new version wasn't publicized anywhere.

She said: *“It felt like I ran a race and the finish line moved while I was running.”*

Keira doesn't mind working hard. She minds working blind.

When asked what she wishes systems designers understood, she said:

“Clarity isn't a luxury. It's dignity.”

And: **“If the system was steady, I'd have so much more to give.”**

*“Clarity
isn't a luxury.
It's dignity.”*

*Entrepreneurs
are improvising
with tools
that can help
them navigate
complexity, but
without systemic
support to use
those tools safely.*



SYSTEMS THAT EXHAUST

RECOMMENDATIONS

TOWARDS MAKING NAVIGATION SIMPLE AND PREDICTABLE WHICH REDUCES ADMINISTRATIVE FRICTION AT EVERY STEP OF ENTREPRENEURSHIP



RECOMMENDATIONS FOR ECOSYSTEM PARTNERS

- 1. Create regional “navigation desks” that act as human one-stop shops.**
Even before a national portal exists, ecosystem organizations can jointly fund and staff shared navigation roles – real people who help founders understand which programs, licenses, and supports apply to them and coach them through applications.
- 2. Develop open, shared “how-to” libraries.**
Co-create plain-language guides, checklists, and templates for common processes (registering, HST, municipal permits, basic contracts), hosted on shared websites and co-branded across partners so entrepreneurs see them as trusted, not proprietary.
- 3. Offer AI literacy specifically for administrative relief.**
Run short, practical trainings on using tools like ChatGPT, design AI, and workflow automation to draft emails, policies, grant responses, and customer communications, combined with modules on privacy, consent, and Canadian regulatory basics.



RECOMMENDATIONS FOR GOVERNMENTS AND POLICYMAKERS

- 1. Build the one-stop compliance and funding portal entrepreneurs are asking for.**
Develop a central digital entry point with:
 - A quick eligibility pre-screen for all major programs.
 - A single reusable business profile.
 - Integrated CRA/registry data, so people don't repeatedly enter the same information and aren't surprised by hidden rules at the end.
- 2. Introduce “no wrong door” intake across agencies.**
Ensure that if an entrepreneur applies to the wrong program or department, staff are required and empowered to redirect them, not just reject them. Count referrals as part of staff performance.
- 3. Stabilize program timelines and communicate changes early.**
Where programs must change or end, set minimum notice periods and co-design transition plans with ecosystem partners so that entrepreneurs are not blindsided mid-stream.



INFRASTRUCTURE AND MARKETS THAT DON'T FIT WOMEN'S BUSINESSES

LOGISTICS, RURALITY, COASTAL REALITIES, AND TRADE UNCERTAINTY

The final issue is material: the physical and market infrastructure around women's businesses often do not fit their size, sector, or location.

In Ontario and the Prairies, small and mid-stage product-based businesses are squeezed between co-packing minimums, ingredient shortages, and shipping options that only make sense at pallet scale. An Ontario firm turned down a national retailer because they couldn't maintain a single price point once transportation was factored in. Prairie firms had large national orders derailed by events entirely outside their control, like a supplier's plant burning down, revealing how little slack exists in the system.

In BC's Interior and Northern regions, women talked about the absence of co-packing facilities and the cost of shipping from smaller centres. In Atlantic Canada, coastal distance and small local markets mean limited foot traffic, high transport costs, and real difficulty accessing affordable commercial space. Zoning rules that ban businesses from rental apartments further constrain how women can operate.

Digital infrastructure is a mixed story: online and platform-based businesses can reach wider markets, but they still run into logistics (shipping, returns, cross-border compliance) and questions of legitimacy when lenders or programs insist that "real" businesses have storefronts.

Trade and tariff dynamics amplify these structural

misfits. While many survey respondents report no direct impact yet, a significant minority already see:

- ▶ **Higher input costs**
- ▶ **Supply disruptions**
- ▶ **Lost or reduced U.S. contracts**
- ▶ **Enough uncertainty** that around a third have shifted focus away from the U.S. or delayed international expansion.

This aligns with Ontario CPG founders slamming "hard brakes" on U.S. plans and Pacific founders worrying about regulatory differences and trade politics. For those sectors, **trade policy is infrastructure**: it determines which markets feel usable.

