

# Women`s Entrepreneurship in Canada: All that Glitters is not Gold

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## Introduction

Small businesses are making a significant contribution to the Canadian economy through job creation. Until recently most entrepreneurs were males, due to the traditional cultural, social, political, educational and legal barriers confronting women. In the past two decades, however, Canadian women have increasingly gained access to resources that enable them to own their businesses. Today, one third of all self-employed Canadians are women, and predictions for the year 2000 indicate that women will own half of all business in Canada.

By creating their own jobs, women entrepreneurs can not only earn their livelihood and satisfy their desires for risk-taking and self-satisfaction, but can also create the numerous jobs the country needs. Although entrepreneurship has been written about since the early 1970s, it is still difficult to obtain recent national statistics on female-owned new enterprises in Canada.

This paper will attempt to provide a portrait of women entrepreneurs in Canada and some analytical perspectives on the trends and challenges that women entrepreneurs face today. The first section of this paper attempts to establish common definitions to allow comparative analysis between findings. The second section presents statistical data on socio-demographic issues and the salient socio-cultural values that illustrate the contemporary Canadian women entrepreneur. The third section presents a discussion of

sectorial activity and working conditions. Finally, some of the challenges and limitations that women entrepreneurs face for the new millennium, will be discussed.

## Definitions

There are certain challenges in attempting to define a "woman entrepreneur" in Canada. One limitation is the lack of recent statistical data reflecting the situation of women. Another is the conceptual confusion that still remains between the "entrepreneur" and the "self-employed worker", and between "incorporated" and "unincorporated self-employed" women.

Indeed, statistical data does not necessarily draw clear boundaries between the *entrepreneur* and the *self-employed*. It is also true that many women entrepreneurs started as self-employed and therefore self-employed women may share various traits with women entrepreneurs.

One characteristic, which could help to differentiate the entrepreneur from the self-employed, is that the former generally requires a more formally structured organization to support her in the realization of her ambitions. She has a greater need for resources to increase the potential growth of her business.

Consistent with definitions suggested by Professors Dina Lavoie and Robert Fillion (professors at the Haute Études Commerciales), as well as the report *Groupe de travail sur l'entreprenariat féminin*, the following working definitions for self-employed

women entrepreneurs are proposed for this analysis:

- A person who alone or with partners founded, bought or accepted in inheritance a business for which she assumes the financial, administrative and social responsibilities and who participates in its daily administration.
- A person who takes financial risks in order to start up or acquire a business, and who directs it in an innovative and creative way by developing new products and conquering new markets.

With respect to the distinction between incorporated and unincorporated self-employed women, this paper draws statistical data from a study undertaken by the Business Development Bank of Canada in 1994.

A recent study from the *Groupe de travail sur l'entrepreneuriat féminin*, based on information from Statistics Canada, shows the number of incorporated business according to gender (Exhibit 1). Obviously, the number of incorporated businesses owned by women is still relatively small.

**Exhibit 1 - Number of individuals having an incorporated status**

GENDER	1976
Women	8 900 (13%)
Men	59 400 (87%)

## Methodology

The methodology for this paper was document review and analysis. It draws statistical information from three recent studies: *Women Entrepreneurs* (Business Development Bank of Canada), *Shattering the Glass Box? Women Entrepreneurs and the Knowledge Based Economy* (Dina Lavoie), and *A Comparative Study of Female and Male Entrepreneurship in New Brunswick* (Lois Stevenson), as well as "*Entreprendre au féminin: Rapport du group de travail sur l'entrepreneuriat féminin*".

## Major Trends and Characteristics

### Introduction

This section presents some key findings that characterize Canadian women entrepreneurs in the 1990s. Statistical data on socio-demographic issues are reviewed and the salient socio-cultural values that illustrate contemporary Canadian women entrepreneurs are presented.

Women entrepreneurs are a driving force in Canada. The nation ranks first among the OECD countries in terms of female entrepreneurship in both incorporated and unincorporated employment. In 1995, 15.4% of all Canadians were self-employed. In total, 675,000 self-employed women represented 5% of the entire Canadian working population, while their male counterparts represented 10%. Self-employment for women has been steadily growing at a rate of approximately 25% per year between 1985-1990 and 1990-1995.

