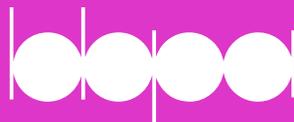


Women
Entrepreneurship
Knowledge Hub

The State of Women's Entrepreneurship

A Focus on Black Women Entrepreneurs



Black Business and Professional Association
Entreprise noire et Association Professionnelle

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The Women Entrepreneurship Knowledge Hub (WEKH) is a national network and accessible digital platform for sharing research, resources, and leading strategies. With ten regional hubs and a network of more than 250 organizations, WEKH is designed to address the needs of diverse women entrepreneurs across regions and across sectors. In response to COVID-19, WEKH adopted an agitator role connecting women entrepreneurs and support organizations across the country and led network calls and training sessions. WEKH's advanced technology platform, powered by Magnet, will enhance the capacity of women entrepreneurs and the organizations who serve them by linking them to resources and best practices from across the country.

With the support of the Government of Canada, WEKH will spread its expertise from coast to coast, enabling service providers, academics, government, and industry to enhance their support for women entrepreneurs. Ryerson University's Diversity Institute, in collaboration with Ryerson's Brookfield Institute for Innovation + Entrepreneurship and the Ted Rogers School of Management, is leading a team of researchers, business support organizations, and key stakeholders to create a more inclusive and supportive environment to grow women's entrepreneurship in Canada.



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Founded in 1983, the Black Business and Professional Association (BBPA) is a not-for-profit, charitable organization that addresses equity and opportunity for the Black community in business, employment, education, and economic development.

Sponsors

Sponsors of this project include the Government of Canada, Social Sciences and Humanities Research Council.



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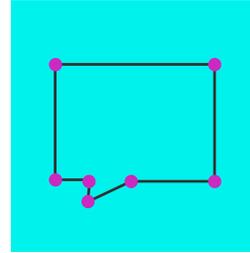
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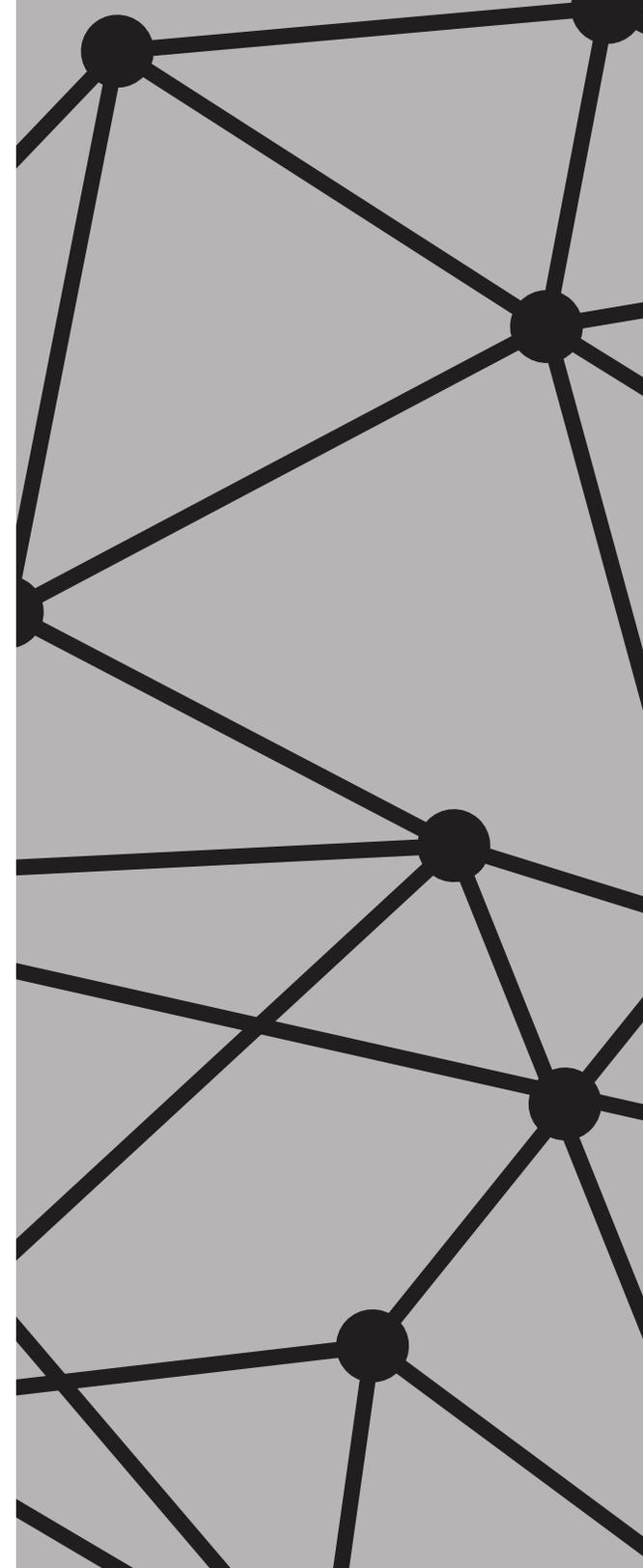
Introduction

To date there has been little research focused on Black women entrepreneurs in Canada. Statistics Canada collects only limited disaggregated data and even less with an intersectional lens. This report provides an overview of the existing research on Black women entrepreneurs in Canada drawing on data and research that exists from a variety of sources. We consider data from Statistics Canada, published research, targeted surveys, evaluations of pilot projects, and consultations with more than 40 women from organizations led by or serving Black women.

This report provides an overview of the existing research on Black women entrepreneurs drawing on data and research that exists from a variety of sources.

Issues Facing Black Women Entrepreneurs

- > Anti-Black racism is pervasive and amplifies the barriers these entrepreneurs face.
- > Black women entrepreneurs have been more negatively affected by the COVID-19 pandemic and are less likely than other entrepreneurs to access both financial support and support in the form of networks, mentorship, etc.
- > Black women entrepreneurs, similar to other women entrepreneurs, are more likely to be self-employed (not incorporated) solo entrepreneurs, work in the services sector, and be underfinanced.
- > Black women pursue entrepreneurship both as a matter of necessity (to overcome barriers to employment and advancement), and to fill unmet needs, including gaps in product and service provision in the market.
- > Black women entrepreneurs often see their contributions to community and culture as important.
- > Black women entrepreneurs need access to financing, skills development, help navigating available supports, and coaching tailored to their needs.
- > Like other women, balancing family responsibilities is one of the biggest challenges for Black women entrepreneurs starting and growing their businesses.
- > There is a need to promote more positive role models and success stories of Black women entrepreneurs.
- > Black women entrepreneurs see opportunities to build stronger collaborations. Given the barriers and lack of opportunities they face, there is a greater need to build strong collaborations among Black women entrepreneurs.



The Black Community in Canada

The Black community is far from homogeneous, with differences in culture, historical experiences, and places of origin. In 2016, 56% of the Black population reported being born outside of Canada. There are significant differences among people who identify with a country of origin in the Caribbean region, those who identify with a country of origin in Africa, and those who come from other parts of the world.¹

While Black people represent only 3.5% of the Canadian population,² Black Canadians are dramatically overrepresented in low-income, low-skilled and precarious work and underrepresented in leadership roles because of significant barriers to employment and leadership.^{3,4}

The **employment rate** of Black people aged 25 to 59 is **lower than in the rest of the population**. In 2016, the employment rate was 78% for Black men and 71% for Black women, compared with 83% and 76% for their counterparts in the rest of the population.⁵

Black women face compounded difficulties of care work, as they are more likely to be single heads of households than white women. 75% of Black women spend a combined total of over 21 hours per week on housework.⁸

A recent study of more than 1,600 members of **corporate boards of directors** in Canada identified **only 13 members who were Black**, and among these, **only 2 were women**.⁶

The **gap in median annual wages** between Black men and their counterparts in the rest of the population **has persisted over time**.⁷