On the positive side, survey respondents express strong interest in new infrastructure solutions:

- ▶ **Shared infrastructure** (co-packing, co-manufacturing, subsidized spaces) is named as a high-impact solution by a substantial subset.
- ▶ Nearly **70%** say they'd likely use affordable shared municipal spaces – co-working, artist hubs, pop-up markets – if available.

Taken together, the story here is that women's businesses are often designed for **small-batch, relational, quality-driven, community-linked production and services**, but the infrastructure around them is optimized for **scale, volume, and uniformity**. That mismatch shows up in shipping, regulations, physical space, and trade.



*Women's businesses are often designed for **small-batch, relational, quality-driven, community-linked production and services**, but the infrastructure around them is optimized for **scale, volume, and uniformity**.*



INFRASTRUCTURE AND MARKETS THAT DON'T FIT WOMEN'S BUSINESSES

CASE STUDY:

“THE SPACE I NEED DOESN'T EXIST HERE”

On Vancouver Island, *Nia* is an Indigenous jeweller who runs a successful business from a storefront that doubles as her workshop. Her pieces sell consistently, and her work is stocked by several local retailers. Demand is not the issue. The constraint she faces is infrastructural: there is no viable next step between her current space and facilities designed for much larger operations.

Her storefront is functional but limited. It allows her to design, fabricate, and sell her work, but it cannot support even modest growth in production or staffing. When she explored other commercial options, she found that available spaces were consistently misaligned with her needs. They were either too large, prohibitively expensive, located far from her customer base, or zoned in ways that excluded small-scale craft production.

As she put it:

“I have orders, but nowhere to make them.”

“Everything local is built for either retail chains or large manufacturers.”

“There is no step between my shop and an industrial space.”

Unlike food producers, there are no shared fabrication studios or small-batch production facilities available in her region that accommodate jewellery-making at a micro-to-small scale. The infrastructure assumes either hobby-level production or full industrial capacity, with little in between.

Shipping further constrains growth. Sending small, insured parcels across the country significantly erodes margins on lower-priced pieces, making national expansion financially unviable despite customer interest.

When asked what would enable her business to grow sustainably, her answer was direct:

“A space scaled for me, not for someone ten times bigger.”

And: **“Infrastructure that assumes we grow in steps, not giant leaps.”**

“A space scaled for me, not for someone ten times bigger.”

The infrastructure assumes either hobby-level production or full industrial capacity, with little in between.



INFRASTRUCTURE AND MARKETS THAT DON'T FIT WOMEN'S BUSINESSES

RECOMMENDATIONS

TOWARDS BUILDING RIGHT-SIZED INFRASTRUCTURE THAT ALLOW SMALL PRODUCERS TO GROW SUSTAINABLY



RECOMMENDATIONS FOR ECOSYSTEM PARTNERS

- 1. Form buyer and logistics co-ops for small producers.**

Help women-led firms pool purchasing of ingredients, packaging, and transportation. This can be as simple as facilitated group negotiations with suppliers and carriers, or as structured as a formal co-op for shared logistics.
- 2. Pilot shared, sector-specific production and retail spaces.**

Partner with municipalities, community colleges, or developers to create shared commercial kitchens, production labs, and pop-up retail spaces with flexible licensing and low overhead, especially in rural, coastal, and small-city contexts.
- 3. Support market diversification strategies beyond the U.S.**

Provide tailored support for exploring non-U.S. markets (e.g., United Kingdom (UK), European Union (EU), intra-Canada trade), including regulatory guidance, shipping options, and peer learning from women already exporting.



RECOMMENDATIONS FOR GOVERNMENTS AND POLICYMAKERS

- 1. Invest in micro- and small-batch infrastructure as regional economic development.**

Fund the creation and early operation of regional co-packing, small-batch manufacturing, and cold-chain logistics hubs that are explicitly designed for SMEs, with lower minimums and flexible contracts.
- 2. Right-size regulatory and infrastructure requirements for small producers.**

Work with the Canadian Food Inspection Agency (CFIA), provincial regulators, and municipalities to develop tiered requirements for small food and wellness producers, and to convert underused or abandoned buildings into compliant, affordable commercial space.
- 3. Align trade and procurement policy with SME realities.**

Advocate federally for trade arrangements that account for SMEs' constraints (including de minimis thresholds), and design Buy-Canadian and local procurement policies that actively include small women-led firms rather than defaulting to large incumbents.