Looking at growth rates on a historical timeline, there is an observable trend of women's self-employment increasing faster than the rate for men. The proportion of Canadian self-employed workers who are women increased from nearly one fifth in 1975 (18.9%) to almost one third in 1995 (32.5%). In 1995, self-employed women accounted for 11% of all employed women in the country.

### Socio-demographic Characteristics

The vast majority of women who are self-employed are married (this includes common law relationships) and a little more than half of these (50.7%) have spouses that are also self-employed, many in the same business. The general marital status of self-employed women for 1995 is illustrated in Exhibit 2.

**Exhibit 2**

	Working women %	Total self-employed %	Incorporated %	Unincorporated %
Single	24	16	8	18
With spouse	66	73	82	71
Other	11	11	10	11

Source: Statistics Canada, Moyennes annuelles de la population active en 1995.

Self-employed women tend to have levels of education similar to women with paid jobs. Data from Statistics Canada show that half of all women entrepreneurs hold a post-secondary or university degree (48% and 50% respectively), especially women who own an incorporated business.

**Exhibit 3 - Higher education of women entrepreneurs in 1995**

TYPE OF EMPLOYMENT	PERCENTAGE OF WOMEN ENTREPRENEURS WITH POST-SECONDARY OR UNIVERSITY DEGREES
Incorporated business	53%
Working women	50%
Unincorporated business	47%

Source: Business Development Bank of Canada: Women entrepreneurs

The 1991 census revealed that nearly three quarters of self-employed women with a post-secondary degree had achieved it in the following fields.

**Exhibit 4 - Top education fields of self-employed women**

FIELD OF STUDY	SELF-EMPLOYED WOMEN
Commerce, management, administration	23%
Fine and applied arts	21%
Health professions, sciences, technology	16%
Recreational and counselling services	12%

Source: Business Development Bank of Canada: Women Entrepreneurs.

Many women entrepreneurs are new Canadians, and their numbers have been growing: Data from Census Canada shows that immigrant women comprised 22.7% of the self-employed population and that their growth rate was of 42.6% between 1991 and 1996 compared to 44.3% for women entrepreneurs in general. As well, recent immigrants in the 25 – 44 year age bracket tend to have a higher university degree than Canadians in the same age bracket.

**Exhibit 5 - Percentage of University Graduates 25-44 (Census Canada 1996)**

	TOTAL	MALE	FEMALE
Canadian Born	19.3%	18.6%	20.0%
Recent Immigrants (arrived 1991-96)	33.7%	36.4%	31.4%

This is significant with respect to new businesses being created in the emerging sectors related to the knowledge-based economy. Indeed, the faster growing areas of women's entrepreneurship are linked to industries associated with higher education levels.

Self-employed women tend to be older than women who hold paid jobs but younger than self-employed men. It is noteworthy that entrepreneurial life is attracting more and more young single women<sup>1</sup>. This has a direct link to the emerging knowledge-based economy in which younger, better educated women have more opportunities to start their own new unincorporated or incorporated ventures. Between 1991 and 1996, the number of self-employed young single women rose 62.5% in comparison with only 33.7% for men. Women

<sup>1</sup> Statistical business consulting data on young women entrepreneurs is taken primarily from the document *Shattering the Glass Box? Women Entrepreneurs and the Knowledge Based Economy*.

running unincorporated businesses tend to be younger than women running incorporated businesses.

- The growth rate of young women entrepreneurs (defined as under 30 years of age) is increasing much faster than that of men and young women represent a larger proportion of self-employed women. Between 1991-96 the rate of young women entrepreneurs increased by 30% whereas that of young men increased by only 4 % for the same time period. This means that for every self-employed young man, there are almost four young women who are self-employed.
- Young women with university degrees are making their mark in some industries closely associated with the knowledge economy such as business consulting. Exhibit 6 below illustrates the growth of women entrepreneurs with university degrees in different industry groups between 1991 and 1996.