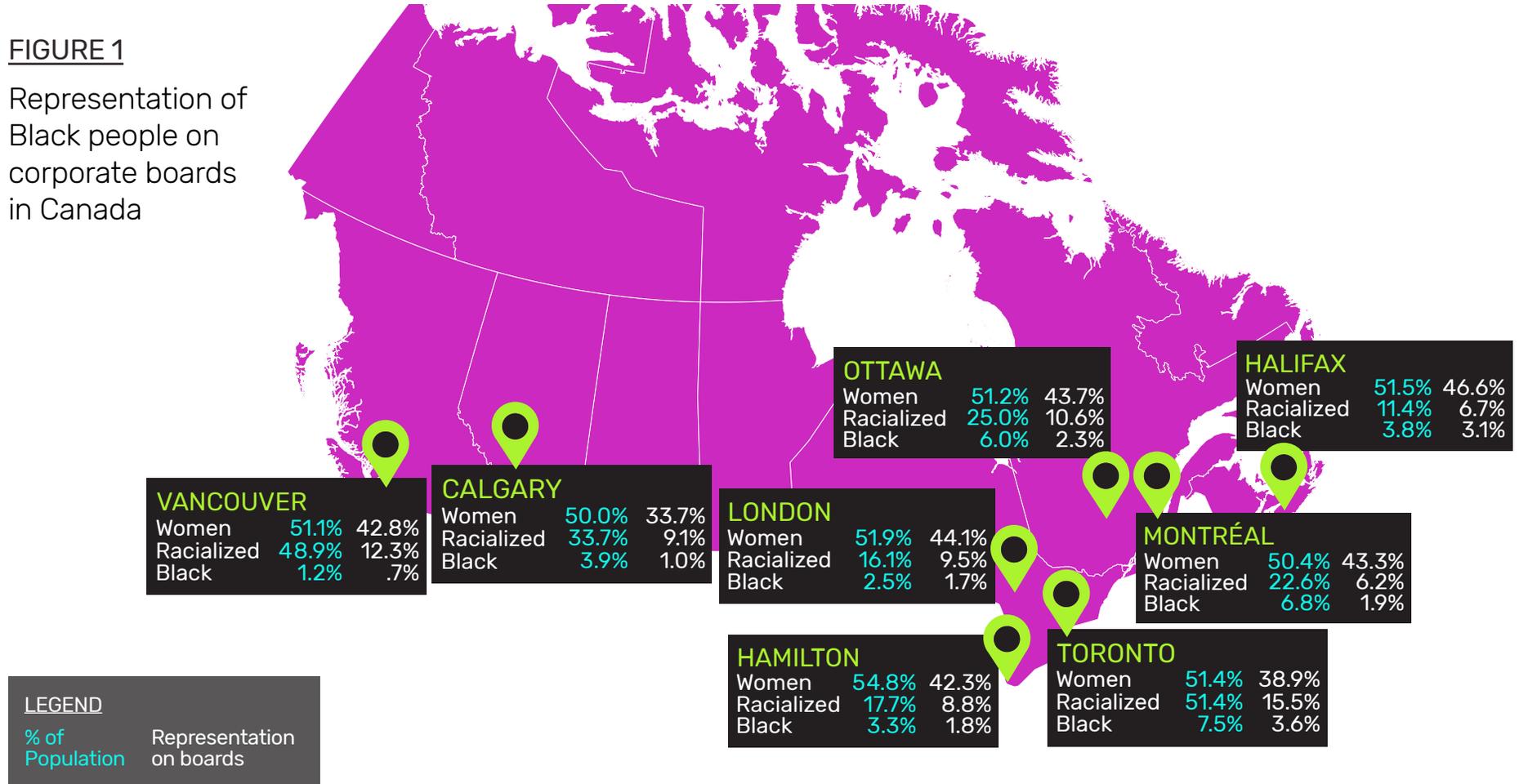
About **21% of Black adults** live in a **low-income situation**, compared to 12% of their counterparts in the rest of the population.⁹

The State of Diversity on Corporate Boards: *DiversityLeads 2020* analyzed 6 sectors in 8 cities (9,843 people)

The *DiversityLeads 2020* study analyzed data on the representation of women, racialized people, and Black people on boards in eight jurisdictions across Canada, including large and mid-sized cities.¹⁰

FIGURE 1

Representation of Black people on corporate boards in Canada



Source: Diversity Institute. (2020). *DiversityLeads Diverse Representation in Leadership: A Review of Eight Canadian Cities*. https://www.ryerson.ca/diversity/reports/DiversityLeads_2020_Canada.pdf.

Experiences of Racism

The Black Experience Project (2017) is a research study that examined the lived experiences of individuals who identify as Black and/or of African heritage who live in the Greater Toronto Area (GTA).¹¹

- > One third of respondents noted challenges in the workplace, including explicit anti-Black racism or discrimination and feeling that they were treated professionally or accepted. Many reported that they pursue self-employment and entrepreneurship as a result of negative experiences in the workplace or exclusion from employment.
- > 80% of respondents reported experiencing one or several forms of day-to-day micro-aggressions, such as having others expect their work to be inferior.
- > 42% of respondents (30% occasionally and 12% frequently) reported being mistaken for someone else who serves others (e.g. janitor, bellboy).
- > Almost 68% reported that Black people in the GTA are frequently treated unfairly when seeking employment or work because they are Black.¹²

These experiences are echoed in our research findings on Black women entrepreneurs, many of whom reported that they started their own businesses because of negative experiences in the workplace.

80% of respondents reported experiencing one of several forms of day-to-day microaggressions, such as having others expect their work to be inferior.





Black Women Entrepreneurs

Disaggregated (micro) data from the 2016 Census confirm that approximately 3.5% of the Black population in Canada, about 34,000 people, are self-employed.¹³ Among these, approximately 30%, or about 10,200 people, are women, which is slightly lower than the overall percentage of women in the total Canadian self-employed population (36.2%).¹⁴

Self-employed entrepreneurs tend to run small, underfinanced businesses in the services sector, and are generally more vulnerable than other small and medium-sized enterprises (SMEs). For instance, in Toronto, about 48% of Black entrepreneurs are self-employed (solopreneurs), while 32% have between 2 and 5 employees.¹⁵ Black women entrepreneurs in Toronto focus on professional services (29%), arts, entertainment and recreation (15%), and educational services (14%), according to a survey conducted in 2015.¹⁶

Self-employed entrepreneurs tend to run small, underfinanced businesses in the services sector, and are generally more vulnerable than other small and medium-sized enterprises (SMEs).



Patterns of Self-Employment

TABLE 1

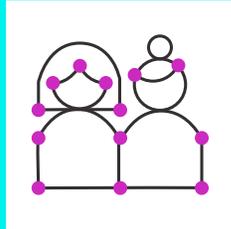
Self-Employment of Racialized Women and Men in Canada

Group	Population	Self-Employed (#)	Self-Employed (%)	Self-Employed Men	Self-Employed Women	Women as % of Self-Employed
Canada	34,460,064	2,211,369	6.4%	1,411,070	800,299	36.2%
Indigenous	1,626,625	49,369	3.0%	29,628	19,741	40.0%
Arab	506,003	30,369	6.0%	23,296	7,073	23.3%
Black	994,793	34,370	3.5%	24,222	10,148	29.5%
Chinese	1,454,571	96,965	6.7%	56,816	40,149	41.4%
Filipino	731,099	14,259	2.0%	6222	8,037	56.4%
Latin American	414,918	21,778	5.2%	12,889	8,889	40.8%
Other Asian	700,624	52,740	7.5%	32,518	20,222	38.3%
South Asian	1,805,102	106,443	5.9%	78,443	28,000	26.3%

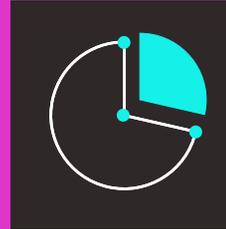
Source: Statistics Canada. (2016). Census 2016 Public Use Microdata File (PUMF), Hierarchal File. <https://www150.statcan.gc.ca/n1/en/catalogue/98M0002X>.

Snapshot of Black Women Entrepreneurs

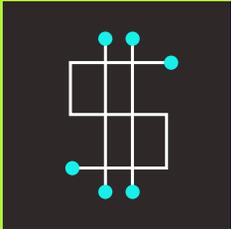
3.5% of Black Canadians are **self-employed**¹⁷



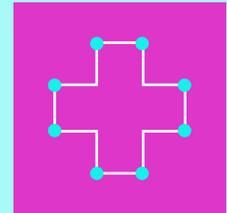
48% of Black entrepreneurs are **solopreneurs**¹⁹



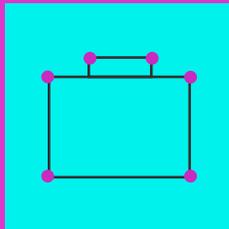
Black entrepreneurs are **less likely to have access to financing and support**



About **50% of Black women-owned businesses in Toronto** are in health care and social assistance, accommodation and food services, finance and insurance, professional services, or retail²⁰



30% of **self-employed Black Canadians** are women¹⁸



32% of Black entrepreneurs in Toronto have **2 to 5 employees**²¹

Impacts of the COVID-19 Pandemic on Black Entrepreneurs

Small and medium-sized enterprises and self-employed entrepreneurs have faced the catastrophic effects of the COVID-19 pandemic with respect to layoffs and closures. Black entrepreneurs have faced an even greater burden, in part because of the pre-existing barriers of structural inequality, discrimination, and unequal access to needed supports. The effects on Black women entrepreneurs are compounded by the crushing impact of school and daycare closures, the burden of unpaid work in the home, and challenges accessing basic infrastructure, such as the internet.²²

Given existing barriers in access to capital, Black women entrepreneurs are more likely to own small businesses.²³ Many have businesses in the service industry and are self-financed, which makes them among the most susceptible to disruption by the pandemic. The top three industry sectors in which Black-led businesses operate are professional services; arts, entertainment and recreation; and educational services—these sectors are among those that have experienced the most disruption from the COVID-19 pandemic.

