CREATING AN INCLUSIVE INNOVATION AND ENTREPRENEURSHIP ECOSYSTEM

Wendy Cukier, MA, MBA, PhD, DU (HC), LLD (HC), MSC, is one of Canada's leading experts in disruptive technologies, innovation processes and diversity. She is the Founder of Ryerson University's Diversity Institute, leading numerous projects aimed at promoting the participation and advancement of underrepresented groups, including women, racialized people and Indigenous peoples. Dr. Cukier has assisted organizations in becoming more inclusive through innovative programs such as DiversityLeads funded by the Social Sciences and Humanities Research Council, which tracks the progress, impediments and evidenced-based strategies for promoting diversity in organizations.

Suzanne Gagnon is Associate Professor and Canada Life Chair in Leadership at the Asper School of Business, University of Manitoba, where she also directs the James W. Burns Leadership Institute. An organization theorist, Dr. Gagnon's research examines emergent and distributed leadership, diversity, inclusion and innovation, and gender representation. Her work is published in leading organization and management journals. Dr. Gagnon co-leads the Manitoba Hub of the Women's Entrepreneurship Knowledge Hub (WEKH) and has helped myriad organizations through innovative programs such as the SSHRC-funded DiversityLeads (2011-2017). She sits on the Editorial Boards of Organization Studies, Leadership, and Management Learning.

Tania Saba is the founder and holder of the BMO Chair in Diversity and Governance and is a Full Professor at the School of Industrial Relations at the Université de Montréal. Tania is an expert and has published extensively on issues of diversity management, workforce aging, intergenerational value differences, knowledge transfer, future skills, transformation of employment relations and work organization. Her publications were awarded on many occasions. She collaborates on major research projects with public and private organizations on issues of employment integration and adaptation of disadvantaged groups. Tania oversees the Quebec and Canada Francophone chapter for the Ryerson-led Women Entrepreneurship Knowledge Hub (WEKH) project. She is a member of CRIMT (Interuniversity Centre on Globalization and Work), CERIUM (the Montreal Centre for International Studies) and OBVIA (International Observatory on the Social Impacts of AI and Digital technologies).

INTRODUCTION

In Canada, Small and Medium-sized Enterprises (SMEs) account for the majority of private sector jobs and entrepreneurship is understood to be an engine of economic growth (Government of Canada, 2019). There is considerable research linking diversity and inclusion to innovation and business performance. For example, a study by RBC suggests that a 10% increase in women-owned SMEs could add $198 billion to the Canadian GDP (Cooper, 2013). However, Canada's entrepreneurship ecosystem still contains barriers for women[1] entrepreneurs, racialized and immigrant entrepreneurs, and Indigenous entrepreneurs.

This does not dampen the entrepreneurial aspirations of diverse Canadians: numerous studies demonstrate that

1 By women we include those who self-identify as "women" in terms of gender, distinct from sex; our study is inclusive of cis women, trans women, and other women.

immigrants are more likely to be entrepreneurs, sometimes because they are "pushed" or excluded from traditional employment, but more often because they are "pulled" by a compelling opportunity (Diversity Institute, 2017). In fact, a study by Cukier et al. (2017) shows that 81% of immigrants would choose entrepreneurship even if other employment opportunities were available. Additionally, 34.7% of all startups are created by first-generation immigrants in Ontario (Davis et al., 2013), and businesses owned by immigrants are more likely to leverage international connections and to export (Zolin & Schlosser, 2013). The research is complex; there is little doubt that many women and diverse Canadians are over-represented in the gig economy by necessity rather than choice, as they are discriminated against and their labour market mobility is blocked (Dheer, 2018).

> "While women and diverse entrepreneurs bring fresh new ideas, services, products, and approaches to the market, they often face difficulties to starting and growing their businesses due to structural barriers."