**Exhibit 6 - Growth within industry groups of self-employed women between 1991 and 1996**

INDUSTRY GROUP	WITH UNIVERSITY DEGREES	INCREASE 1991-1996
Services to agriculture	31.3%	95.6%
Agriculture	7.9%	-1.5%
Wholesale trade	14.5%	48.5%
Retail trade	11.5%	22.3%
Business consulting	33.8%	151.3%
Accounting and bookkeeping	24.8%	75.8%
Motion pictures/Audio/Video	41.5%	126.6%
Amusement and Recreation	29.2%	49.4%

Source: *Shattering the Glass Box?* From Statistics Canada: Census of Canada 1991 and 1996

**Exhibit 7 - Top Ten List - Fast Growing Industries for Young Female Self-employed, 1991 - 1996**

INDUSTRY	WOMEN	YOUNG WOMEN	YOUNG WOMEN IN NET NEW JOBS
Economy-wide average	19%	17%	27%
Non-institutional Social Services	11%	7%	6%
Services to Buildings/Dwellings	3%	6%	7%
Advertising	30%	35%	38%
Business Consulting	51%	60%	63%
Motion Picture/Audio/Video	42%	38%	41%
Educational Services	42%	33%	37%
Other Health Practitioners	52%	64%	62%
Computer Services	36%	30%	16%
Accounting & Bookkeeping	25%	24%	6%
Food & Beverage	8%	11%	26%

Source: *Shattering the Glass Box?* From Statistics Canada: Census of Canada 1991 and 1996

- Overall, women are becoming better educated; they are becoming the majority in most fields of study and are gaining ground in traditional male areas such as business and engineering.

## Cultural Values

There are several reasons why more and more women may choose to become self-employed.

Among the major reasons are a desire for independence and prior experience in a family business (20%). Other reasons frequently mentioned by women business owners include the possibility of working from home and having more flexible schedules.

A 1996 CROP study on the socio-cultural values of Canadians revealed that women entrepreneurs describe themselves according to the following key words: desire for independence, self affirmation, flexibility, creativity and openness to others, strong desire for stability especially financial stability (see Exhibit 8).

**Exhibit 8 - Socio-cultural values of self-employed women<sup>2</sup>**

PERSONAL INDEPENDENCE	INDEX
Need for personal independence	145
New definition of the family	136
Rejection of authority	135
Control over one's destiny	130
Predominance of the family	130
Rejection of traditional hierarchy	120
Trust in government	75
SELF-AFFIRMATION AND PERSONAL GROWTH	
Flexibility of identity	165
Introspection and empathy	162
Personal creativity	160
Importance of aesthetics	143
Fulfillment at work	139
Sensualism	139
Escapism	137
Spirituality	130
Vitality	127
Importance of spontaneity in daily life	128
	78

<sup>2</sup> CROP study, 1996. It is to be noted that "these figures are composite indicators representing the average results obtained from three or four questions. The score for a segment of the population on each parameter or trend is indicated relative to a standard of 100, this being the value assigned to the entire population".

Penchant for risk-taking	
INSECURITY AND PRESSURE	
Fear of violence	169
Racing against the clock	149
Concern about future financial security	144
Saving on principle	142
Time-management using technology	138
Discomfort with technology	121
Aversion to complexity in life	78
SOCIAL ETHICS AND OPENNESS TO OTHERS	
Openness to others	149
Belonging to the "global village"	149
Discriminating consumerism	138
Environmental protection	131
Ethical consumerism	130
Community involvement	123
Multiculturalism	119
SYMBOLISM AND SPIRITUALITY	
Need for rituals	162
Spiritual quest	144
Awareness of mortality	142
Religiousness	126

The emphasis on personal independence characterizes the desire for an individual lifestyle in which one can have more control of one's work activities. At a business level, this is manifest in a more flexible and participatory management style, a questioning of traditional organizational structures, and models in which decision-making is not based solely on rational thinking.

Self-affirmation, flexibility and creativity are other dimensions that self-employed women value. The need to find a heightened sense of security is another characteristic that self-employed women share with women as a whole. According to the CROP study, women share a sense of insecurity about modern life, especially concerning violence and financial

matters. Pressures from today's world incline women to save more and to find a balance between professional and personal life. However, self-employed women feel they have less difficulty adapting to modern life and technology compared to women in general.

