

# WOMEN SOLIDARITY:

Entrepreneurship between  
Québec and Colombia

## Policy Briefs and Recommendations





## Chapter 1

# COLOMBIA

## Supporting Entrepreneurial Pathways for Visible Minority Women

Prepared by the Diversity and Inclusion  
research group of the Social Work  
program of the Monserrate University  
Foundation.

## GENERAL INTRODUCTION

The purpose of this document is to report on the research carried out from June to October 2021 by two research teams from Colombia (members of the Diversity and Inclusion research group of the Social Work program of the Monserrate University Foundation) and Canada (CEED Concordia) in the framework of the Women's Solidarity project led by Nuestro Flow Social Movement and CEED Concordia. This report presents reflections on the experiences of the 23 women entrepreneurs that participated in this project who were selected based on a series of criteria related to cultural diversity, the relationship between entrepreneurship and culture, and the possibility of replicating knowledge with other women, among others. Nine Canadian and fourteen Colombian women shared their challenges (social, cultural, economic and gender) and needs when undertaking entrepreneurial projects, which allowed us to collectively identify recommendations and guidelines for other women in similar circumstances to address these barriers. The research process seeks to examine whether cultural, financial and health-related factors, along with discrimination, affected women entrepreneurs and if so, how these factors impacted them.

In addition to a review of documentation to identify the categories of the study, in Colombia two focus groups composed of fourteen women (9 Afro-Colombian, 3 Indigenous and 2 rural women) were held. As well, an interview with 6 of these women was conducted since they were not always present in the focus groups due to communication problems. Some of these women live in rural areas where the labor market is more unfavorable for women, since rural women face lower employment rates - 39.1% - and higher unemployment rates - 60.9% - compared to men (DANE 2020, Rural Women in Colombia), making entrepreneurship an economic alternative worth considering.

The women entrepreneurs participating in the Quebec sample come from various backgrounds and industries, although many of them reported similar experiences that paint a picture of the entrepreneurial environment in the province. Quebec is the only province in Canada with French as its only official language, yet it is in a majority English-speaking country. This poses significant challenges for the study participants, as several of them come from countries where the official language is neither French nor English. Networking was identified in the research to play an essential role in the development and success of entrepreneurial ventures, however the expectation placed on entrepreneurs that they must know a language well which in reality they cannot speak with confidence can limit the usefulness of these networking opportunities.

In addition, while not necessarily specific to Quebec, most participants reported high levels of stress and/or a desire to develop stress management tools. Recognizing this trend is critical for the analysis of policy that has the potential to affect the entrepreneurial climate in Quebec, particularly for women. Although the proportion of women entrepreneurs is growing, women remain disproportionately less likely than men to be entrepreneurs (WEKH 2021). Given the benefits associated with having a higher proportion of women entrepreneurs (Howard 2020), there is plenty of room for Quebec's economy to grow and flourish if steps are taken to improve the business climate for women.

## Summary

This report presents the experience undertaken in Colombia with fourteen women entrepreneurs who participated in the project, all of whom come from different social contexts and regions of the country.

The general objective of the research was to identify social, cultural, economic and gender barriers faced by women who decide to become entrepreneurs. This required specifying the challenges and needs faced by women in the context of the global COVID-19 pandemic, in order to generate a final report with solutions and recommendations to address these barriers. To this end, two focus groups and an interview model were designed and developed during June and August 2021.

In addition to highlighting the voices of the women entrepreneurs, we have also sought to underline the participation of the team of students, from their particular contexts and stages of training, in the leadership and interpretation of the information, which shows a level of concrete rigor that contributes diverse perspectives to the understanding of the focus of the project.

## Research Methodology

The diversity and inclusion research group drew on several theories (social innovation, social capital and feminist) to build an understanding of two main categories through which the interaction with entrepreneurs and the development of the project would be seen: the themes of entrepreneurship and discrimination. Entrepreneurship is understood as the process or opportunity to create value for society, generating a change or impact on the community, either through the creation of products and services, new business models or the establishment of new organizations, which is motivated by different reasons and requires the strengthening of social and human capital to effectively exploit opportunities. In the Criminal Code, Article 3 of Law 1752 of 2015 defines - the act of discrimination as "that which arbitrarily prevents, obstructs or restricts the full exercise of the rights of people because of their race, nationality, sex or sexual orientation." This law is a correction of Law 1482 of 2011 which, in its enactment, omitted the inclusion of people with disabilities as subjects of anti-discrimination protection.

In order to carry out the methodology in the project, we used focus groups and interviews. Focus groups are a qualitative research technique that consists of conducting group interviews led by a moderator through a topic guide that promotes interaction among the participants. Taking into account the fact that the total number

of women entrepreneur respondents was fourteen, two focus groups were organized with an equal number of participants, and two sessions were held (in two groups each session) on June 30 and August 18. This work in two subgroups was useful because it enabled the contrast of information, which was an important tool to validate the findings of the study. On the other hand, interviewing is a qualitative research technique based on conversation that seeks to build knowledge from the examination of perceptions, points of view, and arguments developed by a person with specific characteristics regarding a particular topic. There are different types of interviews depending on the research topic and the expertise of the research team. For the specific case of this project, semi-structured interviews were conducted between August 2 and 6 with the women who had communication difficulties during the first focus group, either due to power failures, poor internet connection, or poor understanding of Spanish.