Overall, Canadian businesses need to be encouraged to innovate, to grow, and to tackle global markets if they are to scale up. It is often said that Canada does not have a start-up problem, but rather a scale up problem (Cukier et al., 2020). It is important to understand the barriers that businesses led by women and diverse entrepreneurs face and the supports they need to survive and thrive, especially in a post-COVID-19 environment that has disproportionately impacted women. Although there are a variety entrepreneurship training programs, incubators, development programs, and financing options in Canada, women entrepreneurs currently face barriers in accessing supports (Cukier & Chavoushi, 2020). Research also shows that diverse entrepreneurs, such as immigrant, Indigenous, and Black entrepreneurs, have less access to financing and to other supports (see: Carrington, 2006; Constantinidis et al., 2006; Lee & Black, 2017). This has implications for the entire economy. While women and diverse entrepreneurs bring fresh new ideas, services, products, and approaches to the market, they often face difficulties to starting and growing their businesses due to structural barriers. For example, women account for only 16% of SME majority owners, even though they make up 37.4% of self-employed Canadians – a total that accounts for well over a million women (Statistics Canada, 2020). They are also over-represented in the service industries – e.g. health and beauty, food and hospitality – while underrepresented in technology and manufacturing, which are often more conducive to high growth and export. Women entrepreneurs also make up the majority of self-employed people in health care and social assistance (69.7%), educational services (66%) and other services (55.2%) and are less likely to have incorporated businesses (ISED, 2018). While the gaps are narrowing, women-led businesses are less likely to be high growth than those owned by men and are slightly less likely to export (ISED, 2018). They tend to have smaller, newer operations and to be under-financed. All of these factors have resulted in women-led businesses being much harder hit by COVID-19 and also less able to access supports. Similar patterns are seen when we look at Indigenous entrepreneurs and entrepreneurs who identify as Black.

A recent survey exemplifies the challenges faced by diverse women entrepreneurs due to COVID-19 in Quebec (Saba & Cachat-Rosset, 2020). In some cases, the experience of diverse racialized and immigrant entrepreneurs are comparable to other entrepreneurs but in other instances, diverse women entrepreneurs find themselves in more difficult situations. They are undeniably in more precarious financial situations as a result of the crisis, while facing barriers to accessing financing. While women entrepreneurs are, in general, in great need of support to turn their businesses around or to expand them, diverse women entrepreneurs report significantly higher needs in terms of expertise and skills development, support for adapting their products and services, and the need for guidance for going digital.

Thanks in part to the government's Women Entrepreneurship Strategy (WES), which aims to double the number of women owned businesses by 2025, there is growing attention on women and diverse entrepreneurs; however, gaps in the research remain. The Government of Canada has also announced targeted supports for Indigenous and Black entrepreneurs, but more baseline data are needed to assess "what works." This special issue provides insight into some of the issues that need further exploration, such as the need to challenge current approaches to thinking about women entrepreneurs, as well as the challenges that they face at many levels of the ecosystem, and the particular issues facing women in technology. We also touch on the unique experiences of immigrant entrepreneurs, Black entrepreneurs, Indigenous entrepreneurs, and those in rural communities in an effort to highlight the importance of further investigation and the need for disaggregated data.

> "Many of the models and assumptions that underpin current thinking about innovation and entrepreneurship are highly gendered and culturally framed. As a result, the very way in which we think about entrepreneurship and innovation can have the unintended consequence of excluding large segments of the population."

TOWARDS AN INCLUSIVE INNOVATION ECOSYSTEM

Much has been written on the importance of creating the conditions to support entrepreneurship and how interconnected ecosystems of organizations can create a context in which entrepreneurs and women-owned SMEs can thrive (see: Cukier et al., 2020; Cafley et al., 2020). Research on global entrepreneurial ecosystems places a priority on post-secondary institutions as drivers of innovation and entrepreneurship through the commercialization of technology. It also focuses on the ways in which infrastructure and government policies can enable or present barriers to entrepreneurship (GEM, 2017). Many of the models and assumptions that underpin current thinking about innovation and entrepreneurship are highly gendered and culturally framed (Beckton et al., 2016; PwC, 2018). As a result, the very way in which we think about entrepreneurship and innovation can have the unintended consequence of excluding large segments of the population. For example, culture and values have a profound impact on shaping the context for entrepreneurship (Cukier, et al., 2014).