The Black Business and Professional Association (BBPA) led a survey that compared the experiences of members of the BBPA and those of the Canadian Federation of Independent Business (CFIB).²⁴ When asked about the Canada Emergency Wage Subsidy, 80% of the members of the BBPA reported that it would not benefit them, as opposed to 37% of members of the CFIB. While the pandemic has impacted businesses with extended closures, the effects on businesses owned by Black entrepreneurs has been more pronounced. Only 10% of Black-owned businesses were fully open, compared to 20% of CFIB member businesses. 80% of BBPA member businesses reported that they did not have a cash flow for April's bills, compared to 30% of CFIB members. Of the BBPA members surveyed, 85% were concerned about closing permanently, compared to 39% of CFIB members. Finally, an astonishing 98% of BBPA members indicated they were unable to take on any more debt, compared to 56% of CFIB members. (The differences between men-owned and women-owned businesses were not assessed in this study).

Black women entrepreneurs are more likely to own smaller businesses. Many have businesses in the service industry and are self-financed, making them among the most susceptible to disruption by the effects of the pandemic on businesses.



Black business owners have been disproportionately impacted by the COVID-19 pandemic in comparison to other business owners

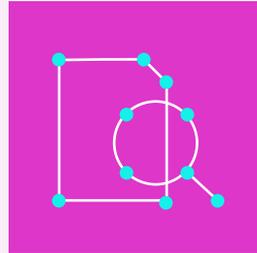
TABLE 2

Survey results from the Black Business & Professional Association

	Canadian Federation of Independent Business members	Black Business & Professional Association members
Canada Emergency Wage Subsidy will not help	37%	80%
Do not think they will qualify for a Canada Emergency Business Account (CEBA)	20%	80%
Are fully open	20%	10%
Do not have cash flow to pay April bills	30%	80%
Worried about permanent closure	39%	85%
Unsure they will be able to reopen	32%	60%
Can survive less than a month	25%	85%
Believe government should make emergency money available to businesses	86%	98%
Lack capacity to take on debt	56%	98%

Note: The sample of women was not sufficient to assess the statistical differences between men and women.

Source: Black Business & Professional Association. (2020). [Summary of preliminary findings from BBPA COVID-19 Survey]. <https://bbpa.org/wp-content/uploads/2020/05/black-business-survey-by-the-bbpa.pdf>.



Context: Challenges Faced by Black Women Entrepreneurs

Study of BMO Women Entrepreneurs Grant Program

In 2020, BMO Financial Group launched the BMO Celebrating Women Grant Program in partnership with Deloitte to celebrate women who have shown resilience and innovation during the pandemic. The program selected ten women from across Canada and provided each with a \$10,000 grant. In total, 1,030 applicants applied for the grant. Of those who applied, approximately 60 identified as Black or African. Applicants were asked to explain the reasons for starting their business and the challenges they faced.

Applicants were also asked questions about how their businesses have been impacted by the pandemic and how they planned to use the grant money. BMO identified several common characteristics among all applicants, namely:

- > The vast majority of businesses—over 85.4%—had fewer than 10 employees.
- > While the applicants represented businesses across sectors, the most common sectors were professional services, restaurants and hospitality food services, health care, accessories, and education.
- > Two thirds of the women entrepreneurs who applied had revenues of less than \$250,000 per year.

Through qualitative analysis of the responses provided in the applications, several themes emerged that were unique to Black women entrepreneurs, as well as general themes that were common to all women entrepreneur applicants. This underscores the importance of adopting an intersectional lens to understand not just the impacts of gender but also of race.

Themes Specific to Black Women Entrepreneurs

THEME 1

Creating businesses to meet the unique needs of the African/Black community

Businesses focused on products and services designed specifically for Black and African communities, such as hair and skin products, and African cuisine.

"[I aim] to be the market leader in Authentic African Cuisine ... providing high quality food in a very fine and relaxing environment."

"[I searched] for healthier hair and skin care ... while I was on a ... self-discovery journey as [a] black woman, which led me to my own natural hair journey."

"[I] would often have my family back home ship me clothing materials, hair product and extensions, [and] black soap, as it was quite difficult to find these products."



THEME 2

Inspiring businesses to celebrate Black cultures

"To celebrate African and Caribbean heritage"

"Food, just like music and sports, brings people together for all walks of life ... [African immigrants] are almost non-existent in the retail stores."

"To focus on working with women and BIPOC creators ... to fill that void by producing content from these communities and helping to export it to the world."



THEME 3

Supporting the community

Some of the entrepreneurs were motivated by empathy to create businesses that provided safe spaces for other Black women and girls.

"I was the only Black girl on the team and faced serious racism and discrimination. I did not have a voice to speak out and to stand up for the injustices that were done to me." "I needed to create a safe space for your Black girls to have a voice. To love themselves, to understand their culture and to believe in their power."

"Black women needed a place where we could be ourselves. We could laugh and talk about things that affected us most being a visible minority."

THEME 4

Addressing inequality and anti-Black racism

"My father suffered through many hardships ... he worked for a company that did not treat him fairly based on the colour of his skin. His perseverance taught me not to give up even when challenging times arise."

"From a young age, I realized the lack of representation of my culture in mainstream media, arts and fitness and I wanted ... to [showcase] it to the world."

"There was huge low self-esteem... as society followed the Eurocentric standard of beauty."

"I did not have equal rights to advancement opportunities in my home."



THEME 5

Trauma-Informed business motivations

Many were motivated to start their businesses because of a personal tragedy or family crisis.

Overcoming the adversity of illness, depression, a death, or surviving a genocide led some of these women to create their own business opportunities.

“Stress, poverty and struggles have been our biggest motivation. We look forward to sharing [life] and light with the entire world.”

“I wanted a black psychologist to speak to the trauma they have experienced ... [they] will understand how their history and culture is connected to the trauma they have experience in their life.”

Other Themes Common Among Women Entrepreneurs

THEME 6

Mental health

Women are facing competing personal or social expectations, such as caring for family members or providing emotional care to the community.

They often fill multiple roles for the people close to them, and they bear the lion’s share of unpaid work including childcare, domestic chores etc.

The challenges of the pandemic (e.g., worrying about potential contagion, isolation, stress about uncertainty for business, managing multiple roles, etc.) impact their mental and physical health.

THEME 7

Revenue loss and bankruptcy

Women entrepreneurs face loss of revenue and the subsequent financial challenges due to the COVID-19 pandemic. Concerns around uncertainty and disruption were prominent in applicants’ responses.

THEME 8

Strategic decisions

Business owners have had to reconsider business strategies to quickly adapt to the changes in society by:

- > Changing business models
- > Moving online
- > Taking on more business processes
- > Finding additional work to fund business

Resilience is the key for many women entrepreneurs to stay afloat.

THEME 9

Workplace safety

Respondents were burdened with the pressure of implementing workplace adjustments to meet COVID-19 safety measures:

- > Reorganization of office space
- > Purchasing of personal protective equipment for staff

The stress of these adjustments was heightened for some sectors, including health care and direct-to-consumer services (e.g., hair salons).

THEME 10

Online presence

Some businesses shifted to online commerce, but others do not have the option, due to the nature of their businesses.

THEME 11

Employee issues

Laying off employees (due to a variety of pandemic-related reasons, such as financial problems, fear of the virus, business closure, etc.) has been a challenge.

Some entrepreneurs have had to reduce their own salary or the working hours of their employees.

Women entrepreneurs feel responsible for the physical and emotional well-being of their employees.

Managing employees who are working from home is also a challenge.

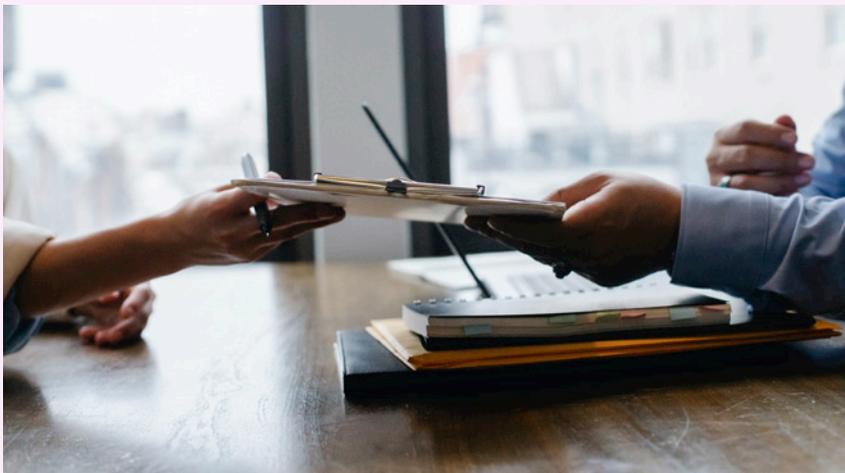


THEME 12

Collaborating with local businesses

Many women entrepreneurs have collaborated with other local businesses to help each other stay afloat:

- > Some partner on specific initiatives
- > Others support each other in their community
- > These efforts have been reciprocated by community members
- > Some women entrepreneurs have gone above and beyond expectations to support their stakeholders, and many were helped by customer loyalty.