## Results

### Is it possible to be a woman and be an entrepreneur?

This question provides an answer to the first objective of the research, which is to investigate the impacts of health measures related to COVID-19 on female entrepreneurship in Colombia. For this group of women entrepreneurs, the challenges or impacts that emerge in the face of the health measures are diverse and have allowed them to experience different intersections of discrimination, which are not limited exclusively to being a woman but are more complex. Some of the impacts seen over the course of the two focus groups were:

- Lack of time to devote to their entrepreneurial undertakings.
- Lack of knowledge needed to participate in technology-based interactions
- As a result of the pandemic, the economy in general was stagnant and this impacted the financing of their enterprises.

These impacts are due to macro situations that had an impact on the micro, but are not directly related to race or gender; in other words, we cannot say that the impacts identified reflect direct discrimination. Most of the women didn't directly point to their gender as an obstacle to becoming an entrepreneur, but they did acknowledge that the work they were expected to do at home in their daily lives increased during the pandemic and many of them were forced to take on that additional work along with their entrepreneurial endeavours in a way that likely strayed from the realities faced by most men at that time.

## COVID-19 vs. Entrepreneurship

The second specific objective of this project was to understand the impacts that health measures related to COVID-19 had on female entrepreneurship in Colombia.

In Colombia, the Ministry of Health registered the first positive case of COVID-19 on March 6, 2020 and on March 17, Decree 417 was issued, declaring a state of economic, social and environmental emergency. This attests to the magnitude of the health situation, the impact it could have and points out the measures that would be adopted to deal with the crisis. This crisis had a great economic impact and certainly affected the development of the entrepreneurial projects, in addition decreasing motivation due to the difficulties in marketing their products.

Another one of the impacts suffered by the group of women entrepreneurs was having to restructure their businesses; however, this group of women and business ventures have managed to see all these challenges as learning opportunities and to see their work in their homes and communities in a different way.

## Women, territory and context

In order to understand the group of entrepreneurial ventures a little better, this section aims to analyze the third specific objective: namely to understand the socioeconomic and cultural context and the real-life challenges women faced.

This is one of the important aspects in the conversations that were held with the group of women entrepreneurs; since they were such a diverse group, it is necessary to know their culture, their history and the challenges that women identified from their own contexts. The research showed that the social, economic and cultural challenges faced by women entrepreneurs are not seen in the same way in each business venture, due to the diversity of the group. For instance, a venture that works with indigenous communities presents different challenges than a venture led by Afro-Colombian women.

However, some common elements can be observed. For example, one of the entrepreneurs pointed out that "because they were women, they worked twice as hard", and that they could not own land or cattle, because it was not well seen for them to have what men could have. One of the participants indicated that "women are seen more as an artistic element and not as an important resource ... students attend more classes taught by men than by women." They all agreed on the existence of the dual duties, as mothers and workers.

Through these accounts, one can see that several of these undertakings are born from their personal and family history; as such, it can be understood as a personal challenge, an opportunity for growth and development on a personal and family level in order to transform their situation. For example, realities such as the lack of job opportunities as a result of the health crisis or the lack of access roads for transportation lead to finding strategies to change this reality. In addition, most women are mothers and they see their entrepreneurship as an opportunity to improve the general condition of their families, starting with the care of the family, whereby these entrepreneurial ventures have become reliable devices to reinforce the role they have at home or in their communities.

### We are all together, we are a network

Despite the fact that many of the barriers or challenges encountered by these women are due to structural problems or those derived from the health crisis, no concrete solutions were found to these systemic failures. However, some recommendations were identified that allowed the team to make some progress on the 4th objective of the project: to provide solutions or recommendations based on the research results to mitigate the barriers and challenges encountered by female entrepreneurs.

A series of recommendations to overcome the obstacles frequently faced by these women came out of the second focus group and can be summarized as follows: a) the focus group emphasized that the ability to believe in oneself, in the work being done and in the strength of your entrepreneurial abilities is an asset when working to overcome challenges; b) the importance of being trusting and open to suggestions and advice from diverse support networks such as family and institutional networks; c) highlighting the importance of all community bonds and "togetherness" that entrepreneurs experience within various groups, not just the bonds forged between women.

Another solution they proposed to mitigate the challenges encountered by female entrepreneurs is to be able to educate and teach others on their lived experience in entrepreneurship and ultimately use that knowledge to empower other women. Although they recognize that there is a long road ahead to fully overcoming the obstacles they face, they are adamant that this goal will ultimately be achieved. As a matter of fact, although the pandemic had reduced their ability to travel freely at the time, participants felt that little steps towards progress on this issue can also be achieved from their territories. Furthermore, they see the restrictions caused by the pandemic as an opportunity to take care of themselves, to recognize the importance of mental and emotional health and to identify the cultural tools they have to do so.



The lessons learned above also allow us to identify the needs and obstacles that remain in place:

- The need to advance in digital literacy and in the marketing and sale of products and services through digital platforms, since access to new technologies facilitates access to new markets, improving competitiveness and closing some of the existing gaps. In other words, digital literacy can be a fundamental pillar to economically reactivate enterprises and find new niches.
- The need to strengthen the societal view of entrepreneurship as a legitimate and desirable path towards generating income and gaining employment instead of seeing this field as a second best alternative to more traditional employment. The widely held perceptions of this field impact the women's feelings of empowerment and the ways in which they interact in their environment. This shift in understanding of entrepreneurship would also allow entrepreneurial women to see the control and autonomy they have over their time, money and decisions in this field as positive.
- The need to improve the business skills of entrepreneurs through initiatives based on the recognition of the particularities of the territory, for which collaborative exercises between academia, the business sector and government are essential.
- Regarding the management of uncertainty, one suggestion would be to strengthen entrepreneurial skills and competencies, adopt and/or strengthen practices such as entrepreneurship laboratories and scenarios that allow the activation of knowledge exchange networks through which consolidated and emerging enterprises could share challenges, expectations, and lessons learned. This implies creating, strengthening, or making visible the network of collaborative work among women entrepreneurs.