> "While organizations supporting women entrepreneurs in Canada have made important strides over the last two decades, the resources available to women – particularly to racialized women and Indigenous women – are not as significant as those available for individuals considered to be mainstream or stereotypical entrepreneurs."

Building on its ecological model for change, the Diversity Institute applies a gender and diversity lens to understand systemic barriers and identify points of leverage to drive change towards an inclusive innovation ecosystem (Cukier et al., 2020). The ecological model considers the ecosystem from the macro-level, the meso-level, and the micro-level. The macro-level includes government policy, planning, taxation, social norms and infrastructure, all of which affect opportunities for entrepreneurs. At the meso-level, organizations can play a significant role in the entrepreneurship ecosystem by supporting R&D, training, financing, and providing business-related supports to stakeholders. There are more than 2,500 of these organizations in Canada and their policies and practices have a profound impact on the opportunities available to entrepreneurs at every stage of development. The Diversity Assessment Tool (Cukier & Smarz, 2012) is particularly well-suited for this purpose. The Diversity Assessment Tool assesses organizational practices, policies, and processes in a comprehensive manner. It examines all aspects of an organization's activities, ranging from governance, human resources, and culture, to procurement, product and program design, and marketing and communications. Using this framework, an organization can evaluate their activities to better support diverse women entrepreneurs at the meso-level. Finally, at the micro-level, it is critical to consider the knowledge, beliefs and behaviours of individual women entrepreneurs. It is important to think of ways to build interest and capacity in entrepreneurship among women and diverse groups, while challenging the biases, discrimination, and micro-aggressions they face from others in the ecosystem. To increase opportunities for women and entrepreneurs, an integrated strategy needs to be grounded in evidence and needs to target the levers that drive concrete transformations in the ecosystem. While organizations supporting women entrepreneurs in Canada have made important strides over the last two decades, the resources available to women – particularly to racialized women and Indigenous women – are not as significant as those available for individuals considered to be mainstream or stereotypical entrepreneurs (Cukier et al., 2020; Cafley et al., 2020).

DEVELOPING AN INTEGRATED STRATEGY TO "WALK THE TALK"

Much has been written about the issues of gender stereotyping in leadership, management, and expertise, but nowhere is this more pronounced than in entrepreneurship. Discourses of 'innovation' tend to synonymize the term with 'technology,' which excludes many of the innovations offered in other fields where women entrepreneurs are more prominent, such as the arts and creative industries, social entrepreneurship, the service industry, and accommodation and food services (Cukier et al., 2020). Exclusion occurs despite the inherently entrepreneurial nature of freelance art (Brodman & Berazneva, 2008) and social innovation (Phills et al., 2008). There is nothing in the definition of entrepreneurship that limits it to technology or to for-profit enterprises. Entrepreneurs simply pursue opportunities that they can exploit (Stevenson, 1983; Drucker, 1985). In a broader view, entrepreneurship is a multi-level phenomenon that involves all levels of society – regions, organizations, and individuals – for the purpose of wealth creation (George & Zahra, 2002) or social change (Desa, 2010). However, the strong association of entrepreneurship and innovation with a narrow set of activities permeates our society and shapes the policies and programs available to entrepreneurs, leading to barriers for women and other diverse entrepreneurs.

When studying the discourses about entrepreneurs, it is impossible not to notice that it is gendered and skewed towards technological innovation (Beckton et al., 2016). The lionized image of an entrepreneur is a non-racialized man in the tech sector. These stereotypes exclude women and innovations by women entrepreneurs and create a system in which women are underrepresented at every step of the entrepreneurial journey (PwC, 2018). These stereotypes, which are widely reinforced and reproduced in the media, impact how programs are designed and impact the experiences of women

entrepreneurs navigating these programs. Fundamentally, stereotypes also prevent women from aspiring to be entrepreneurs since everything they see and hear excludes them, and role models that look like them are nowhere to be found (Hamilton, 2013; Mundy, 2014).