THEME 13

Government support

Some women entrepreneurs benefited from government support programs. However, many women-owned businesses were not eligible for business support programs provided by the government. For example, some entrepreneurs continued paying rent because their landlords refused to apply for rent-relief programs.

THEME 14

Uncertainty

Women entrepreneurs feel challenged by the increasing uncertainty around their businesses and the future.

THEME 15

Innovative approaches

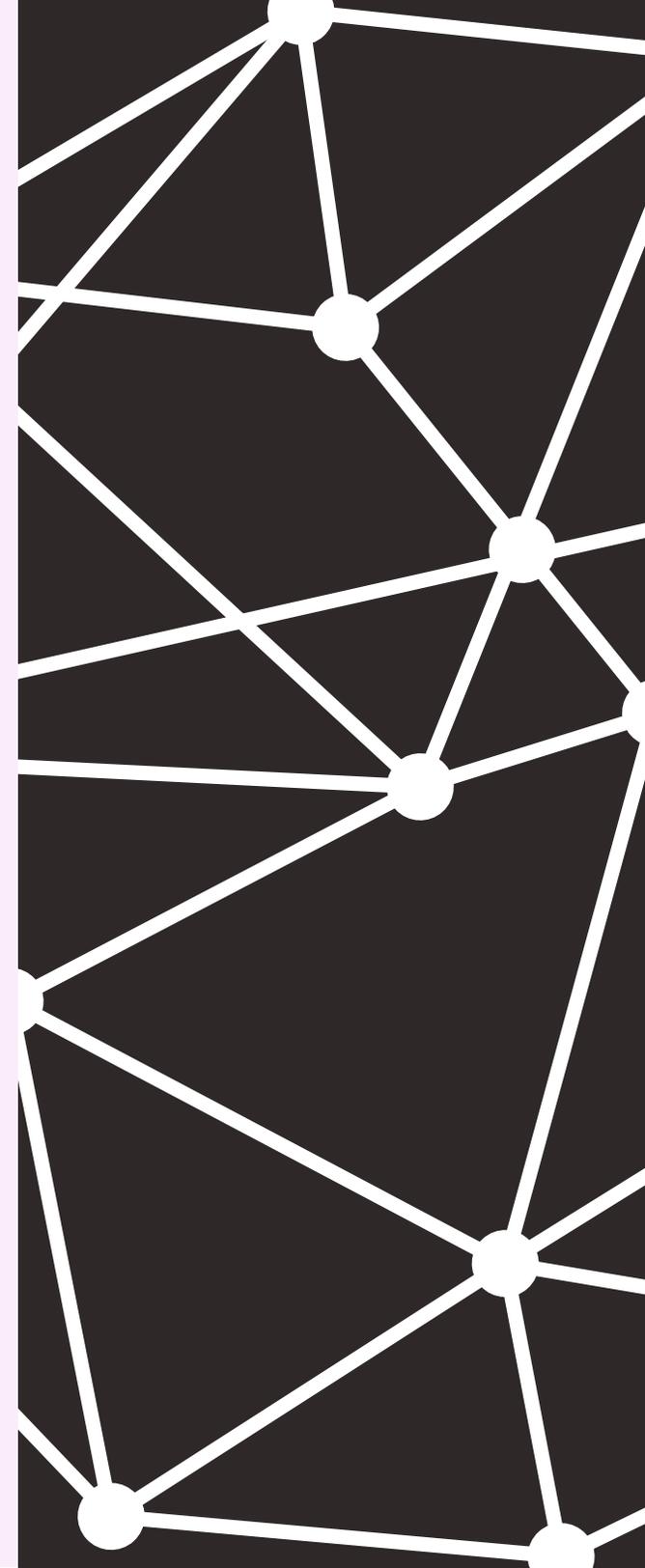
Some women entrepreneurs also benefited from this period in various ways, including:

- > Using the opportunity to take courses and improve their skills
- > Conducting research on ways to improve their businesses

Discussion

When analyzing the profiles of women entrepreneurs applying for the BMO Celebrating Women Grant Program, we found small organizations in varied sectors, including a significant emphasis on sectors such as professional services, restaurants and hospitality food services, health care, and related sectors. This well represents the reality observed when studying women entrepreneurs in general and Black women entrepreneurs in particular. The data also highlights that, in addition to having a lot in common with other women entrepreneurs, Black women entrepreneurs also face unique challenges, which underlines the importance of adopting an intersectional lens. Black women entrepreneurs are creating businesses to cater to specific needs of their community and to celebrate their culture in ways that are not currently pursued by “mainstream” corporations. They have a shared history of experiencing anti-Black racism that may inform their decision and motivation to start a business.

Women in general often experience the burden of wearing multiple hats (e.g., being a parent, a spouse, a breadwinner, etc.); this is the reality for Black women entrepreneurs and may come into play as a reason why entrepreneurship and self-employment are pursued: to have more control and the flexibility to take care of their family while also making a difference in their community. Furthermore, the reality of wearing multiple hats has been exacerbated by the COVID-19 pandemic, as women have borne the brunt of the extra work at home in terms of emotional labour, chores, and child-rearing activities. Considering that many women-owned businesses are smaller and not always eligible for government assistance, it is paramount to apply an intersectional perspective to reconsider how such programs are created in order to level the playing field.





Start-up Experiences

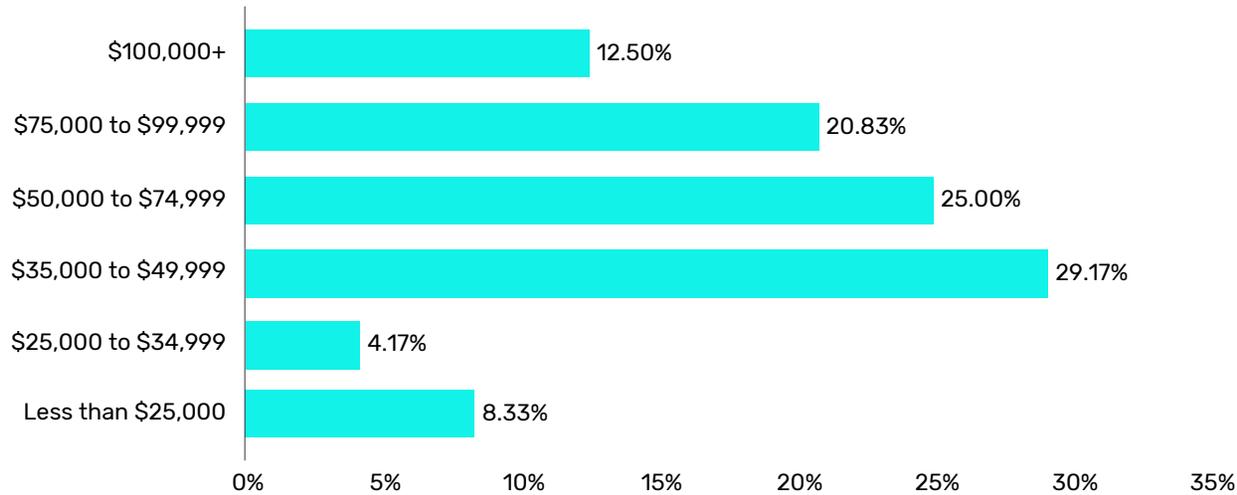
The Black Business and Professional Association's *Boss Women Entrepreneurship Training*, sponsored by the Women Entrepreneurship Knowledge Hub, provides future skills and entrepreneurship training through a boot camp style program for Black women entrepreneurs. The Diversity Institute evaluated the program and profiled the 60 program participants over two cohorts from September to December 2020.

Among the participants, the highest proportion—25%—were in the 30 to 39 age group. The largest proportion (33%) had at least a bachelor's degree. Nearly half of the participants (48.6%) were not Canadian born, and one out of ten (11.4%) was a new immigrant who had lived in Canada for less than five years. About 56% of participants were single, while 36% were married. In addition, 51% of participants stated that they have children. The household income of most participants was between \$35,000 and \$50,000 (Figure 2).

