

Report on

WOMEN'S ENTREPRENEURSHIP IN MANITOBA

**MANITOBA WOMEN'S
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Women
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The Diversity Institute undertakes research on diversity in the workplace to improve practices in organizations. We work with organizations to develop customized strategies, programming, and resources to promote new, interdisciplinary knowledge and practice about diversity with respect to gender, race/ethnicity, Aboriginal peoples, abilities and sexual orientation. Using an ecological model of change, our action-oriented, evidence-based approach drives social innovation across sectors.



The Manitoba Women's Enterprise Centre Inc. (MWEC) supports women-owned and partnered businesses province-wide as they launch, scale, and expand their ventures. Through advising, financing, training, mentorship, and network opportunities, MWEC strives to inspire women at every stage of their entrepreneurial pursuit.

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Executive Summary

Manitoba is home to women entrepreneurs from a wide range of industries and backgrounds. As of 2023, majority women-owned businesses make up 12.8% of small and medium-sized enterprises (SMEs) operating in Manitoba, and SMEs make up the vast majority (99.7%) of Manitoba businesses. In general, the representation of women entrepreneurs in Manitoba has remained stable over the last decade, but the proportion of majority women-owned SMEs in Manitoba is lower compared to Canada as a whole. Nonetheless, women entrepreneurs have overcome the innovation gap and have increased rates of goods and services innovation and business process innovation compared to all businesses. The COVID-19 pandemic also influenced both the shutdowns and innovations of majority women-owned businesses in Manitoba. The province also has a diverse population of women entrepreneurs, especially Indigenous women entrepreneurs, who have a strong presence in both early-stage and established businesses.

This report builds upon the annual State of Women Entrepreneurship in Canada report by the Women Entrepreneurship Hub (WEKH), with a focus on the challenges and successes of women entrepreneurs from Manitoba. This report also examines the experiences of women with intersectional identities such as Indigenous women, Black and racialized women, immigrant women, women living with disabilities, members of the 2SLGBTQ+ community, and rural and northern women.

The State of Women's Entrepreneurship in Manitoba

This section provides a snapshot of the state of women's entrepreneurship in Manitoba through statistical analysis of majority women-owned businesses and self-employed women. Findings are summarized below:

- In 2020, 2.5% of women-owned SMEs in Canada were located in Manitoba and the province ranked sixth in the country in this statistic.
- As of 2023, 12.8% of small and medium-sized businesses operating in Manitoba were majority women-owned.
- The number of self-employed women in Manitoba appears to have been on a decline since 2018, but is currently holding steady at around 25,500. The number of self-employed men is on the rise.
- According to a GEM report, the TEA rate (the fraction of the population aged 18-64 actively planning to start a new business or running a business less than 42 months old) for women in Manitoba in 2019 was 12.9% compared to 18.1% for men; in 2021, the TEA rate for women in Manitoba was slightly higher at 13.1% compared to 17.6% for men.
- Despite the overall decline in ownership of established businesses for both women and men, the established business ownership (EBO) rate for women in Manitoba increased from 67.7% of the EBO rate for men in 2019 to 87.9% of the EBO rate for men in 2021.

- Women entrepreneurs in Manitoba have increased rates of goods and services innovation (14.6%) and business process innovation (17.9%) compared to all businesses (at 12.5% and 15.2%, respectively).
- Around 14.3% of women entrepreneurs in Manitoba are Indigenous. Nearly one-third (31.0%) of women entrepreneurs in Manitoba identified as a visible minority.
- Nearly 32% of women entrepreneurs from Manitoba reported enhanced use of new technology during the pandemic, which is the highest rate for women entrepreneurs in Canada.
- Early-stage women entrepreneurs in Manitoba were more optimistic in 2021 than they were in 2019 about job growth prospects.
- Around 23% of women entrepreneurs in Manitoba were involved in export activities.
- Around 56% of women entrepreneurs in Manitoba found the government responses to the pandemic to be effective.

Impact of COVID-19

During the COVID-19 pandemic, women entrepreneurs demonstrated their resilience, adaptability, and preparedness in running their businesses.