> "The number of women entrepreneurs is increasing more rapidly than the number of men entrepreneurs, but they are still under-represented and facing discrimination and inequities in science, technology, engineering and mathematics (STEM)."

While men occupy the predominant image of the tech entrepreneur, this image is misleading. According to recent research, over half of recently launched online businesses are woman-owned (PayPal Canada and Barraza & Associates, 2018). The number of women entrepreneurs is increasing more rapidly than the number of men entrepreneurs, but they are still under-represented and facing discrimination and inequities in science, technology, engineering and mathematics (STEM). Gender biases are still strong in the tech industry, and it is challenging for women to access appropriate training, support, and to raise capital.

> "Women are more likely to identify as "changemakers" or as artists rather than entrepreneurs, even though these activities are inherently entrepreneurial."

Cracking cultural stereotypes on multiple levels is one of the toughest challenges in growing women entrepreneurship because it is so pervasive, and affects government policies, entrepreneurial education, organizational practices as well as individual beliefs and behaviours (Cukier & Chavoushi, 2020). For example, in many cultures, entrepreneurship is the domain of men. Entrepreneurial behaviour is thought to be a "masculine" trait, and women are perceived as "risk averse" and "untrustworthy" (Jennings & Brush, 2013). These cultural stereotypes also lead to differences in how men and women evaluate business opportunities (Gupta et al., 2014) and also how they are judged. Identical pitches presented by men and women entrepreneurs, for example, produce very different results (Balachandra et al., 2019). So deeply rooted is this definition of "entrepreneurship" that most women do not immediately identify with it. This is particularly true of Indigenous peoples. For example, if asked, "do you want to start a business," many Indigenous entrepreneurs will say no; however, if asked, "do you want to support your community," they will say yes (CCAB, 2016). Similarly, women are more likely to identify as "changemakers" or as artists rather than entrepreneurs, even though these activities are inherently entrepreneurial.

Women's challenges in entrepreneurship range from lack of training and mentorship to trouble with raising capital due to gender bias. The start-up ecosystem is mainly characterized by a "bro culture" of "alpha males" (Korreck, 2019). As such, women are less inclined to participate in technological entrepreneurship. The masculine corporate culture is often cited as a barrier to women's success as entrepreneurs (Korreck, 2019). The differences in the connectivity, density, and strength of networks among stakeholders, along with the formation of socially separated clusters, can impact the inclusiveness of an entrepreneurial environment (Neumeyer et al., 2019). Yet the conventional approach in entrepreneurship studies often only considers these issues in isolation, rather than examining the system and the critical inter-related issues that constitute it. The dominance of men in the tech sector makes it socially inhospitable to women and leads to a scarcity of female role models in the field (Ezzedeen & Zikic, 2012).

Stereotypes and prejudice lead to another major hurdle faced by women entrepreneurs: access to financing. Women are under-represented as decision makers. They represent only 15.2% of partners and 11.8% of managing partners in venture capital firms in Canada, which can turn women entrepreneurs into "discouraged borrowers" (Prasad, 2009). In the end, women entrepreneurs seek and receive less financing than men (32.6% vs. 38%) and over 83% of women-owned SMEs use personal sources of financing to start their business (Cukier et al., 2020). This phenomenon is not limited to Canada. Globally, the research points to gender-based barriers for access to financing for women (Constantinidis et al., 2006). In order to inform concrete recommendations, more research on the Canadian context is required.

Women entrepreneurs also face challenges in exporting. However, there has been a positive trend in recent years; the number of women-owned businesses exporting their goods and services has nearly doubled between 2011 and 2017, from 5.7% to 10.8%. During that same period, the increase experienced by men-owned businesses was much more modest, increasing from 11.8% in 2011 to 13.6% in 2017 (ISED, 2018). The sharp increase is partly associated with sectoral shifts, strengthening the conclusion that many of the barriers are structural. It is harder for women entrepreneurs to export in some sectors (where they are often overrepresented) (Cukier et al., 2020). Indeed, the increased number of exporting women-owned businesses is accompanied by an increase in manufacturing and wholesale trade and a decrease in accommodation and food services.