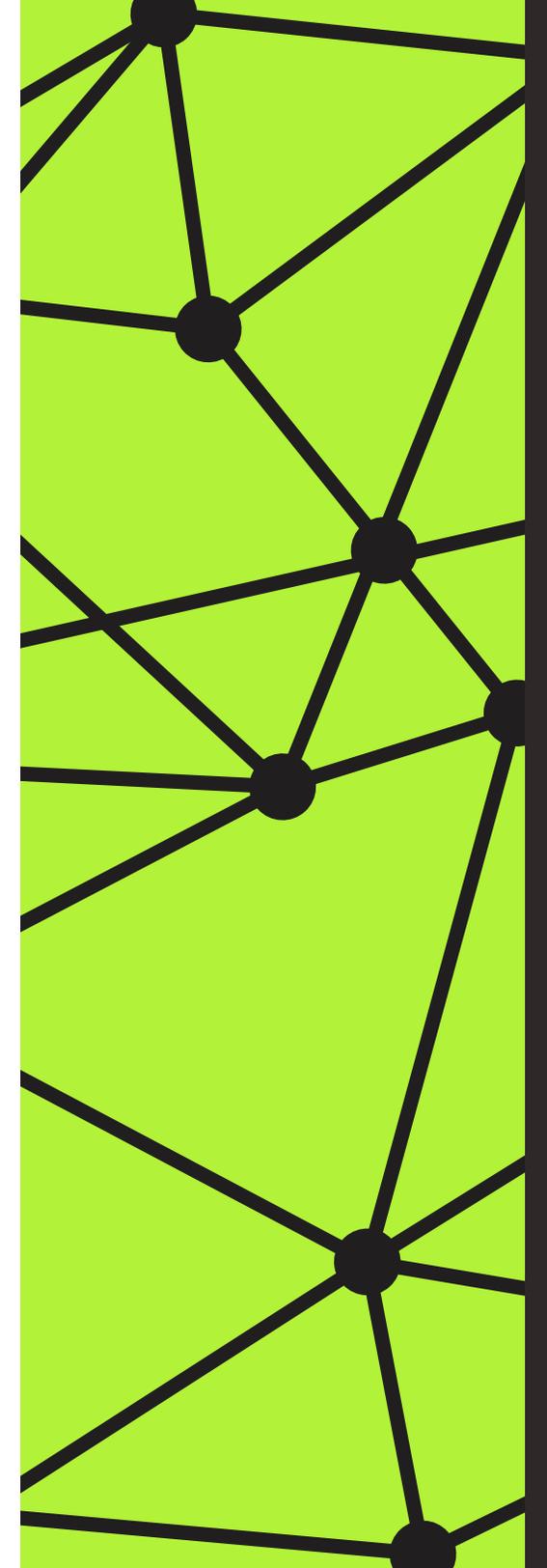
"As a new solo entrepreneur, the BBPA has provided me with invaluable insights and information from how to scale, market, and build my business. The team goes above and beyond what I expected to ensure the attendees are fully engaged and supported. I have attended 2 cohorts back to back and if they decide to do a 3rd, I will sign up again. I would highly recommend the BBPA to any new or even seasoned professional that is looking to learn or gain new business acumen skills."

FIGURE 2

Participants' Annual Household Income



"The BBPA Boss Women Entrepreneurship program made me feel like I could be an entrepreneur in a way that my business degree wasn't able to. Enrolling in the program meant joining a community of innovative Black women who champion and celebrate each other's ideas and business journeys. Learning from amazing professionals and experts that uplifted women of colour made me feel like I, too, could successfully grow and transform my business. I learned about third-party funding, equity, pitching, personal branding, and was even selected to receive a business grant! From budding entrepreneurs to established business owners, this program is an amazing educational and community-building experience that I highly recommend. 99/10!"



The data on businesses revealed that 28% of participants ran businesses in professional administration and 24% ran businesses in wholesale and/or retail (Figure 3). None of the businesses were involved in agriculture and mining.

About one third (33%) of participants were working on their business plan, while 31% had customers. Only 3% of participants had completed their business plans (Figure 4). Almost all of the participants, 96.2%, were looking for capital/loans.

When asked about their business vision and business ideas, most program participants were confident that they could be successful entrepreneurs. When it came to the business idea, about 81% of participants strongly agreed that they had a good business idea.