## Policy Recommendations

Through targeted discussion with the participating entrepreneurs regarding experiences and needs, it was possible to identify measures that the government or NGOs can take to empower and improve the lives of female entrepreneurs across Colombia. These suggestions are extensions of one principal suggestion, which is to establish spaces within communities in which female entrepreneurs can network, support each other, and learn valuable skills. These proposals are crafted based on the direct input of the entrepreneurs in the sample, and they take into consideration the diverse backgrounds and contexts from which each entrepreneur comes.

## Increasing leadership opportunities in communities and supporting emerging businesses

The first recommendation primarily considers the networking aspect of the aforementioned spaces, and the benefits that can be diffused between female entrepreneurs within a single community. There is a wide variety of benefits that can come from opportunities to network, specifically with other female entrepreneurs in the same community. For one, having a network of supportive individuals can improve confidence for all involved. More specifically, by giving women the space to discuss their experiences as well as their past and present challenges, they can guide each other towards greater security and success. A networking space can additionally provide opportunities for women to share experiences of gender or race based discrimination, which can help individuals feel less alone if they have undergone similar experiences. Increased solidarity and confidence among a community's female entrepreneurs will radiate benefits for the community at large, as members of the community will enjoy a healthier local economy and the business owners themselves will benefit from greater access to support.

## Host educational programs on specific topics to support entrepreneurs and the economy

Education is critical for entrepreneurs, who consistently need to build skills and knowledge to compete in a competitive business climate. By offering educational support in these spaces, from classes on technology and social media to financial literacy and beyond, the spaces can help entrepreneurs build relevant skills and continuously improve their businesses and livelihoods. It is important, however, for these to be efficiently organized and with the support of the public, private, and academic sectors to ensure that they are effective and target the needs of individuals and specific communities. The needs of entrepreneurs in different regions and localities across the country vary, and by targeting programs according to geography and demography, they can be implemented with maximum results and minimum cost. Much like the networking proposal, having more educational programs will induce ripple effects on the local economy that can improve the lives for not only the entrepreneurs but others in the community as well.

## Increase resources for the creation of easily accessible tools that help women entrepreneurs

Within the budget allocated to entrepreneurship in the current development plan, it is necessary to allocate resources for the creation and implementation of practical tools that can help entrepreneurs. These tools should be designed in line with the demands

and findings found throughout this document. In particular, this report highlights the aforementioned importance and need for programs focused on digital literacy, as well as the need to provide connectivity coverage; making it possible to reduce the connectivity gap in territories far from the capital cities of the country.

These recommendations focus on providing women entrepreneurs with the space and support they need to thrive in their business ventures. However, the outcomes of these programs could go beyond that direct objective. Changing the narrative that women entrepreneurs choose this path out of necessity to one that recognizes the agency of each individual entrepreneur is vital to combat stereotypes and harmful perceptions that some have of female entrepreneurship in Colombia.

Providing women entrepreneurs with support networks and educational opportunities can be empowering and, if done across the board, can significantly challenge and transform the existing preconceived notions many have about female entrepreneurship in Colombia.



## Chapter 2

# QUÉBEC

## Supporting Entrepreneurial Pathways for Visible Minority Women

Prepared by the interns  
of CEED Concordia,  
Cohort 2021

## Overview

Despite great efforts put forward at the provincial and federal level to support women's entrepreneurship, there has only been a 30% increase in female owned businesses during the last 10 years, and female entrepreneurs remain the minority in Canada<sup>1</sup>. While there are initiatives to encourage women's entrepreneurship in Québec, such as financial aid, training, and support organizations<sup>2</sup>, these are not always adequate, and there are still significant gaps that need to be addressed, especially with regards to racialized and immigrant women. It is well known fact that increasing the number of female entrepreneurs yields substantial economic gains, such as raising women out of poverty<sup>3</sup>. It is estimated that gender gaps in entrepreneurship cause an average income loss of 6 percent in OECD countries<sup>4</sup>. The key is providing the right support, which requires a deep understanding of the obstacles that female entrepreneurs face in Canada. This project aims to identify and provide insight into barriers that female entrepreneurs face, and propose solutions to overcome such barriers and better support female entrepreneurship and the growth of their businesses.

## Research Methodology

Between June and September 2021, researchers ran a mixed-methods approach to identify the barriers, challenges, and needs faced by women entrepreneurs in Québec. Within the context of the COVID-19 pandemic, nine non-random participants were selected in Québec for this research, who are kept anonymous for confidentiality purposes. They were selected based on being female entrepreneurs based in Québec who belong to visible minority communities. Statistics Canada defines a person in a visible minority as, "...someone (other than an Aboriginal perso) who is non-white in colour/race, regardless of place of birth"<sup>5</sup>. Aside from the research conducted, the participants received workshops from CEED Concordia, in partnership with Nuestro Flow, to support the growth of their businesses.

Based on secondary research conducted, a thematic analysis was used to systematically identify, organize, and offer insight into patterns of meaning across the

---

<sup>1</sup> Femmessor. "A Look at Québec women entrepreneurship during the COVID-19 pandemic: Results of the survey conducted by Femmessor, April 2020." *Women Entrepreneurship Knowledge Hub, Femmessor*, 2020.

<sup>2</sup> Gouvernement du Québec. "Femmes Entrepreneures." *Entreprises Québec*, 2021.

<sup>3</sup> "Women and Poverty in Canada: Learn the Facts Today." *Canadian Women's Foundation*, July 23, 2021.

<sup>4</sup> David Cuberes and Marc Teignier. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." *Journal of Human Capital* 10, no. 1 (2016): 1–32.