At the individual level, research suggests that stereotypes affect entrepreneurial intention, career preferences, and alertness to new business opportunities. A proactive personality, entrepreneurial self-efficacy and creativity are all positively

correlated with entrepreneurial intentions (e.g. Fuller et al., 2018; Gupta & Bhawe, 2007). Entrepreneurial intent and behaviour can be affected by social and psychological variables (motive, value sets, and attitudes), as well as by personal demographic characteristics (age, formal education, family and professional experience, marital status and gender) (Robichaud et al., 2018). The socialization process (family, formal and informal education, professional experiences, etc.) also adds an additional layer to the process of developing entrepreneurial intent. However, the barriers in the societal and organizational levels also affect women's individual beliefs and behaviours. Systemic barriers can discourage potential entrepreneurs.

How do we overcome the barriers confronted by women entrepreneurs? Diversity is good business and good business is often about measuring performance – "what gets measured, gets done" (Cukier et al., 2020). There needs to be a framework to evaluate strategies aiming to advance women's entrepreneurship. Women entrepreneurs are defined in many ways, and many self-employed women who are entrepreneurs do not identify as such, all of which complicates the development of approaches to evaluating diversity and inclusion. Evaluating the innovation and entrepreneurship ecosystem requires a multi-layered approach that is inclusive and applies an intersectional lens.

> "Women entrepreneurs are not a monolithic group, and we need to be careful to address this when developing systems and policies."

THE NEED TO APPLY AN INTERSECTIONAL LENS

"Women entrepreneurs" are not a monolithic group, and we need to be careful to address this when developing systems and policies. Researching women entrepreneurs from diverse backgrounds yields rich stories about when and why they chose to become entrepreneurs (Diversity Institute 2017; Aldrich & Waldinger, 1990; Dheer, 2018; Hou & Wang, 2011). For instance, immigrant women will often become entrepreneurs because they are excluded from traditional job markets. According to Cukier et al. (2020), they also engage in entrepreneurship as a result of the discrimination they face and the lack of labour market mobility in Canada (Dheer, 2018).

Immigrant entrepreneurs are an important part of the Canadian economy. In some ethnic groups of immigrants, women's self-employment rates are higher than the Canadian national average, because self-employment presents a potential for economic independence and an alternative when cultural or family obligations make it less practical to take traditional jobs (Hou & Wang, 2011). However, as in the case of women entrepreneurs in general, immigrant women entrepreneurs face barriers ranging from a lack of support to a lack of tools that would help them develop their businesses. This holds true even when taking into account the fact that immigrants often have better-than-average credentials, higher levels of entrepreneurial intent, superior aptitudes, knowledge of global markets and global networks, strong community ties, and social capital (Dheer, 2018). Despite these qualifications, women immigrant entrepreneurs face the compounded barriers of being women and immigrants.

> "Definitions matter; self-employment needs to be included as entrepreneurship, because it has considerable impact on what activities are counted and supported by policies and by training programs for entrepreneurs."

Indigenous women entrepreneurs are another group that require further study through an intersectional lens. The lack of resources, infrastructure, and opportunities on reserves increases the barriers for this group. Indigenous women are more likely than other women to pursue entrepreneurship, especially when including self-employment (Cukier et al., 2020). This is true despite the fact that Indigenous peoples as a whole report lower rates of entrepreneurship. As discussed earlier, definitions matter; self-employment needs to be included as entrepreneurship, because it has considerable impact on what activities are counted and supported by policies and by training programs for entrepreneurs.

> "What is needed to advance diversity and inclusion in the entrepreneurship and innovation ecosystem is a systemic approach that applies rigorous and appropriate evaluation."