CONCLUSION

Women and gender-diverse entrepreneurs across Canada are building businesses that are economically productive, relationally rooted, and culturally significant, often in spite of systems that constrain their potential. The findings in this report paint a clear, consistent picture: the challenges entrepreneurs face are not the result of individual shortcomings or lack of ambition, but the outcome of structural misalignment between their lived realities and the systems meant to support them. Across every region, entrepreneurs described the struggle for legitimacy in institutions that privilege a narrow model of entrepreneurship, the financial precarity created by misaligned funding systems, the time lost to complex and unstable administrative processes, and infrastructure that simply does not fit the scale or geography of their businesses.

What emerges is a portrait of entrepreneurial excellence carried out under conditions that demand more resilience than any system should reasonably expect. The women who participated in this project are not waiting for solutions: many are already innovating within the gaps, building informal peer networks, piecing together financial survival, and creating new forms of community infrastructure. But the cost of doing so is high, and it is neither efficient nor equitable to rely on personal sacrifice as a foundation for economic growth. The patterns we document here are national in scope and systemic in nature; they require systemic responses.

The recommendations in this report point toward a new policy and ecosystem architecture that does not treat legitimacy, accessible capital, clear navigation, or right-sized infrastructure as optional features, but as essential components of a functioning entrepreneurial system.

Entrepreneurs are asking for stability, clarity, safety, and recognition. They want funding that reflects how their businesses actually grow, systems that do not

Canada can build an entrepreneurial landscape in which women and gender-diverse founders are not merely accommodated but fully enabled to thrive.

punish them for caregiving or nonlinear timelines, navigation support that reduces administrative friction, and physical and digital infrastructure that matches the scale and creativity of their enterprises. These are not unreasonable requests; they are practical, evidence-based reforms that align with Canada's goals for inclusive economic development.

Taken together, the findings and recommendations in this report offer a blueprint for transformation. They invite governments, ecosystem partners, and communities to reimagine support systems in ways that honour the realities of women's entrepreneurship. By centering lived experience, recognizing diverse business models, and prioritizing structural alignment over individual endurance, Canada can build an entrepreneurial landscape in which women and gender-diverse founders are not merely accommodated but fully enabled to thrive.

The entrepreneurs who contributed to this work have already shown what is possible with limited tools and extraordinary determination. The next step and the responsibility rests with institutions to build systems worthy of their talent, creativity, and contribution.

The challenges entrepreneurs face are not the result of individual shortcomings or lack of ambition, but the outcome of structural misalignment between their lived realities and the systems meant to support them.



METHODOLOGY

QUALITATIVE ENGAGEMENT ACROSS REGIONS

Between Summer to Fall of 2025, PARO and regional partners convened a series of **Collaboration for Transformation (CIT)** roundtables across Ontario, British Columbia (Pacific), the Prairie provinces (Alberta, Saskatchewan, Manitoba), and the Atlantic region, including extensive sessions in Newfoundland and Labrador. More than 60 in-depth roundtables were held, combining facilitated discussions, small-group breakouts, and live notetaking.

These conversations captured the lived realities of women and gender-diverse entrepreneurs across a wide range of sectors – creative industries, care and wellness services, food and CPG, STEM (science, technology, engineering and mathematics) and digital fields, community-based services, trades, and education, among others. The qualitative material from each region was analyzed systematically: notes were reviewed, coded, and interpreted for recurring themes, tensions, regional distinctions, and newly emerging issues.

To deepen and contextualize these insights, we also conducted a select number of expert interviews with ecosystem partners and non-profit support organizations who work closely with women entrepreneurs. These interviews provided sector-level and organizational perspectives on the structural barriers, policy gaps, and ecosystem dynamics that shape entrepreneurs' experiences.