<sup>5</sup> Statistics Canada. "Visible Minority of Person." *Visible Minority of person*, November 1, 2021.

dataset.<sup>6</sup> The themes that were explored include discrimination, cultural, financial, and health-related barriers.

Three focus groups were conducted, and each participant was interviewed individually. All participants received the same questions to examine if and how cultural, financial, discrimination, and health-related factors impacted female entrepreneurs.

A baseline survey was conducted in June 2021 to ask the participants about the current services offered to them, their economic and social activities, the resources they used, and to identify any other relevant experiences they had in running a business as women from visible minorities operating in Québec.

According to the analyzed findings, the discourse of obstacles and barriers demonstrated a challenge to women's accessibility to resources that enhance their enterprises' productivity and efficiency. There is a lack of institutional support directed at marginalized women. In the following section, the different barriers identified within the research are further analyzed.

## Key Findings

Female entrepreneurship is a valuable alternative for women to be integrated into the economy, as they often face barriers in participating as employees

When asked about the origins of their entrepreneurial pursuits, several participants cited dissatisfaction with available job opportunities as a key push factor. This includes language barriers for non-francophone participants, a lack of job opportunities, disillusionment with the work they did before, the need for a more flexible schedule, and their desire to develop themselves (professionally and personally) while having an impact. They reported a desire to be challenged, to build something they could call their own, and to create value for their communities. This would suggest that entrepreneurship provides an appealing alternative for women seeking greater autonomy. On the other hand, participants often reported earning less than they could earn as employees. As such, learning about financial literacy was identified as a potential area for improvement to increase women's participation in the economy, as well as learning French. Greater provision of technical and financial support could encourage other women to become entrepreneurs and take on leadership roles, thus contributing to more inclusive economic growth and the empowerment of women.

---

<sup>6</sup> Virginia Braun and Victoria Clarke. "Thematic Analysis." APA handbook of research methods in psychology, Vol. 2. Research designs: Quantitative, qualitative, neuropsychological, and biological, 2012, 57–71.

## Female entrepreneurs benefit from collaborating, and communicating effectively.

Our participants generally agreed on the importance of establishing and maintaining networks with other entrepreneurs. Participants highlighted difficulties in finding useful and applicable workshops, which are a space where they meet other entrepreneurs with similar interests and goals, and potentially provide useful knowledge, opportunities, support and guidance in their ventures<sup>7</sup>. Several participants stated that they would benefit from finance, management, accounting, French and English courses, as well as networking events specifically for female entrepreneurs in their industry and geographical region. This is an important area for improvement in women's entrepreneurship, seeing as female entrepreneurs have lower representation in key networks than men. Men are more likely than women to be owners of an unincorporated business, to have experience in the same industry as the business owned, and to have worked in the same firms as their co-owners.<sup>8</sup>

Considering the amount of time dedicated to their businesses, there is limited time available for entrepreneurs to allocate to the establishment of meaningful, long-term connections, both professional and personal. Our participants often struggled with a lack of networking opportunities, in part due to the fact that they are immigrants. In addition, the networking events available to them are sometimes not relevant to their industry or interests, and in other cases, they are simply not aware of the existence of relevant events. As several networking events are not industry-specific, those who attend the events seldom share knowledge in common industries, which reduces their possibilities to make connections that would benefit their business. However, these networks have the potential of becoming important support systems which allow female entrepreneurs to rely on one another and create a net of references that expand their inner circle.

An additional barrier identified is language. Doing business in a foreign language is perceived as a systematic barrier for some immigrant women, as it is vital to be able to communicate effectively with stakeholders. Being able to communicate well in either French or English is vital in order to succeed in Canada. Additionally, being able to fluently speak both languages is even better, as it gives immigrants a competitive advantage over those who only speak one language.<sup>9</sup>

---

<sup>7</sup> Gill Tempest. "Five Benefits of Networking." Small Business BC, 2021.

<sup>8</sup> Douwere Grekou and Bassirou Gueye. "Study: Who are the Men and Women Entering Business Ownership in Canada?" *Statistics Canada*, 2021.

<sup>9</sup> Sigrid Roman. "The Benefits of Being Bilingual: French Literacy in Canada." World Education Services, December 16, 2016.

With a weakness in French and English, Québec's most widely spoken languages, conversations when networking and doing business can be less fluent and precise. A key factor in success as an entrepreneur anywhere in the world is effective communication, which depends strongly on the knowledge of the language and the level of expertise, or confidence, with which it is spoken.

### The level of education and the specific degree pursued affects the capacity of entrepreneurs to manage their businesses.

Many of the participants have resorted to taking governmental and non-governmental workshops that help them elaborate and build on a practical skills set for their particular industry. Generally, the participants reported having a working knowledge of small business financial practices. While some of the participants expressed that they would prefer to have established sources of passive income and stricter habits, they all suggested that starting with a large amount of funds is less important than having the right support system and information. One of the participants shared how Canada offers a variety of opportunities for entrepreneurs to gain knowledge which alleviates some of the challenges associated with running a small business.

Funding and financing are critical topics for entrepreneurs of all backgrounds and in all industries. Looking to understand how female entrepreneurs perceive access to financing as well as the role that finances play in their business, the importance of information and support for overall financial security was uncovered. Information and support can be interpreted in two ways — one interpretation considers information and support coming from a network of individuals, whereas the other interpretation refers to access to information and support from the government. The research showed that having a strong network of other entrepreneurs or business people can lead to knowledge exchange, something that is highly valued by the participant sample.