While farmers represent a long-standing example of Canadian entrepreneurship, they are often completely ignored in discussions on entrepreneurship and diversity. While the farming sector remains quite patriarchal, women entrepreneurs are also active in the sector (Contzen & Forney, 2016). In the farming sector, women are under-represented as majority owners of farms even though they often have shared ownership with their partners (CAHRC, 2019). In this sector, farmers depend significantly on financial institutions for capital. They need capital to operate, but they also need capital as they are highly vulnerable to disasters in ways that entrepreneurs in other sectors are not. In Canada's rural and northern communities , there are several obvious barriers to entrepreneurship, including a lack of appropriate infrastructure, access to training and self-confidence, as well as double standards for women (Saugeres, 2002; Wright and Annes, 2016; CAHRC, 2015).

CONCLUSIONS AND IMPLICATIONS

The problem is multi-layered and multi-faceted, and the stakes are high. There is no simple solution that will suddenly create a diverse and inclusive entrepreneurial ecosystem. We need to focus on an approach that is layered and that will foster concrete and transformative change, especially in the context of COVID-19, which has disproportionally impacted women entrepreneurs. Based on a recent report by Cukier et al. (2020), key recommendations include:

- Challenging stereotypes by changing the discourses and showcasing women and diverse role models;
- Advancing affirmative actions, such as targets and supplier diversity programs for women and diverse groups in procurement, and making sure to define entrepreneurs in a way that is inclusive of self-employment;
- Addressing policy gaps and programming at the societal level;
- Applying a gender and diversity lens and collecting disaggregated data on COVID-19 impacts, as well as on programs supporting entrepreneurs;
- Ensuring that adequate attention is paid to supports such as affordable and accessible childcare and homeschooling for children, which are particularly critical for immigrant women;
- Considering innovative approaches to meet women's needs – crowdfunding, micro-grants, customized counselling, mentoring and sponsorship;
- Using levers, such as funding instruments, advocacy and organizational practices, and making them more inclusive;
- Addressing individual issues that affect behaviours, perceptions, and choices to ensure that women see opportunities;
- Rigorously assessing best practices to develop a coherent strategy.

What is needed to advance diversity and inclusion in the entrepreneurship and innovation ecosystem is a systemic approach that applies rigorous and appropriate evaluation. By doing this, it is possible to gain insights and to better understand the types of interventions that improve the ecosystem at all levels in Canada. COVID-19 is impacting everyone, but we need to ensure that women are not disproportionally impacted and that efforts toward full inclusion continue to move forward.

REFERENCES

Aldrich, H., & Waldinger, R. (1990). "Ethnicity and entrepreneurship." *Annual Review of Sociology*, 16, 111-135.

Balachandra, L., Briggs, T., Eddleston, K. & Brush, C. (2019). "Don't Pitch Like a Girl!: How Gender Stereotypes Influence Investor Decisions." *Entrepreneurship Theory and Practice*, 43(1), 116-137.

Beckton, C., McDonald, J., & Marquis-Bissonnette, M. (2016). "Everywhere, every day innovating: Women entrepreneurs and innovation." The Beacon Agency. https://phasenyne.com/wp-content/uploads/2018/04/beacon_womens_report_eng_web.pdf.

Brodman, J., & Berazneva, J. (2008). "Transforming opportunities for women entrepreneurs." *Information Technologies & International Development*, 4(2), 3-10.

Cafley, J., Davey, K., Saba, T., Blanchette, S., Latif, R., & Sitnik, V. (2020). "Economic Equality in a Changing World: Removing Barriers to Employment for Women." Public Policy Forum. https://ppforum.ca/wp-content/uploads/2020/09/RemovingBarriersToEmploymentForWomen-PPF-Sept2020-EN.pdf.

CAHRC. (2019). "Fast Facts. Canadian Agricultural Human Resource Council." https://cahrc-ccrha.ca/programs/agridiversity/agriwomen/fast-facts.