NATIONAL SURVEY DATA

The qualitative work was complemented by two national surveys with a total of 342 participants. **Survey I, delivered in Summer 2025**, gathered responses from 242 participants and focused on stress and burnout, financial strain, legitimacy and recognition, funding access, inflation, and trade impacts. **Survey II, delivered in Fall 2025**, added a further 100 responses and provided more granular detail regarding business structure, basic-needs challenges, legitimacy and exclusion, AI and digital tool use, and high-impact solutions entrepreneurs wanted to see.

Together, these surveys provided a quantitative layer that sharpened the final analysis: sometimes confirming what was widely felt in the qualitative sessions, and at other times revealing patterns or scale that individual stories alone could not fully convey.

TRIANGULATED MIXED-METHODS INTERPRETATION

The analysis that underpins this report follows a triangulated mixed-methods approach, intentionally foregrounding qualitative experience while using survey data and expert interviews to support or challenge what emerged across regional sessions. This reflects a feminist-informed interpretive stance: women's lived experience is evidence, and the systems they navigate are not neutral but structured by power, history, and unequal access to resources.

A feminist lens shapes both *what* we pay attention to and *how* we interpret it. It recognizes that entrepreneurship is not only an economic practice but also emotional, relational, embodied, and mediated through identities such as gender, race, Indigeneity, disability, immigration status, class, geography, and caregiving position. Rather than treating these identities as "variables," this approach understands them as social locations that shape opportunity, legitimacy, and risk.

Interpreting the data through this lens means asking not simply *what barriers exist*, but *why they persist*, *who they benefit*, and *how policy and ecosystem design may unintentionally reproduce inequity*. It also means reading silence and strain as data: moments of hesitation, exhaustion, or resignation are treated as signals of systemic misalignment.

The triangulation process drew on multiple data streams simultaneously: regional narratives, survey datasets, facilitator and coordinator reflections, expert interviews with ecosystem organizations, and relevant policy and gender-equity literature. Patterns were identified not through consensus alone, but through attention to contradiction, outliers, tone, and the structural conditions behind each story.

What emerged is a layered, cross-Canada portrait of what entrepreneurship looks and feels like for women and gender-diverse founders in 2025-26: adaptive, creative, determined, and persistently negotiating systems that were not built with them in mind. A feminist-informed methodology makes these dynamics legible and ensures that the recommendations in this report are responsive to the realities that entrepreneurs name, not the assumptions that systems often make about them.



APPENDIX

REGIONAL SUMMARY OF FINDINGS: DISTINCTIVE CONDITIONS AND KEY INSIGHTS ACROSS FOUR CANADIAN REGIONS

ATLANTIC CANADA

Regional Character

Atlantic Canada is characterized by **small markets, dispersed populations, high shipping and transportation costs, and limited access to sector-specific infrastructure**. Many businesses operate from home or informal spaces due to affordability gaps and scarcity of commercial facilities.

What Stands Out

1. Home-Based and Micro-Scale Businesses Dominate

Women in Atlantic communities frequently launch from kitchens, living rooms, or basements – not as a preference, but because commercial rents and zoning requirements make formal space inaccessible. This results in legitimacy challenges, as their work is often treated as “less real” by banks, funders, and municipal processes.

2. Strong Social Networks, Weak Institutional Infrastructure

Informal networks like kitchen-table groups, WhatsApp chats, peer referrals are among the strongest in the country. Formal supports, however, are sparse or inconsistent across communities.

3. High Sensitivity to Shipping, Logistics, and Market Access

Limited courier options, rural routes, and cross-province transit delays create cost barriers unseen in other regions.

4. Reliance on Multi-Stream Income

Women often combine entrepreneurship with part-time work, gig income, or caregiving. The ecosystem rarely recognizes hybrid livelihood models.

IMPLICATIONS FOR POLICY & PROGRAMS

- Atlantic Canada demonstrates how rurality and micro-scale models break standard program logic.
- Infrastructure investments like shared kitchens, small-batch production spaces, co-packing, and regional retail would yield highly positive impact.
- Policy tools must validate non-standard business structures, including home-based and multi-stream enterprises.