Women also demonstrate a need for communication with others, and self-employed women appear to be quite sensitive to multicultural groups and issues. Self-employed women have ethical, social and environmental concerns.

## Sectors of Activity and Working Conditions

From various documentary sources such as statistical analyses, working groups and academic research, it can be said that the 1990s are the era of Canadian women entrepreneurs. Although the numbers may not always converge, there is nonetheless a clear sense that women's self-employment has risen. In a study based on the 1991 and 1996 census, the growth rate of women's self-employment (including incorporated and unincorporated businesses) has risen 44.3% in comparison to 20.0% for their male counterparts<sup>3</sup>. Almost half of all new business start-ups are included in this percentage.

As can be seen in Exhibit 9 below, the study from the *Groupe de travail sur l'entrepreneuriat féminin* showed that the growth of female-owned enterprises (or incorporated businesses) rose 19.7% over the 1991-1994 period.

### Exhibit 9 - Women-owned businesses

	QUEBEC		CANADA	
	1991	1994	1991	1994
Number	121 400	150 100	586 800	702 800

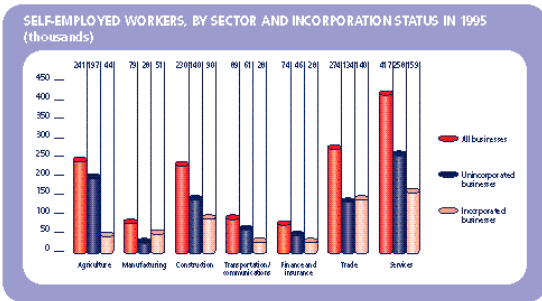
<sup>3</sup> Shattering the Glass Box, p. L-1. It must be noted however that women entrepreneurs comprise only one third of all self employed.

	QUEBEC		CANADA	
	25.3%	30.4%	27.5%	30.3%
% of overall businesses				
Number of jobs in their businesses	315 200	358 200	1 494 900	1 689 100
Growth rate of number of women owned businesses for 1991-94	23.7%		19.7%	
Growth rate for the overall business sector for 1991-94	3%		8.7%	

Businesses started by women are generally small and are centred around traditional tertiary/service sector activities. However, there are more and more women entrepreneurs entering new growth sectors such as finance, insurance, and real estate. They are also well-represented in manufacturing, transportation and communications.

The service sector remains the industry in which women entrepreneurs are most present; overall, women own almost half of all Canadian businesses in this sector. The 1995 study from the Business Development Bank of Canada reported 415,000 (61.5%) women entrepreneurs in the service industry, of which 87% were unincorporated businesses operated by women aged 15 to 24. The following exhibit presents self-employed workers (both male and female) by sector of activity. As can be seen, the service sector has the largest number of self-employed workers.

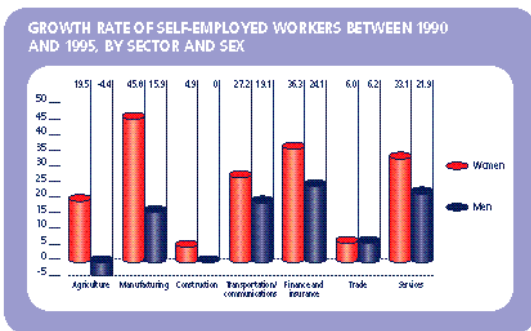
**Exhibit 10 -**



Source: Statistics Canada, Labour Force Annual Averages, 1990 and 1995

The graphic below illustrates women’s self-employment by sector of activity and by status. Incorporated women entrepreneurs are well represented in the manufacturing and construction fields (52% and 53% respectively). Manufacturing also presents the strongest growth rate between 1990 and 1995 (+45.8%), followed by with finances and services.