CAHRC. (2015). "Options and Opportunities for Attracting Non-Traditional Workers to the Agricultural Industry." Canadian Agricultural Human Resource Council. https://cahrc-ccrha.ca/sites/default/files/files/Labour-Employment/Final%20Report_31Mar15.pdf.

Carrington, C. (2006). "Women entrepreneurs." *Journal of Small Business & Entrepreneurship*, 19(2), 83-94.

CCAB (2016). "Promise and Prosperity; The 2016 Aboriginal Business Survey." Canadian Council for Aboriginal Business. www.ccab.com/wp-content/uploads/2016/10/CCAB-PP-Report-V2-SQ-Pages.pdf.

Constantinidis, C., Cornet, A., & Asandei, S. (2006). "Financing of women-owned ventures: The impact of gender and other owner-and firm-related variables." *Venture capital*, 8(02), 133-157.

Contzen, S., & Forney, J. (2016). "Family farming and gendered division of labour on the move: A typology of farming-family configurations." *Agriculture and Human Values*, 1–14. https://doi.org/10.1007/ s10460-016-9687-2.

Cooper, L. (2013). "Canadian women grabbing the baton." *RBC Economics*. www.rbc.com/economics/economic-reports/pdf/other-reports/canadianwomengrabbingthebaton.pdf.

Cukier, W. & Chavoushi, Z.H. (2020). "Facilitating Women Entrepreneurship in Canada: The Case of WEKH." *Gender in Management: An International Journal*, 35(3), 303-318.

Cukier, W., Gagnon, S., Mae Lindo, L., Hannan, C., & Amato, S. (2014). "A [critical] ecological model to enabling change: Promoting diversity and inclusion." In V. Malin, J. Murphy & M. Siltaoja (Eds.),*Getting things Done: Dialogues in Critical Management Studies* (pp. 245-275). Bingley: Emerald.

Cukier, W., & Smarz, S. (2012). "Diversity Assessment Tools: A Comparison." *International Journal of Knowledge, Culture & Change Management*, 11(6).

Cukier, W., et al. (2020). "The State of Women's Entrepreneurship in Canada." Women Entrepreneurship Knowledge Hub. https://wekh.ca/wp-content/uploads/2020/09/WEKH_State_of_Womens_Entrepreneurship_in_Canada_2020_EN.pdf.

Davis, C. H., Valliere, D., Lin, H., & Wolff, N. (2013). "Driving wealth creation & social development in Ontario." *Global Entrepreneurship Monitor*. www.gemconsortium. org/report/49060.

Desa, G. (2010). "Social entrepreneurship: snapshots of a research field in emergence.' In *Values and opportunities in social entrepreneurship* (pp. 6-28). Palgrave Macmillan, London.

Dheer, R. J. (2018). "Entrepreneurship by immigrants: a review of existing literature and directions for future research." *International Entrepreneurship and Management Journal*, 14(3), 555-614.

Diversity Institute (2017). *Immigrant Entrepreneurship Report*. www.ryerson.ca/content/dam/diversity/reports/Immigrant Entrepreneur.pdf.

Drucker, P. F. (1985). "Entrepreneurial strategies." *California Management Review*, 27(2).

Ezzedeen, S.R. & Zikic, J. (2012), "Entrepreneurial experiences of women in Canadian high technology", *International Journal of Gender and Entrepreneurship*, 4(1), 44-64.

Fuller, B., Liu, Y., Bajaba, S., Marler, L. E., & Pratt, J. (2018). "Examining how the personality, self-efficacy, and anticipatory cognitions of potential entrepreneurs shape their entrepreneurial intentions." *Personality and Individual Differences*, 125, 120-125.

George, G. & Zahra, S.A. (2002). "Culture and its consequences for entrepreneurship, Entrepreneurship Theory and Practice," 26(4), 5-8.

Global Entrepreneurship Monitor (2017). *GEM 2016/17 Global Report*. www.gemconsortium.org/report/ gem-2016-2017-global-report.

Government of Canada (2019, Dec. 6). "Key small business statistics - January 2019." www.ic.gc.ca/eic/ site/061.nsf/eng/h_03090.html.