ONTARIO

Regional Character

Ontario has the **densest and resource-rich** entrepreneurship environment in Canada, but it is also the most **fragmented, complex, and administratively overwhelming**.

What Stands Out

1. Mid-Stage Squeeze

Ontario shows the clearest evidence that women-owned businesses at the \$250k-\$750k revenue range are structurally underserved. They are “too big” for micro-grants but “too small” for scaling funds, manufacturing supports, or large procurement.



APPENDIX

2. Administrative Complexity Creates Burnout

Despite program abundance, information is inconsistent, portals do not align, and eligibility rules contradict across agencies. Women describe “bureaucratic exhaustion” more frequently here than in any other region.

3. Legitimacy Barriers Are Sharper in Urban Centres

Access to leasing, credit, procurement, and even professional recognition is shaped by gendered and racialized credibility tests, even among experienced founders.

4. High Cost of Doing Business

Commercial rents, labour costs, and supply-chain inflation intensify risk, especially for food, CPG, and creative businesses.

IMPLICATIONS FOR POLICY & PROGRAMS

- Ontario most clearly illustrates the need for a one-stop navigation system.
- Mid-stage capital is urgently needed; otherwise, businesses plateau or decline.
- Legitimacy-first programming is essential in dense urban ecosystems where women compete with larger firms and masculine-coded sectors.

PRAIRIES

Regional Character

The Prairie provinces are marked by economic volatility, a strong service and wellness sector, and wide rural-urban disparities. Many women enter entrepreneurship after major life-change events.

What Stands Out

1. Nonlinear Pathways Are the Norm

Women in the Prairies often begin entrepreneurship after:

- Caregiving crises
- Long-term illness
- Sudden job loss
- Or major migration transitions.

This region most clearly demonstrates how policies built for linear careers disadvantage women.

2. High Levels of Solo Entrepreneurship

Many operate as solo, service-based founders with limited cash flow and high personal risk tolerance.

3. Risk-Averse Lending Culture

Compared to other regions, Prairie entrepreneurs report more:

- Denials of credit
- Requests for co-signers
- Questions about business “seriousness” or “realness.”



APPENDIX

4. Sector-Specific Gaps

Support systems historically privilege resource-based, tech, or agriculture-adjacent ventures, creating legitimacy gaps for wellness, creative, cultural, and service sectors where women cluster.

IMPLICATIONS FOR POLICY & PROGRAMS

- Prairie data strongly supports first-hire incentives and portable benefits, given the volatility women face.
- Programs must recognize nonlinear timelines, allowing pauses without penalty.
- Culturally diverse and rural communities require navigation support and micro-infrastructure, not one-size-fits-all approaches.

PACIFIC REGION

Regional Character

Defined by high diversity, extremely high living and commercial costs, and powerful creative and cultural sectors. Women entrepreneurs here innovate at the margins often outside recognized “innovation economy” definitions.

What Stands Out

1. Cultural and Creative Entrepreneurship Is Strong and Undervalued

Media, arts, design, wellness, and culture-centered businesses flourish despite institutions that continue to prioritize STEM, IP, and tech-based ventures.

2. High-Cost Pressures Intensify All Barriers

Housing precarity, commercial rent costs, and labour market pressure shape every entrepreneurial decision. Women delay hiring, avoid leases, and diversify revenue simply to survive.

3. Immigrant and Racialized Founders Face Persistent Legitimacy Barriers

Many spend considerable mental and administrative effort explaining business models, cultural value, or market context to institutions that do not understand their communities.

4. Peer-Led Innovation Is a Strength

Shared studios, pop-ups, co-production arrangements, and informal collectives are more advanced here than in any other region.

IMPLICATIONS FOR POLICY & PROGRAMS

- The Pacific region shows that innovation is not limited to tech.
- Cultural and creative sectors require dedicated funding and policy recognition.
- Programs must account for high cost-of-living as a structural barrier, not simply a personal challenge.



ABOUT PARO

PARO Centre for Women's Enterprise – Canada is one of Canada's strongest champions for women entrepreneurs. Rooted in principles of connection, community, and transformation, PARO works to create environments where women, and especially those facing intersecting barriers, can start, sustain, and grow thriving businesses. The organization delivers a wide range of programs that build skills, confidence, and economic independence, while raising awareness of the systemic challenges women face in business.