FIGURE 3
Business Sector Participation

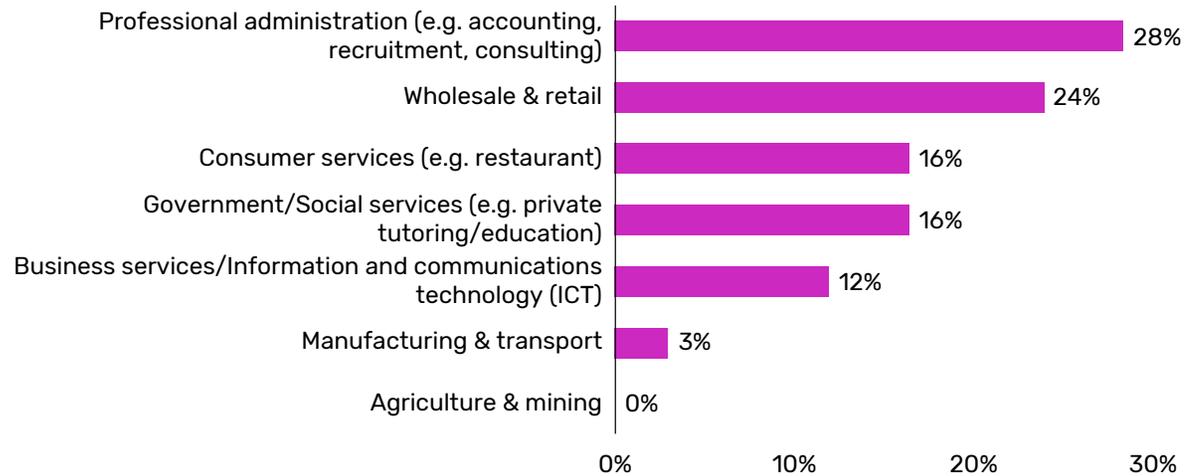


FIGURE 4
Participants' Stage of Business

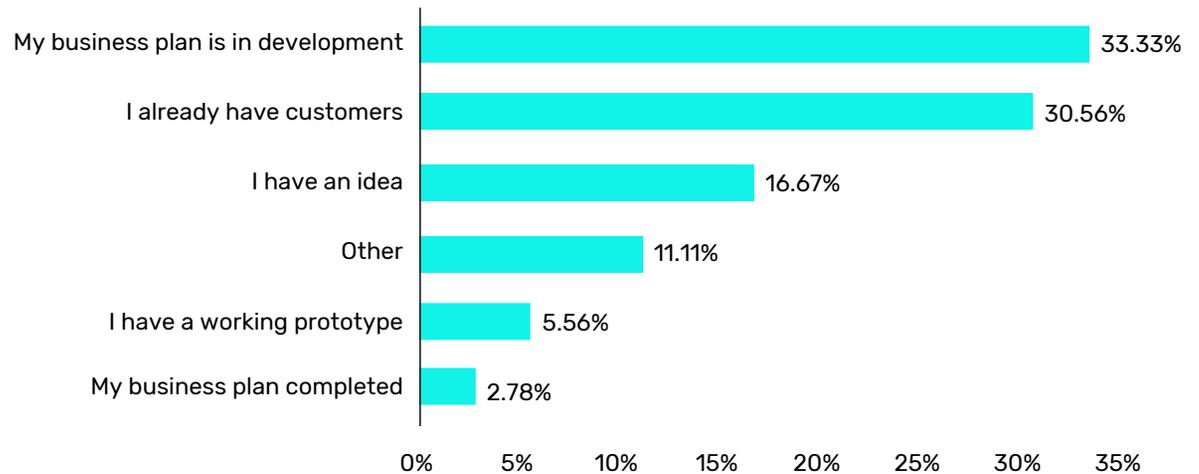


FIGURE 5

Business Idea/Vision



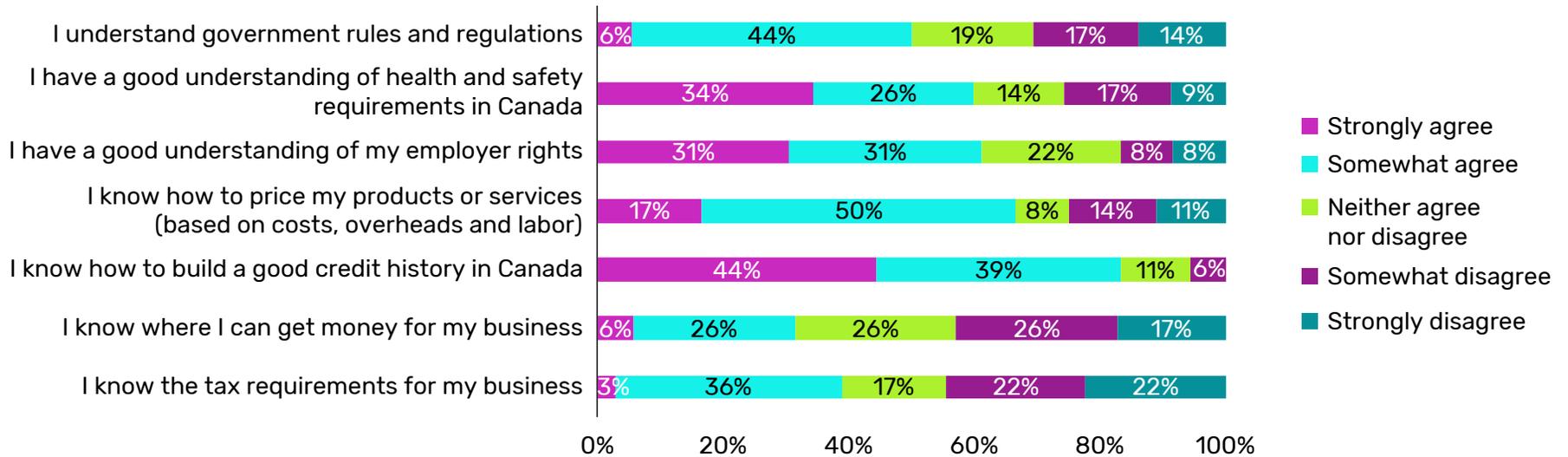
About 83% of participants strongly agreed they were confident in running a business, and 66% strongly agreed that they had a clear vision for the future of their business. 71% also strongly agreed that they could confidently speak about what was unique or valuable about their business. (Figure 5)

However, program participants were not as confident when it came to their understanding of the financial and regulatory implications of running their businesses. Only 34% of participants strongly agreed that they had a good understanding of health and safety requirements in Canada, and 31% strongly agreed that they had a good understanding of their rights as an employer. 44% of participants strongly agreed to knowing how to build a good credit history in Canada. Additionally, 44% of participants somewhat agreed that they understood government rules and regulations, and 36% somewhat agreed that they knew about the tax requirements involved in running their business. Half of the participants somewhat agreed that they knew how to price their products and services (Figure 6).

Only 34% of the participants strongly agreed that they had a good understanding of health and safety requirements in Canada, and 31% strongly agreed that they had a good understanding of their rights as an employer.

FIGURE 6

Finances/Regulations



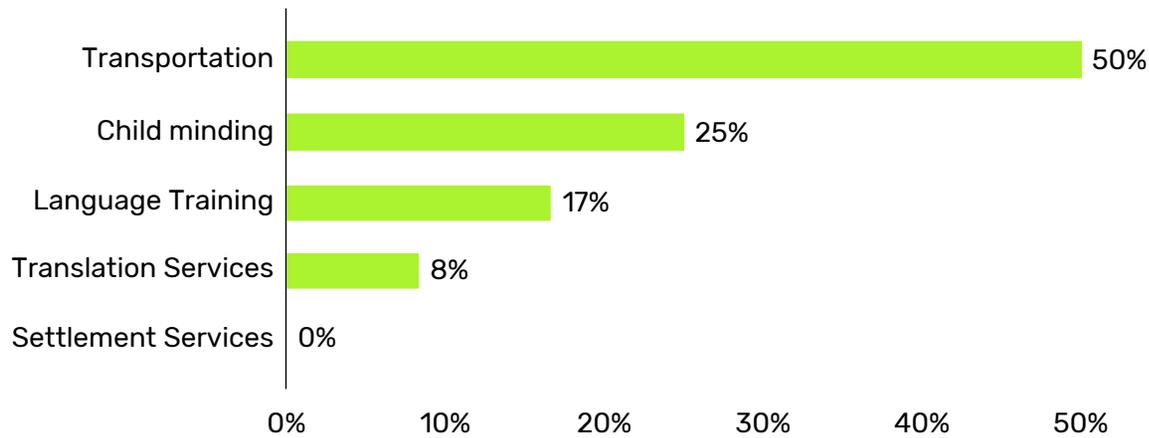
When asked what services participants needed in addition to training, half of the participants needed transportation.

Regarding personal skills, 78% strongly agreed that they had good presentation and writing skills. 83% and 60% of participants strongly agreed that they knew how to prepare a CV/resume and face an interview, respectively. 59% revealed that they strongly agreed that they knew how to delegate work to others, and 49% strongly agreed that they knew how to effectively manage their time.

When asked what services participants needed in addition to training, half of the participants needed transportation. Language training and translation services were needed the least, at 17% and 8%, respectively. No settlement services were needed among participants (Figure 7).

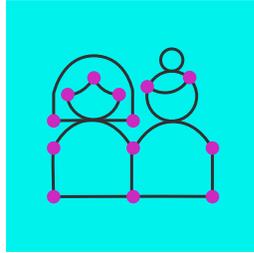
FIGURE 7

Services Needed by Participants in Addition to Training



When asked how they would use a \$5000 grant, participants mentioned several ways they would utilize the funding. Some participants preferred to use the grant to cover marketing and advertising costs. Several participants discussed their interests in establishing or furthering their online presence by designing a website for their business to bring in more e-commerce. Purchasing relevant equipment to enhance business operations was also a strong motivation among participants.



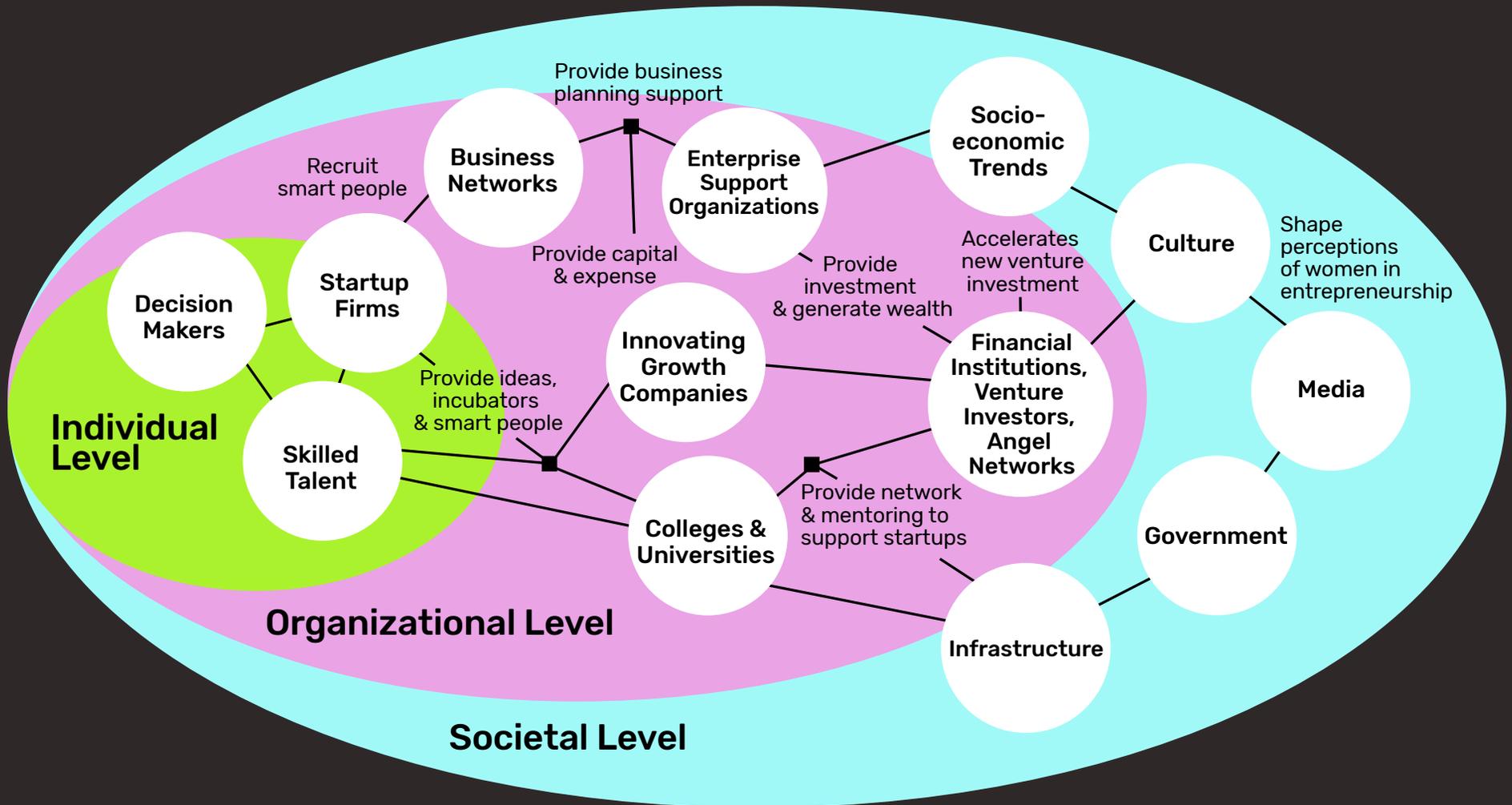


Building an Inclusive Innovation Ecosystem that Supports Black Women Entrepreneurs

The innovation ecosystem in Canada is complex and fragmented, and thus difficult to navigate. Entrepreneurs need to interact with many different players—financial institutions, business support organizations, government agencies, training programs, incubators and accelerators, customers, suppliers, and partners—in order to succeed. Existing research highlights that these players operate within a larger context of policies, infrastructure, culture and values, which shape how they function.^{25,26} Research has shown that women entrepreneurs in general and Black women entrepreneurs in particular face barriers at every stage in the process of starting and growing their businesses. If they are also immigrants, the challenges are compounded. Additionally, individual knowledge, attitudes, and behaviours shape the day-to-day experience of Black women entrepreneurs who often experience anti-Black racism, sexism, and lack of support, which undermines their confidence and ability to succeed.