**Exhibit 11**



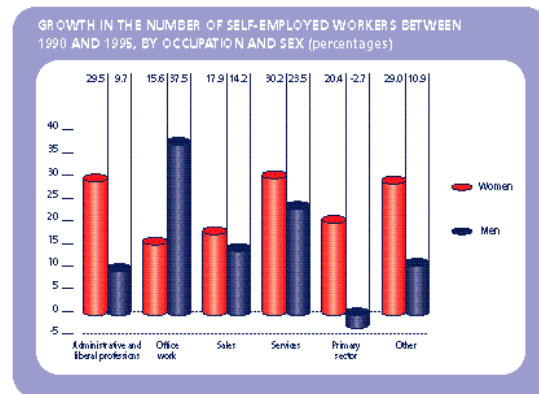
Source: Statistics Canada, Labour Force Annual Averages, 1990 and 1995

In sectors such as communications and trade – which are not traditionally linked with women’s self-employment – the number of incorporated women entrepreneurs is quite high and rising: 40% in transportation and 38% in communication.

In 1995, the highest numbers of women entrepreneurs were in services and administrative and liberal professions (such as management, sciences, engineering, health care, etc.), with one third of self-employed women in the service category. Services and

administrative and liberal professions showed the highest growth of women entrepreneurs over the 1991-1995 period. Self-employed women in services tend to run unincorporated businesses. Self-employed women with incorporated firms in the service sector often work in the administrative and legal fields. The graph below (Exhibit 12) illustrates the growth rate of self-employed workers in these areas of occupation for both male and females.

**Exhibit 12**



Source: Statistics Canada, Labour Force Annual Averages, 1990 and 1995

The rise of a knowledge-based economy has also affected women’s access to self-employment. The growth rate of women’s self-employment in the emerging sectors related to the knowledge-based economy is rising and continuing to rise. This is particularly true for the health, social services and business sectors.

With respect to health services, there has been particular growth in childcare and day-care services. Exhibit 13 below presents comparative data on female and male self-employment in the health sector.

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**Exhibit 13 - Self Employment in Health and Social Services (1991-96) <sup>4</sup>**

	ANNUAL GROWTH RATE (FEMALE )	TOTAL NUMBER (FEMALE ) 1996	ANNUAL GROWTH RATE (MALE)	TOTAL NUMBER (MALE) 1996
Non institutional social services	39%	53.550	15.7%	2.820
Health/Social Assoc./Agencies	23%	1.055	10.5%	470
Other social services practitioners	17%	3.450	16.6%	1.865
Non institutional health services	12%	2.345	2.5%	1.260
Other institutional health services	12%	8.765	3.3%	7.775
Other health practitioners	11%	3.615	10.9%	1.575
Hospitals	7%	2.635	0.9%	4.015
Doctors and dentists	7%	12.740	1.3%	35.480
Medical/Health labs	3%	430	-1.9%	645

<sup>4</sup> Source: Shattering the Glass Box

With respect to the business sector, the fastest growing sectors are business consulting and advertising, with rates of 20.2% and 22.5% respectively. Exhibit 14 illustrates the various growth areas for women entrepreneurs in business.

**Exhibit 14 - Self-employment in business services (1991-1996) <sup>5</sup>**

	ANNUAL GROWTH RATE (FEMALE )	FEMALE LEVEL 1996	ANNUAL GROWTH RATE (MALE)	MALE LEVEL 1996
Advertising	22.5%	9.290	14.9%	14.300
Business consulting	20.2%	11.360	14.2%	23.805
Computer and related	12.2%	8.500	12.5%	25.660
Accounting and bookkeeping	11.9%	17.740	5.0%	23.930
Offices of lawyers	8.6%	8.195	2.5%	26.640
Architecture and engineering	7.5%	6.925	4.5%	36.320
Employment agencies	7.4%	2.570	0.8%	1.425
Other business services	5.7%	17.040	3.7%	16.645

Unincorporated businesses run by women, mostly in the service sector, tend to be home-based. Access to cheaper technology such as computers and the Internet have reduced the costs of starting up a home business. There

<sup>5</sup> Source: Shattering the Glass Box,



have been new home business start-ups in a variety of fields:

- Construction: painting, decorating
- Retail: mail order, crafts
- Business and financial services: financial advice, insurance, real estate, computer programming, desktop editing, bookkeeping
- Social services: child day-care and nursery school, homemaker services
- Other services such as catering, writing

Self-employed women working at home accounted for 47.6% of self-employed women in 1996. The activity that has seen most growth is "services to business". A small trend among home-based entrepreneurs is caring for the elderly.