Through microloans and financial support, business training and leadership development, personalized one-on-one guidance, and powerful peer support networks, PARO helps women navigate every stage of entrepreneurship. Its work is anchored in collaborative, relationship-based approaches that recognize the diversity of women's experiences across regions, sectors, and identities.

PARO is an advocate for systemic change. It works with community partners, governments, and national stakeholders to shift policies, practices, and structures so that women's economic participation is fully recognized and supported.

ABOUT THE COLLABORATION FOR TRANSFORMATION (CFT) PROJECT

Collaboration for Transformation (Cft) is a national systems-change initiative led by PARO and funded by Women and Gender Equality Canada (WAGE). Using a proven co-creation model, the project brings together women entrepreneurs, nonprofit organizations, community partners, and policymakers to better understand women's lived experiences and to co-design solutions that address systemic barriers.

The project is grounded in the belief that meaningful change cannot come from small program tweaks, it requires shifting the underlying systems, policies, and institutional practices that shape women's economic opportunities. Cft focuses on women entrepreneurs

who face compounding challenges, including Indigenous women, racialized women, newcomers, and women in emerging or under-recognized sectors such as green/clean technology, digital services, agri-food, and manufacturing.

Its core goals are to:

- Deepen understanding of the barriers limiting women's full economic participation
- Increase access to financing, markets, and procurement opportunities
- Expand networks of partners, allies, and stakeholders advocating for women entrepreneurs
- And address, remove, or redesign root causes of inequality within systems.

To achieve this, PARO implemented two major activities:

1. Collaboration Innovation Tables (CITs):

Virtual and in-person gatherings across four regions – Atlantic, Ontario, Prairies, and Pacific – where women entrepreneurs and ecosystem partners engaged in candid discussions, shared experiences, and collectively identified system-level challenges and solutions.

2. The Self-Made Tour:

A series of large, in-person events held in five major Canadian cities, offering space for dialogue, research validation, relationship-building, and cross-sector collaboration. The tour began in Toronto on May 29, 2025, and concluded in Vancouver on March 31, 2026, with the launch of this report.

By recognizing Canada's regional differences and the cultural diversity of women's entrepreneurial experiences, Cft ensures that the voices of women across the country directly shape the recommendations, priorities, and actions emerging from this work. This project is fostering a nationwide movement that nurtures collaboration, builds confidence, and advances women's economic security through systemic change.



GLOSSARY

Administrative burden

The cumulative time, mental load, and financial impact of navigating forms, eligibility requirements, reporting, and compliance.

Basic-needs insecurity

When housing, food, healthcare, childcare, or transportation needs are difficult to meet, affecting business sustainability.

Care-based entrepreneurship

Businesses rooted in caregiving, wellness, childcare, eldercare, community support, or emotional labour.

Creative entrepreneurship

Arts, culture, media, crafts, design, digital content, and culturally-rooted business models.

Ecosystem partners

Non-profit organizations, entrepreneurship support centres, sector networks, incubators, and local intermediaries.

Institutional legitimacy

Whether formal systems (funders, lenders, regulators, procurement teams) see the business as “eligible” and credible enough to work with.

Legitimacy tax

The additional financial, mental, and opportunity costs borne by entrepreneurs whose business models fall outside traditional definitions of entrepreneurship.

Market legitimacy

Whether customers, commercial landlords, and potential partners view the business as professional, reliable, and worth investing in.

Micro-enterprise

A business with 0-4 employees, often run as a solo operation.

Non-traditional business models

Home-based, online, creative, care-based, community-led, co-operative, or hybrid models.

Operational legitimacy

Whether the entrepreneur can realistically meet requirements and processes that assume a larger, more standardized business than they currently are.

Peer Circle

A facilitated mutual-support model used by PARO and similar organizations for shared accountability, mentoring, and microfinance.

Policy instability

Rapid or unpredictable shifts in program eligibility, funding cycles, immigration rules, licensing, or regulatory requirements.



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