Those who did not have access to this type of network generally indicated a desire to build one over time. Despite there being an array of government programs and initiatives to support entrepreneurs, the participants indicated how their accessibility to it and quality are disputed. There is a strong demand for financial education resources, and while the government does provide certain resources, including the Women's Entrepreneurship Knowledge Hub and the Black Entrepreneurship Knowledge Hub among others, there has been no concrete research done on their quality and accessibility.

Lack of information about government funding opportunities and its process was found to be discouraging, even among the participants who did receive government funding. Personal connections appear to be more effective in encouraging knowledge exchange



and support to female entrepreneurs than government initiatives. Further research is required to determine whether these initiatives need to be made more accessible (and more strongly marketed), of higher quality, or both; however, improved government capacity to provide female entrepreneurs with knowledge and funding could significantly support them and bolster the economy.

### Female entrepreneurs recognize their disadvantaged position in society, yet with ambition and drive they persist.

Forms of discrimination impact women's businesses, and significant limitations exist in women's access to material, education, and health-related resources.<sup>10</sup> While our participants report being aware of the potential wage gap, their focus remains on building their own communities and achieving greater visibility across the country.

Women entrepreneurs face gender norms and stereotypes which hinder their ability to participate in the economy. As an example, most of the participants have been exposed to remarks from other people that portray ambitious women as "hormonal" or "aggressive". At the same time, the majority of the participants believe that ambition and aggression (depending on how the latter is defined) are important qualities for entrepreneurs. Ambition and drive were agreed upon by the participants to be fundamental sources of motivation through times of intense stress or financial difficulty. Many of the participants also indicated a desire to be more "assertive" in their future interactions. With communication being critical in business and networking relationships, they suggested that assertiveness could increase the number of available opportunities that they can access going forward. With regards to the common stereotype that women are emotional and that this compromises their leadership abilities, one entrepreneur argued that emotional investment is invaluable in leadership. While not all the participants had experienced negative impacts from these stereotypes, they questioned the validity of the stereotypes in general, and embraced the roles of emotion and ambition in leadership.

### Female entrepreneurs report working long hours with few breaks.

Women allocate their time across a variety of activities. The participants report engaging in various activities, including but are not limited to, travel, education, quality time with family and friends, household duties, workshops and training. Leisure time is scarce. Most of the participants' time is used productively towards activities that add value to their development and that of their businesses, such as networking and

---

<sup>10</sup> Dirk de Clercq and Steven A. Brieger. "When Discrimination Is Worse, Autonomy Is Key: How Women Entrepreneurs Leverage Job Autonomy Resources to Find Work–Life Balance." *Journal of Business Ethics*, 2021.

workshops. While most participants acknowledge the burden of running a business, they expressed feeling fulfilled by the opportunity to develop their brand and “help others”.

One participant commented that being an entrepreneur involves a high degree of pressure and stress, which can negatively impact one’s mental health. One recommendation given by participants was interacting with mentors for emotional support. Another participant highlighted the ripple effects that stress can cause on entrepreneurs’ employees and collaborators. Said participant recommended taking breaks to gain energy, something she has done herself. Some of the other participants emphasized the importance of managing stress. One specified that managing energy is more valuable than managing time, and another mentioned that she wished she had allocated more time towards yoga and relaxation in the early stages of her entrepreneurial journey. Overall, many of the participants feel that stress impedes access to creative energy, and that creative energy is vital to the endeavors of each entrepreneur.

### Female Entrepreneurs are negatively impacted, as they disproportionately bear caregiving responsibilities due to ascribed gender roles.

Research has shown that when economic crises rise, such as the COVID-19 pandemic, women are more likely to leave the workforce and carry on domestic duties as entrenched in female gender norms and expectations. When considering the COVID-19 pandemic, research has also shown that women are at an increased-risk of gender-based violence, economic stress, increased burden of caregiving and housework, and reduced access to support services.<sup>11</sup> In April 2020, 122,000 single mothers across Canada were facing significant obstacles to employment, including access to childcare.<sup>12</sup> Women are often faced with structural barriers that can prevent them or their business from succeeding.

While none of the participants in this study reported having children, one participant shared a notable story about how she came to acquire her business, which was sold to her by a man whose wife had recently become pregnant. He said the business was his wife’s, but that he was selling it for her because of her pregnancy. The same participant then went on to explain that she would also sell the business if she decided to start a family in the future, as the demands of both endeavours would be too high. Institutional support is necessary to support women in similar situations. In particular, she mentioned that running a business is highly time-consuming. This story helps to

---

<sup>11</sup> “Women and Poverty in Canada: Learn the Facts Today.”

<sup>12</sup> “Women and Poverty in Canada: Learn the Facts Today.”

illustrate the disproportionate burden of caregiving duties on women, as well as the common choice women face between personal and professional development. The impacts of COVID-19 on women and girls are exacerbated simply by virtue of their gender across various spheres, such as health, economy, security, and social protection.<sup>13</sup> This demonstrates the lack of support and resources available for women to assume various roles, including that of being an entrepreneur.

Additionally, female entrepreneurs often face gender responsibilities which become a barrier to their business. Responsibilities such as caregiving and household duties can take away time allocated towards the business and produce economic stress. A policy brief published by the UN in 2019 suggested that putting women and girls at the centre of economies will fundamentally drive better and more sustainable development outcomes for everyone.<sup>14</sup> It also discusses how it would support a more rapid recovery and “place us back on a footing to achieve the Sustainable Development Goals”.<sup>15</sup>

### Female entrepreneurs were impacted by the COVID-19 pandemic in diverse ways depending on the individual and business.