In fields that traditionally did not require extensive post-secondary education, better-educated women with post-secondary qualifications are making new inroads. Exhibit 15 illustrates such changes.

**Exhibit 15 - Percentage of self-employed women with post-secondary education, by sector**

1991	SECTOR	1996
35.6%	Food and beverage	41.1%
34.2%	Agriculture	41.4%
45.4%	Retail	51.6%

Source: *Shattering the Glass Box?* p. M-14

With respect to incorporation, there are more incorporations from young women entrepreneurs especially in the areas of business consulting, advertising and computer services – all fields requiring a certain knowledge base. Moreover, for women 30 years of age or older, the rate of incorporation in the field of business services has risen 77% between 1991 and 1996<sup>6</sup>.

<sup>6</sup> Source: *Shattering the Glass Box?* P.M-16

Although over one third (1/3) of self-employed women work less than 30 hours a week, self-employed women they are more likely to put in 50 hours a week than women in general. The number of hours of work per week is even higher for women who have an incorporated business. The number of self-employed women who work full-time and year round is rising, although they have not yet reached the same level as men. Exhibit 16 illustrates the evolution of this trend between 1991 and 1996.

**Exhibit 16 - Percentage increase in full time, full year self-employment, by gender (1991-96)**

	FULL TIME	FULL YEAR	FULL TIME AND FULL YEAR
Men	14.2%	16.9%	13.8%
Women	32.1%	40.1%	31.4%

Source: *Shattering the Glass Box?* P. M18

A slight majority of self-employed women have been running their business for five years or less; incorporated business tend to have been running for a longer period.

## Challenges, Highlights and Trends in the Millennium

Women today play a visible role in Canada's economic development. The new millennium holds challenges both for men and women. What will these challenges be? What trends will we see? An independent study from the Bank of Montreal, "*Mythes et Réalités: Le pouvoir économique des entreprises dirigées par des femmes au Canada*", provides some interesting insights about Canadian women entrepreneurs. Although there is a great deal of data on the success of businesses (both incorporated and unincorporated) owned and run by women, there are still some misleading attitudes and beliefs concerning women entrepreneurs. The above-mentioned study's working group isolated four myths that wrongly characterize women entrepreneurs in

Canada. A brief review of the literature on the subject confirms the findings of the Bank of Montreal paper.

**Exhibit 17 - Assumptions and facts**

ASSUMPTIONS	FACT
Women-owned businesses have no real economical power	Businesses run by women play a major economical role and are expected to have an even greater one.
Women do not know about finance	Women-run businesses demonstrate financial stability comparable to the norm of all Canadian firms.
Women do not have what it takes to succeed	Women-owned businesses demonstrate the necessary competencies to stay in business
Women-owned businesses are limited to the retail and service sectors	There is increasing diversification of women-owned business and entrepreneurs.

Amongst the challenges, highlights and trends for the future, the following are supported by our findings.

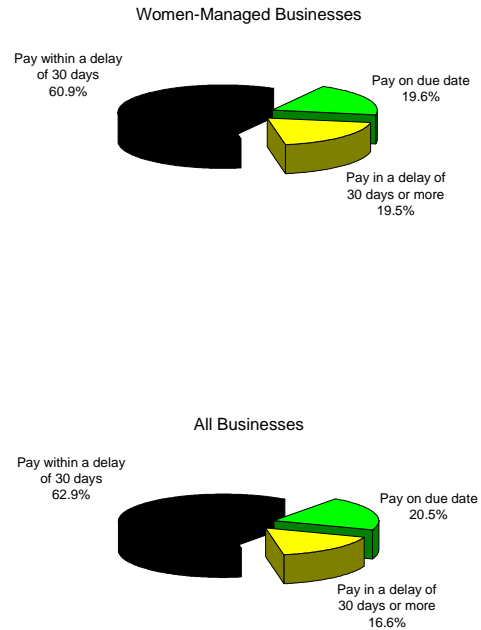
## Economical Role of Women Entrepreneurs