Gupta, V. K., Goktan, A. B. & Gunay, G. (2014) "Gender differences in evaluation of new business opportunity: A stereotype threat perspective," *Journal of Business Venturing*, 29(2), 273–288. doi: 10.1016/j.jbusvent.2013.02.002.

Gupta, V. K., & Bhawe, N. M. (2007). "The influence of proactive personality and stereotype threat on women's entrepreneurial intentions." *Journal of Leadership & Organizational Studies*, 13(4), 73-85.

Hamilton, E. (2013). "The discourse of entrepreneurial masculinities (and femininities)." *Entrepreneurship & Regional Development*, 25 (1-2), 90-99.

Hou, F., & Wang, S. (2011). "Immigrants in self-employment." *Perspectives on Labour and Income*, 23(3), 3.

ISED (2018). "Survey on financing and growth of small and medium enterprises (SFGSME), 2017." Innovation, Science, and Economic Development Canada, Government of Canada. www.ic.gc.ca/eic/site/061.nsf/eng/03086.html

Jennings, J. E., & Brush, C. G. (2013). "Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature?" *Academy of Management Annals*, 7(1), 663-715.

Korreck, S. (2019). "Women entrepreneurs in India: What is holding them back?" Observer Research Foundation Issue Brief, Forthcoming.

Lee, W., & Black, S. L. (2017). "Small business development: Immigrants' access to loan capital." *Journal of Small Business & Entrepreneurship*, 29(3), 193-209.

Mundy, L. (2014, April 7). "The media has a woman problem." *The New York Times*. www.nytimes.com/2014/04/27/opinion/sunday/the-media-has-a-woman-problem.html.

Neumeyer, X., Santos, S.C. & Morris, M.H. (2019). "Who is left out: exploring social boundaries in entrepreneurial ecosystems." *The Journal of Technology Transfer*, 44, 462-484.

PayPal Canada & Barraza & Associates (2018). "Women's entrepreneurship study." Paypal Inc. www.paypalobjects.com/digitalassets/c/website/marketing/na/ca/consumer/sell-online/paypal-canada-womenentrepreneurship-study-2018.pdf.

Phills, J. A., Deiglmeier, K., & Miller, D. T. (2008). " Rediscovering social innovation." *Stanford Social Innovation Review*, 6(4), 34-43.

Prasad, R. M. (2009). "Loan hurdles: do banks discriminate against women entrepreneurs?" *Academy of Management Perspectives*, 23(4), 91-93.

PwC (2018). Women Entrepreneurship in Canada: Report Prepared for WESK by PwC. https://wesk.ca/wpcontent/uploads/2018/10/WESK-Report-Oct.-15-2018-PwC-1.pdf.

Robichaud, Y., Cachon, J.C., & Mcgraw, E. (2018). "Gender comparisons in success evaluation and SME performance in Canada." *Journal of Developmental Entrepreneurship*, 23(1), 1850004.

Saba T. & Cachat-Rosset G. (2020). "Regard sur l'entrepreneuriat féminin en période de Covid-19", Investigation conducted by Femmessor, https://femmessor.com/femmessor/data/files/pdfs/2020-05-01_femmessor_rapport_sondage_covid-19_web.pdf.

Saugeres, L. (2002). "The Cultural Representation of the Farming Landscape: Masculinity, Powerand Nature." *Journal of Rural Studies*, 18: 373-84.

Statistics Canada (2020). Labour Force Survey (LFS): Public Use Microdata File. January 2019. Accessed via ODESI.

Stevenson, H. H. (1983). *A perspective on entrepreneurship* (Vol. 13). Harvard Business School.

Wright, W., & Annes, A. (2016). "Farm Women and the Empowerment Potential in Value-Added Agriculture." *Rural Sociology*, 81(4), 545–571.

Zolin, R., & Schlosser, F. (2013). "Characteristics of immigrant entrepreneurs and their involvement in international new ventures." *Thunderbird International Business Review*, 55(3), 271-284.