The COVID-19 pandemic opened up new opportunities and challenges for the sample of participants. The nature of which depended both on the businesses and the entrepreneurs themselves. Government regulation posed challenges for the entrepreneurs who rely on in-person customer interaction for their businesses. However, some entrepreneurs cited increases in sales resulting from larger volumes of take-out orders as well as from pent-up demand following the relaxation of commercial regulations. Additionally, access to COVID-19 related financial support from the government was contingent on the business having existed prior to the onset of the pandemic, thus a number of entrepreneurs in our sample were excluded from relief packages. Depending on the industry and age of the business they run, the entrepreneurs reported varying experiences during the pandemic. However, the variation in the impact of the pandemic on the sample is not limited specifically to business-related characteristics. Rather, individuals with different personalities and preferences benefited from and struggled with the new business landscape in unique ways. For some entrepreneurs, the lifestyle change resulting from the initial onset of the pandemic led them to allocate more time and attention towards creative pursuits, inspiring them to modify or even start their business venture. In other cases, though not mutually exclusive, intensified health-related stress posed significant challenges to mental health. The COVID-19 pandemic changed businesses and lives in countless

---

<sup>13</sup> United Nations Secretary-General, “Policy Brief: The Impact of COVID-19 on Women,” 2019.

<sup>14</sup> United Nations Secretary General

<sup>15</sup> United Nations Secretary General

ways. Many people have suffered greatly as a result of the health crisis, and the changing work and home environments have had diverse impacts on different individuals. The evidence gathered suggests that the pandemic did affect female entrepreneurs greatly, however without a predictable pattern that can apply to most or all of them.

## Policy Recommendations

While acknowledging that more research is needed to better understand the conditions of female entrepreneurs, our research and participant study has shed light on systemic barriers, networking systems, useful and applicable resources, mental health, gender roles, discrimination, and the influence that the COVID-19 pandemic had on businesses. It is important to support current female entrepreneurs, but also support the path for future entrepreneurs. Through ensuring all women are empowered in this path, young girls can also be inspired to choose their own career path without limitations. The findings from this study ultimately support the following policy recommendations to government officials, practitioners, and community organizers:

### Further research of financial and educational resources for female entrepreneurs

Support and information were determined to be two critical elements of financial security for Québec's female entrepreneurs. While professional networks can facilitate knowledge exchange and expand access to financial resources, the participants in this study did not generally indicate that there were effective government programs in place to support them and their businesses.

Female-owned businesses are less likely to benefit from government-funded small business support services compared to male-owned businesses, and women belonging to a visible minority are often even less likely to benefit from this support.<sup>16</sup> Moreover, many business support organizations do not take gender, ethnicity or other intersectional factors and data into account to aid in program design or evaluation. Consequently, government investments and funding in innovation and economic growth are prioritised in industries where women are underrepresented as business owners.<sup>17</sup>

Despite this overview knowledge, there is insufficient existing research on the effectiveness and accessibility of resources such as grants, loans, knowledge hubs

---

<sup>16</sup> Barbara Orser, Wendy Cukier, and Catherine Elliott. Rep. *Strengthening Ecosystem Supports For Women Entrepreneurs*, 2019, 6.

<sup>17</sup> Orser, Cukier, and Elliott, 6.

provided by Québec and the Government of Canada. However, further research can help policymakers determine whether these resources need improvements to their quality, accessibility, or both. Objective evidence is required to inform policies and programs to promote engagement and support of female entrepreneurs, particularly those belonging to visible minority groups. One potential solution: rather than singular grants and loans, a long-term fund for visible minority women could be implemented to provide a sustainable, rather than one-time, form of assistance.

## Female support in grassroot organizations and diverse communities

Beyond ensuring economic recoveries for small businesses, especially after the COVID-19 pandemic, it is vital to show support to female entrepreneurs and visible minorities. Having the space and platform where those businesses can support and learn about other businesses while engaging the local community can enhance businesses, the economy, and the environment by encouraging local initiatives.

Women in minority groups can feel empowered by those characteristics that differentiate them. As one of the participants said, “I am not a victim and you are not my savior”. It is recommended to raise consciousness about the notorious “white saviour” complex, move away from the vision of saving and move towards empowering one another regardless of age, sex, race, class, etc. Cultural differences have the potential to be a source of empowerment for minorities, and it would be beneficial to view them as such.

Enhancing local community support towards female entrepreneurs’ businesses within visible minority groups can improve community spirit and allow for the diversity and culture to be celebrated and shared across communities in Québec and Canada. To eliminate discrimination, diversity must be embraced at the local level.

## Develop more mentorship and networking opportunities for women

Many participants indicated an initial lack of mentorship and networking opportunities as one of the greatest barriers to starting their businesses. Mentorship programs would be able to address some of the primary concerns voiced by participants, such as guidance on finding relevant financial resources and funding opportunities as well as support with their day-to-day financial operations. Mentorship programs could also help female entrepreneurs improve their business networks, which was agreed upon to be one of the most vital components to the continued success of their businesses. Studies have shown that ethnic female business owners in particular rely heavily on informal networks of friends, family and community to utilize their resources and such

networks, “become very important at the start-up phase of the business since they can promote the newly established business through word-of-mouth in the community, provide clients and act as a pool of possible employees”.<sup>18</sup> Moreover, increased networking opportunities would enable female entrepreneurs to improve their communication skills, financial knowledge, and clientele while increasing general community support.<sup>19</sup>

---

<sup>18</sup> Panagiotis Piperopoulos. “Ethnic Female Business Owners: More Female or More Ethnic Entrepreneurs.” *Journal of Small Business and Enterprise Development* 19, no. 2 (2012): 192–208.