There is clear evidence that women's entrepreneurship is healthy and a growing force in the Canadian economy. Indeed, between 1991 and 1994, the growth rate of women-run businesses (19.7%) was double the rate of Canadian firms in general (8.7%). Moreover, the growth rate is increasing in all Canadian provinces. Women-owned firms account for more than one third of all Canadian businesses and provide work for 1.7 million employees. The rate of job creation of women-owned businesses (13%) is four times greater than the rate for all firms (3.1%).

## Knowledge About Finances

At the financial level, women-owned businesses have as much financial stability as other firms. Furthermore, a Pay Index study from Dun and Bradstreet indicates that

women-run businesses are no slower in the cycle of payment than Canadian firms in general.

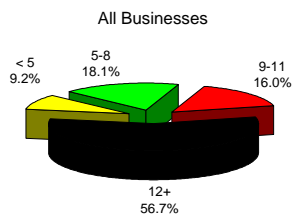
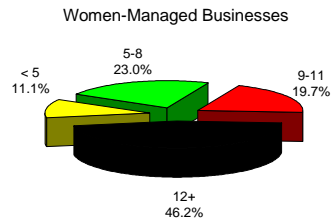


Sources: Dun & Bradstreet Information Services et Direction des études économiques de la Banque de Montréal

## Longevity and Success

Women-run businesses have the same longevity as the average Canadian firm. Seventy-six percent (76%) of women-run businesses in 1991 still existed in 1994, compared to seventy eight percent (78%) for all Canadian firms. Moreover, two-thirds of women-owned firms have been in existence for at least nine (9) years.

### Exhibit 18 - Number of Years in Business



Sources: Dun & Bradstreet Information Services et Direction des études économiques de la Banque de Montréal

### Leadership and Power

Since 1960, 31 women have governed a country, and only 10 of these were in Europe or North America.<sup>7</sup> Amongst the 18 women in high-level management positions in companies grossing \$1 billion US, only eight are European or American. In her study, "Global Leaders: A Dialogue with Future History", Nancy Adler, professor at McGill University, states that during most of the twentieth century and for the beginning of the millennium, simply being a woman will be more of a handicap than a success factor. Only when women reach the

<sup>7</sup> Journal "Les Affaires"; vol. LXIX No. 42, 18 au 24 octobre 1997, Article : Femmes affaires, recherche par Nancy Adler, professeure à la faculté de gestion de l'Université McGill.

higher spheres of organizations will the impact of being a woman become advantageous.

Women's progress in institutions and even in political life is too often impeded by the tendency to see career or personal success through the lens of traditional leadership and power models. There is a need for and a trend towards the coexistence of more than one leadership model and more than one language for power. The increased presence of women in higher spheres of power will bring about a transformation of leadership and styles of power.

### Conclusion

Although this presentation on women's entrepreneurship in Canada highlights positive and encouraging facts, we would like to conclude this paper with a few words of caution. Although the numbers portray a situation of women entrepreneurship that glitters, as our title suggests, all is not gold. Indeed, resources such as specialized training and support networks still need to be consolidated to better answer the needs of female entrepreneurs. Access to financing is another aspect of entrepreneurship in which further changes are required in order to facilitate and enhance the development of women entrepreneurship in Canada. As females have become key players in business development, more and more financial institutions are undertaking surveys and studies on the topic of women's self-employment.

The healthy development of women's entrepreneurship in Canada will depend on several factors.

- The creation and strengthening of networks and partnerships with the business community as well as with the academic community
- The heightened visibility of self-employed women in society in general and the promotion of role models who will encourage

the younger generation of women entrepreneurs.

- The creation of more specialized training programs and consulting and support services specifically targeting women entrepreneurs at various stages in their business careers.

Although there have been signs of a renewed dynamism in these areas, there is a need for further consolidation of these factors in order to ensure the continuing growth and development of women's entrepreneurship.

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