FIGURE 8

The Inclusive Innovation Ecosystem





Barriers to Black Women Entrepreneurs

In October 2020 BBPA, Casa Foundation, Sedulous Women and WEKH hosted Building Solidarity and Collaboration to Support African, Caribbean and Black Women Entrepreneurs during COVID-19, a series of roundtable consultations with more than 40 organizations serving both anglophone and francophone Black women entrepreneurs. During the roundtables, participants identified a number of additional challenges including:

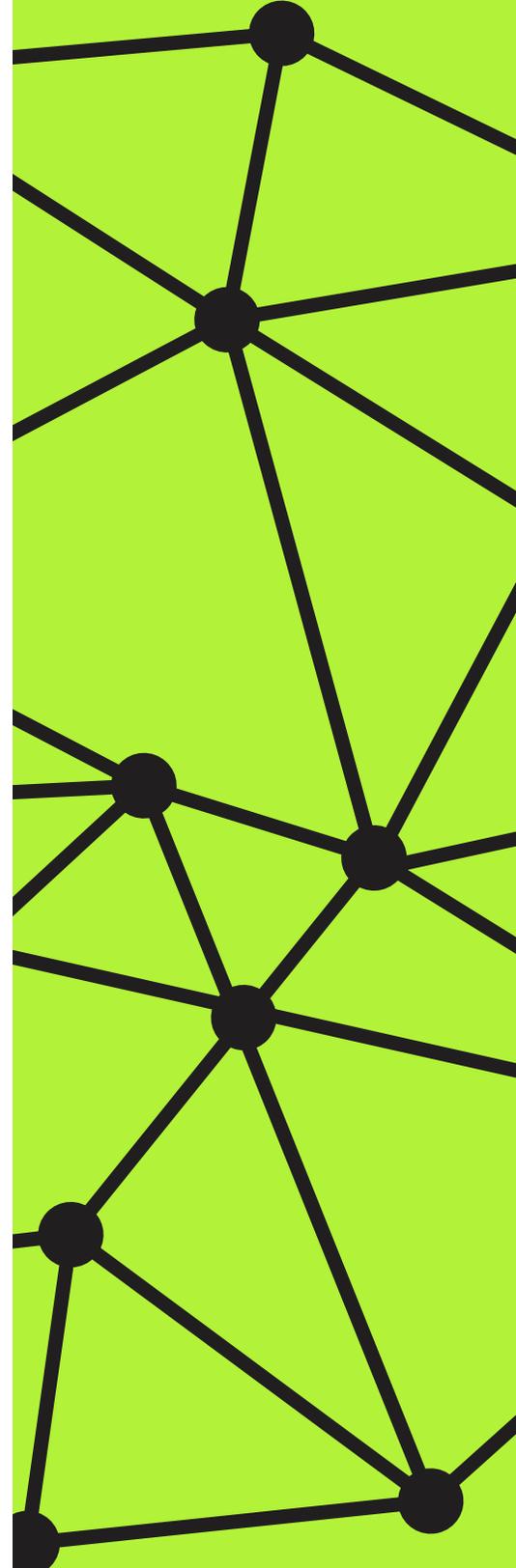
- > Anti-Black racism and gender bias
- > Cultural stereotypes and the lack of role models: “if you can’t see it, you can’t be it”
- > Systemic discrimination embedded within institutions in the ecosystem – education, finance, business support, incubators/accelerators, government funding
- > Lack of “voice” or a seat at the table, as well as experiences of tokenism (a lack of meaningful participation) when given a seat at the table
- > Lack of Black mentors, encouragement, and sponsorship
- > Lack of culturally informed pedagogy and supports designed to meet needs
- > Absence of networks, information, and wayfinding

Recommendations

Based on our research, we make the following recommendation to help create the ideal conditions for Black women entrepreneurs to succeed and advance diversity and inclusion:

Societal Level

- > Meaningfully include more voices of Black women entrepreneurs
- > Challenge anti-Black racism and stereotypes
- > Increase awareness of role models and highlight successful Black women entrepreneurs
- > Address structural barriers, such as anti-Black racism, lack of Black mentors, absence of networks, and barriers to capital
- > Ensure business definitions include a broad range of sectors, including self-employed entrepreneurs and SME owners
- > Promote policies that support Black women entrepreneurs, including access to childcare, income support, targeted investments, procurement, and micro grants
- > Design business support programs tailored to meet the needs of Black women entrepreneurs
- > Promote and improve the coordination and access to information, resources, and support across the system
- > Invest in more research that uses an intersectional lens and recognize diversity among Black women (including cultural, linguistic, geographic, and age diversity and newcomers)
- > Address the need for access to technology: consider affordability, skills development, tools
- > Hold governments accountable for policies designed to support Black women entrepreneurs, and ensure that government programming designed to support women entrepreneurs more generally equally disperses opportunities and funding using an intersectional approach



Organizational Level

Funding & financing

- > Facilitate better access to funding, more inclusive processes, more tailored programs, collaborations with community organizations to provide an anti-Black racism lens, more Black financial advisors and leaders
- > Funding is often linked to traditional perceptions of innovation and thus awarded to entrepreneurs working in technology; funding should be diversified to support entrepreneurship in the arts, business and consumer services, hospitality and other sectors
- > While singular grants and loans are helpful, they are one-time forms of assistance and typically have red tape and strings attached. Providing a long-term fund dedicated to Black women entrepreneurs ensures that Black women can access sustainable funding support

- > Support and amplify existing small and medium-sized organizations supporting Black women entrepreneurs to avoid duplicating existing initiatives and thus re-inventing the wheel
- > Provide funding and networking opportunities for young Black women entrepreneurs in the early stages of business development to strengthen their skills and knowledge at inception
- > Provide supports for business-plan development and knowledge of business regulations to ensure that Black women owned businesses are able to capitalize on funding and opportunities when they arise
- > Simplify processes and eligibility to access resources and supports provided by financial institutions, incubators, government agencies, and other funding providers

Business support organizations

- > Offer advice and support tailored to Black women entrepreneurs; increase linkages to strengthen pathfinding
- > Promote preferential procurement and set aside a percentage of procurement to Black women-owned and led businesses
- > Increase coordination and collaboration across community organizations to deliver programs and develop initiatives to support Black women entrepreneurs
- > Increase supports to help Black women entrepreneurs navigate opportunities
- > Recognize family obligations and constraints; improve wrap-around services

Incubators & accelerators

- > Adopt inclusive approaches including support across sectors, targeted initiatives, and inclusive policies and processes
- > Increase the number of Black mentors, advisors and staff

Educational Institution

- > Develop tailored training and capacity building for Black women entrepreneurs