<sup>19</sup> Muldoon, Jeffrey, Carol Lucy, and Sheryl Lidzy. “The Impact of Social Dominance Orientation on Female Entrepreneurial Intention.” *New England Journal of Entrepreneurship* 22, no. 2 (2019): 109–25.

## GENERAL CONCLUSION

When comparing these two different contexts, similarities and differences are found with respect to opportunities, resources and challenges faced by women entrepreneurs in Quebec and Colombia.

The determinants that influence entrepreneurial activity (OECD 2017) vary according to the context, and the following are barriers identified by Colombian entrepreneurs:

- the regulatory environment (market) mentioned by the Colombian women;
- the list of sources of financing (money) that has rarely explored venture capital, crowdfunding or access to angel investors;
- the double and even triple workload assumed by mumpreneurs (or women entrepreneurs who are also mothers); and
- the context marked by gender stereotypes.

Proposals identified by these women to address these barriers include:

- training and education in management, financial and digital skills;
- access to and strengthening of women entrepreneurs' groups to learn from and with others; and
- the redistribution of tasks in the household.

In Colombia, most entrepreneurship arises as a need to solve structural issues such as the lack of access to the labor market, most notably exacerbated by being a woman, and the insufficient income caused by the wage gap between men and women. The interviews conducted during the research process became spaces for sharing experiences and discussing challenges and lessons learned.

Women entrepreneurs in both Colombia and Canada benefit from collaboration and effective communication, as mentioned by the Colombian women entrepreneurs "we are all of us, we are a network". Communication and collaboration among women entrepreneurs often leads to the emergence of personal and professional relationships that are beneficial to women in doing business. Bonds of support are generated, they help one another and share their connections with clients. Empathy, respect, and togetherness are evident in the research spaces.

The level of education and the degree pursued influences the knowledge and ability to manage their own businesses. The Colombian women entrepreneurs stated that they did not have clear knowledge about marketing, finance and technological tools that would facilitate the management of their businesses.

Women entrepreneurs recognize their disadvantaged position and society's prejudices, but with ambition and drive, they prevail. Also, through this report we understand that the experience and lessons learned by entrepreneurs are perceived in different ways and can sometimes be seen as challenges or empowering experiences. Ultimately, we learn that entrepreneurship and womanhood can coexist.

Data shows that gender gaps in entrepreneurship exist in both regions studied. In Colombia, the sample of women entrepreneurs expressed discrimination based on machismo attitudes such as difficulties in accessing credit, and the multiple roles culturally associated with women (known as the patriarchal system) among others. They also faced discrimination based on race, such as the treatment they receive from their clients because they are Afro-Colombian. In Canada, comments from women entrepreneurs less frequently express having been subjected to this type of discrimination. However, we do not rule out the possibility of these occurrences in other types of scenarios as the sample is not large enough to determine this. On the other hand, there is a strong presence of discourse that recognizes differences between women and men in obtaining opportunities. Based on the documentary research, this could be compounded for other minorities including the LGBTQ+ community, non-western nationalities, age differences, among other characteristics that are difficult for us to reach within the framework of this research.

Women entrepreneurs in Quebec and Colombia report working long hours with few breaks. There is financial pressure. It is demanding to manage a business, and also complete household chores and duties as mothers, wives and/or family members. There is a lack of time for them to relax, take breaks and be calm. Women entrepreneurs are negatively affected, since they assume disproportionate care responsibilities when gender roles are examined.



## Citations (Chapter 1)

Aldrich, H. E., & Cliff, J. E. (2003). The pervasive effects of family on entrepreneurship: Toward a family embeddedness perspective. *Journal of business venturing*, 18(5), 573-596. En: <https://www.sciencedirect.com/science/article/abs/pii/S0883902603000119>

Anderson, A. R., & Miller, C. J. (2003). "Class matters": Human and social capital in the entrepreneurial process. *The journal of socio-economics*, 32(1), 17-36.

Congreso de Colombia, Ley 1752 de 2015. Disponible en <https://www.funcionpublica.gov.co/eva/gestornormativo/norma.php?i=61858#2>

Correas, C. I. O. (2008). La dimensión humana del emprendimiento. *Revista Ciencias Estratégicas*, 16(20), 225-236.

Declaración Universal de los Derechos Humanos. ONU(1948). Disponible en [https://www.ohchr.org/EN/UDHR/Documents/UDHR\\_Translations/spn.pdf](https://www.ohchr.org/EN/UDHR/Documents/UDHR_Translations/spn.pdf)

Facio, A. (s.f.) El derecho a la no discriminación (documento en pdf). Disponible en <https://www.corteidh.or.cr/tablas/a22077.pdf>

Presidencia de la República de Colombia, Decreto 417 del 17 de marzo de 2020. Disponible en <https://dapre.presidencia.gov.co/normativa/normativa/DECRETO%20417%20DEL%2017%20DE%20MARZO%20DE%202020.pdf>

Suárez, O. M. (2004). Schumpeter, innovación y determinismo tecnológico. *Scientia et technica*, 10(25), 209-213.

---

—

## Citations (Chapter 2)

Braun, Virginia, and Victoria Clarke. "Thematic Analysis." *APA handbook of research methods in psychology, Vol. 2. Research designs: Quantitative, qualitative, neuropsychological, and biological*, 2012, 57–71. <https://doi.org/10.4135/9781412957397.n342>.

- Cuberes, David, and Marc Teignier. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." *Journal of Human Capital* 10, no. 1 (2016): 1–32. <https://doi.org/10.1086/683847>.
- De Clercq, Dirk, and Steven A. Brieger. "When Discrimination Is Worse, Autonomy Is Key: How Women Entrepreneurs Leverage Job Autonomy Resources to Find Work–Life Balance." *Journal of Business Ethics*, 2021. <https://doi.org/10.1007/s10551-021-04735-1>.
- Femmessor. "A Look at Québec women entrepreneurship during the COVID-19 pandemic: Results of the survey conducted by Femmessor, April 2020." *Women Entrepreneurship Knowledge Hub, Femmessor*, 2020. <https://wekh.ca/research/a-look-at-quebec-women-entrepreneurship-during-the-COVID-19-pandemic>.
- Gouvernement du Québec. "Femmes Entrepreneures." *Entreprises Québec*, 2021. <https://www2.gouv.qc.ca/entreprises/portail/quebec?x=69768766>.
- Grekou, Douwere., and Bassirou Gueye. "Study: Who are the Men and Women Entering Business Ownership in Canada?" *Statistics Canada*, 2021. <https://www150.statcan.gc.ca/n1/en/daily-quotidien/210308/dq210308b-eng.pdf?st=xzKUx3Sw>.
- Muldoon, Jeffrey, Carol Lucy, and Sheryl Lidzy. "The Impact of Social Dominance Orientation on Female Entrepreneurial Intention." *New England Journal of Entrepreneurship* 22, no. 2 (2019): 109–25. <https://doi.org/10.1108/neje-05-2019-0025>.
- Orser, Barbara, Wendy Cukier, and Catherine Elliott. Rep. *Strengthening Ecosystem Supports For Women Entrepreneurs*, 2019.
- Piperopoulos, Panagiotis. "Ethnic Female Business Owners: More Female or More Ethnic Entrepreneurs." *Journal of Small Business and Enterprise Development* 19, no. 2 (2012): 192–208. <https://doi.org/10.1108/14626001211223856>.
- Public Service Commission of Canada. "Employment Equity." Government of Canada, September 15, 2016. <https://www.canada.ca/en/public-service-commission/jobs/services/gc-jobs/employment-equity.html>.

Roman, Sigrid. "The Benefits of Being Bilingual: French Literacy in Canada." World Education Services, December 16, 2016.  
<https://www.wes.org/advisor-blog/being-french-bilingual-in-canada/>.

Statistics Canada. "Visible Minority of Person." Visible Minority of person, November 1, 2021. <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=45152>.

Tempest, Gill. "Five Benefits of Networking." Small Business BC, 2021.  
<https://smallbusinessbc.ca/article/five-benefits-networking/>.

United Nations Secretary-General, "Policy Brief: The Impact of COVID-19 on Women," 2019.  
<https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-the-impact-of-COVID-19-on-women-en.pdf?la=en&vs=1406>

"Women and Poverty in Canada: Learn the Facts Today." Canadian Women's Foundation, July 23, 2021.  
<https://canadianwomen.org/the-facts/womens-poverty/>.

---

## Contributing Authors (Chapter 1)

Camilo Andrés Barrera Alvarado  
+57 301 2317158 - [camilo.barrera@unimon serrate.edu.co](mailto:camilo.barrera@unimon serrate.edu.co)

Ingrid Marcela Cuervo Méndez  
+ 57 319 215 6795 - [icuervo@unimon serrate.edu.co](mailto:icuervo@unimon serrate.edu.co)

Brayan Antonio Hernandez Florez  
+57 3008176826 - [bantoniohernandez@unimon serrate.edu.co](mailto:bantoniohernandez@unimon serrate.edu.co)

Verónica Moreno López  
+57 319 5211423 - [vmoreno@unimon serrate.edu.co](mailto:vmoreno@unimon serrate.edu.co)

Lilly Paola Sánchez Cárdenas  
+57 3182350061 - [lpaulasanchez@unimon serrate.edu.co](mailto:lpaulasanchez@unimon serrate.edu.co)

Nicole Valentina Valero Patiño  
+57 3105889646 - [nvalero@unimonserate.edu.co](mailto:nvalero@unimonserate.edu.co)

---

*Redacted by the Diversity and Inclusion research group of the Social Work program of the Monserate University Foundation*

Produced with support from CEED Concordia and Nuestro Flow Lab. The observations and opinions expressed in this document are the sole responsibility of the authors.

---

## Contributing Authors (Chapter2)

Marc Darmohraj, B.A. Economics and Latin American Studies,  
[marcdarm@gmail.com](mailto:marcdarm@gmail.com)

Mira Hennawy, B.A. International Development,  
[miraalhennawy@gmail.com](mailto:miraalhennawy@gmail.com)

Paola Pineda, B.A. International Development and Economics,  
[paola.pineda.delreal@gmail.com](mailto:paola.pineda.delreal@gmail.com)

Silvia Ramirez, B. Com. Finance and Economics,  
[silviaramirezkm@gmail.com](mailto:silviaramirezkm@gmail.com)

Yi Ran Wang, B.A. Psychology and Economics,  
[b.vitania2011@hotmail.com](mailto:b.vitania2011@hotmail.com)

Zoë Aikman, B.A. Communications and Law & Society,  
[zcaikman@gmail.com](mailto:zcaikman@gmail.com)

Camila

Annie Yeo, B.A, M.P.P.A, Rédacteur en chef  
[annieyeo@cmail.carleton.ca](mailto:annieyeo@cmail.carleton.ca)

---

Produced with support from CEED Concordia and Nuestro Flow Lab and supervision under Samita Mandjee, Internship Coordinator, and Khadijah Banfield, Project Administration Officer, from CEED Concordia .

The observations and views expressed in this work are the sole responsibility of the authors.

---

## NUESTRO FLOW

Organization of pedagogy and communication  
Bogota, Cundinamarca, Colombia

## CEED CONCORDIA

Non-profit organization  
Montreal, QC, Canada

---