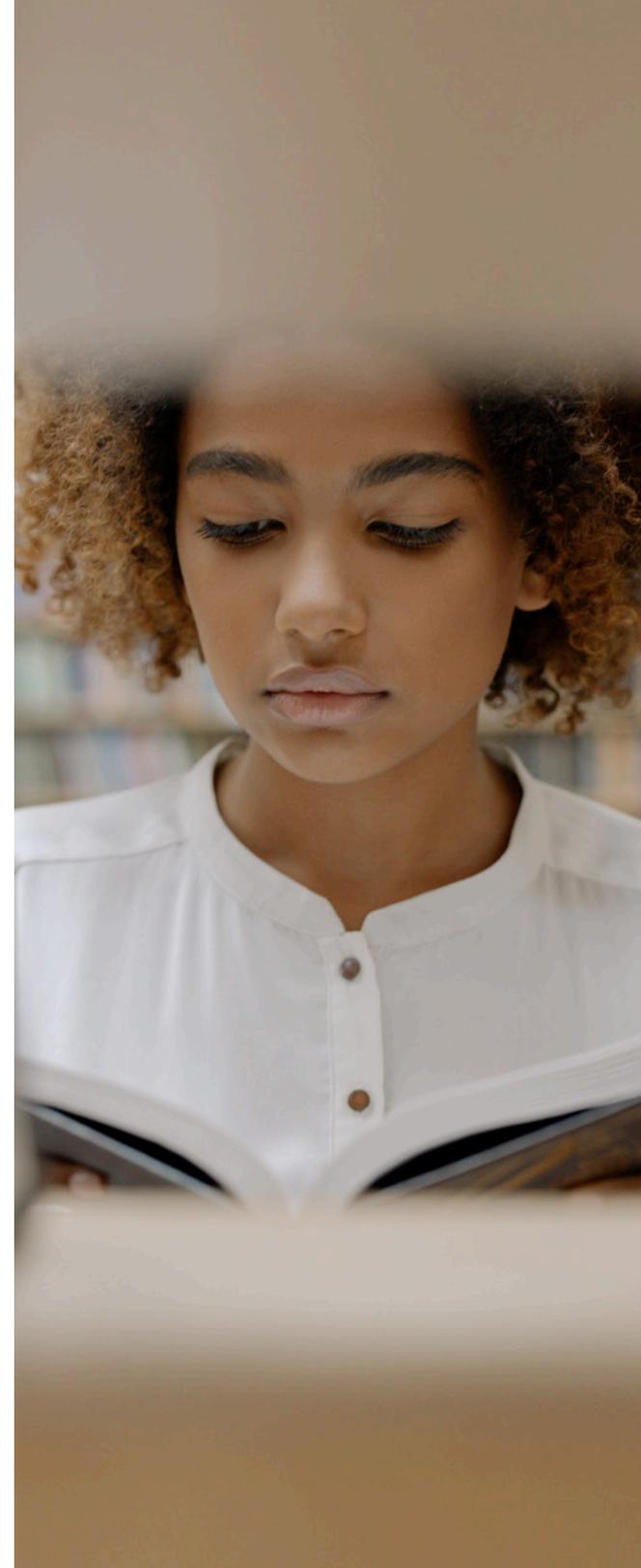
All organizations

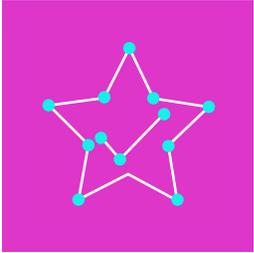
- > Integrate strategies to combat anti-Black racism at every level: including governance, measurement, human resources, value chain, culture, and outreach

Individual Level

- > Support development of skills, such as financial, business plan development, governance and advocacy skills

- > Foster collaboration among individual entrepreneurs and among organizations supporting Black women entrepreneurs to share knowledge, insights, and good practices
- > Support confidence building and share success stories of Black women entrepreneurs to break down internalized feelings of imposter syndrome
- > Promote Black-led capacity building and skills development for Black women entrepreneurs with appropriate wrap around services
- > Recruit more Black role models, coaches, and mentors to support one-on-one coaching at every stage of the process
- > Implement anti-racism training and awareness for decision makers and allies at all levels of the ecosystem
- > Learn from successes as well as failures, and provide Black women space to fail and learn from mistakes





“See It. Be It.” Celebrating Successful Black Women Entrepreneurs

When asked to name three entrepreneurs, many Canadians might think of Steve Jobs, Bill Gates, or Mark Zuckerberg. The stereotypes that tie the word “entrepreneur” to (white) men and technology are among of the most challenging barriers women, and in particular Black women, in entrepreneurship face. These stereotypes shape funding programs, training, financing and investment decisions, and perhaps most importantly, the aspirations and confidence of women, because “if you can’t see it, you can’t be it.”

We need to celebrate successful Black women entrepreneurs who serve as role models and inspire other women.

“See it. Be it.”



Viola Desmond

Known mostly as a civil rights advocate, she was also a successful entrepreneur and owner of a beauty salon.



Emma Todd

**Founder and CEO,
MMH Blockchain Group**

Emma is charting new territory, having gone head-to-head with some of the biggest tech tycoons in the world. She is also known as the host of the largest free blockchain event in Canada.



Cynthia Dorrington

Owner, Vale & Associates

Cynthia specializes in producing strategic management, business consulting and HR services to organizations. In 2018, she became the first Black woman to chair the Halifax Chamber of Commerce’s board of directors.



Vickie Joseph

Founder, !Nu.I by Vickie

Vickie created an exclusive women's clothing line, breaking the mold of traditional beauty stereotypes. She is also co-founder of Groupe 3737, one of

the largest private business incubators in Quebec, and in 2015, Vickie co-founded V Kosmetik, an inclusive line of cosmetics.



Eugenia Addy

CEO, VoSNL

VoSNL is a social enterprise designed to improve science literacy, to encourage more diversity in STEM, and to enable youth to achieve their potential.

Her journey to earning a PhD in Chemistry has inspired many.

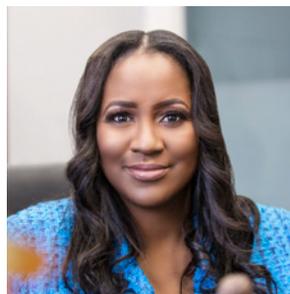


Delores Lawrence

Owner, NHI Nursing & Homemakers Inc.

Delores owns a multi-million dollar and award-winning company providing healthcare opportunities to over 500

employees. She was appointed as a delegate by the Canadian government to be part of the first Canadian businesswomen trade mission to the USA in 1997.



Nadine Spencer

CEO, BrandEQ

Nadine is a top-level branding expert and communicator who helps accelerate strategic growth and brand visibility for leading global non-profit and corporate

organizations. She also applies her talents as the volunteer President of the Black Business and Professional Association (BBPA) which she has built into one of the most influential business associations.



Olutoyin Oyelade

Founding Partner & CEO, InVcap Corporation

Olutoyin created an investment advisory firm with partners in Nigeria and Canada. She also managed Intercontinental Group's

fund portfolio of over \$8bn and rose to become Group Treasurer in 2006.



Ayanna Lee-Rivears

Founder & CEO, Socacize Fitness

Socacize Fitness in Toronto is a creative blend of Caribbean and African dance techniques, that incorporates effective fitness movements.



Catherine Addai
Founder & Creative Director,
Kaela Kay

Catherine quit her corporate career and taught herself how to design clothes, creating the label's signature style with bright

patterned garments influenced by her Ghanaian roots. Celebrities Ava DuVernay and Busy Philipps have both rocked Kaela Kay pieces.



Kim Knight & Shanelle McKenzie

Co-Founders, The Villij

The Villij is a wellness company dedicated to creating mindful experiences by providing resources that support women from all communities of colour on their wellness journey.



Candies Kotchapaw
Founder & Executive Director,
Developing Young Leaders of
Tomorrow, Today (DYLOTT)

DYLOTT is a Black-focused leadership incubator program, geared towards changing the

socio-economic outlook for this marginalized community.



Evelyn Ackah

Founder & Managing Lawyer,
Ackah Business Immigration Law

Evelyn built her business with the support of Alberta Women Entrepreneurs based on her experience with the immigration process moving from Ghana.

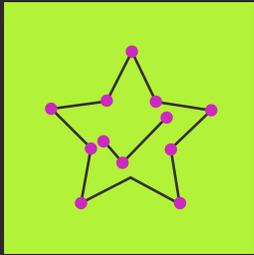


Cheryl Kerr
Founder & Managing Partner,
Medex Health Services

Cheryl has more than 25 years of experience in healthcare. She worked as a registered nurse before founding Medex Health

Services, a clinic in North York offering physiotherapy, med-legal assessments and homecare.

<p>See It. Be It. #SeItBeIt</p>	<p>To see more award-winning Canadian women entrepreneurs, visit wekh.ca/seeitbeit</p>
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Conclusion & Implications

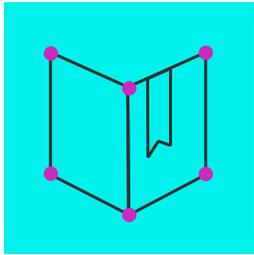
What do we know and need to know?

Existing research:

- > Demonstrates the need for an intersectional lens and the dramatic differences between Black entrepreneurs and other entrepreneurs overall, as well as between Black women and others.
- > Reveals structural differences that have implications for support strategies, including that Black entrepreneurs are less likely to be incorporated and that women are more likely to run newer, smaller businesses.
- > Reinforces the pervasiveness of anti-Black racism and barriers, but also highlights the resilience and innovativeness of these entrepreneurs.
- > Demonstrates the opportunities to build capacity and target supports to meet the needs of Black women entrepreneurs.
- > Validates the need to document and share stories of success to inspire other women to pursue entrepreneurship.

We need additional research to:

- > Map the ecosystem: where are the Black women entrepreneurs and how do we connect with them?
- > Find innovative ways to access administrative data (such as Statistics Canada data) and make connections.
- > Gain a more granular understanding of experiences in different regions, in different sectors, at different stages of development, as well as among different demographic groups (youth, immigrants, persons with disabilities, LGBTQ2S+ individuals)
- > Identify opportunities to build capacity to collect and use data to develop, deliver and evaluate programs and supports tailored to the needs of Black women entrepreneurs.



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