- The COVID-19 pandemic disproportionately affected women entrepreneurs in Manitoba. In the first quarter of 2021, a lower proportion of businesses majority-owned by women (40.2%) remained fully operational compared to all majority-owned businesses in Manitoba (52.30%).
- A higher proportion of businesses majority-owned by women faced permanent shutdowns (6.0%) after being temporarily shut down compared to all majority-owned businesses (3.5%). However, a higher proportion of majority women-owned businesses reopened after being temporarily shut down (16.10%) compared to all majority-owned businesses during the same period.
- Majority women-owned businesses were more likely to have accelerated their innovation activities than cancelled them (14.6% vs. 6.3%).
- Women entrepreneurs showed their innovation and creativity during the pandemic. Majority women-owned businesses were more likely than all businesses, during the height of the pandemic, to develop both goods or services innovations (14.6% vs. 12.5%) and business process innovations (17.9% vs. 15.2%).
- In a display of alertness and adaptability, 50.0% of majority women-owned businesses introduced innovative responses to changing business conditions and restrictions while 48.6% introduced innovations to reduce health impacts and prevent further transmission of the COVID-19 virus.
- Despite the strong innovation of majority women-owned businesses in Manitoba, their overall business status suffered following the pandemic. As a result, approximately one-third (33.5%) of majority women-owned businesses in Manitoba indicated that their status had worsened from 2019 to 2022 compared to 26.4% for all businesses.

- The most commonly cited obstacles anticipated by majority women-owned businesses in Manitoba in the near future were rising inflation (57.3%), rising cost of inputs (46.5%), cost of insurance (40.8%), transportation costs (37.1%), and rising interest rates and debt costs (34.9%). Obstacles related to recruiting and retaining employees were cited by comparatively fewer majority women-owned businesses.

Sectoral Perspectives

The sectoral perspective provides an overview of trends and changes in the proportions of women-owned SMEs and self-employed women in major industry sectors in Manitoba.

Women-Owned SMEs in Manitoba by Sector

- Approximately one-quarter (25.7%) of majority women-owned SMEs operate in professional, scientific and technical services while slightly less than one-quarter (22.8%) operate in retail trade.
- Around one in six (16.5%) majority women-owned SMEs in Manitoba are in the healthcare and social assistance sector and around one in ten (9.6%) are in the information, culture and recreation sector.
- In total, 5.1% of majority women-owned SMEs are in accommodation and food services and 3.9% operate in the construction sector.
- Industries with lower representation of majority women-owned SMEs include transportation and warehousing (2.2%), finance and insurance (1.9%), administrative and support, waste management and remediation services (1.3%), manufacturing (1.2%), real estate and rental and leasing (1.1%), wholesale trade (0.8%), and agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction (0.1%).

Self-Employed Women in Manitoba by Sector

- Among self-employed women in Manitoba, 22.7% worked in the health care and social assistance sector, representing the highest proportion among major industries.
- Furthermore, 15.2% of self-employed women in Manitoba worked in professional, scientific and technical services and 13.6% worked in retail trade.
- The real estate and rental and leasing sector and the information, culture and recreation sector each accounted for 6.1% of self-employed women in Manitoba while the construction sector, business, building and other support services and educational services each represented 4.5% of self-employed women in Manitoba.
- Three industries each accounted for 3.0% of self-employed women in Manitoba: agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction; finance and insurance; and accommodation and food services.
- Industries with little representation of self-employed women in Manitoba include: transportation and warehousing; manufacturing; and wholesale trade.

- Self-employed women in all other industries represent 12.1% of all self-employed women in Manitoba.
- Higher proportions of self-employed women work in health care and social assistance (22.7% vs. 3.2%), retail trade (13.6% vs. 6.5%), and professional, scientific and technical services (15.2% vs. 12.1%) compared to self-employed men. Conversely, higher proportions of self-employed men work in construction (21.8% vs. 4.5%), transportation and warehousing (12.9% vs. 1.5%), and agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction (11.3% vs. 3.0%) compared to self-employed women.

An Intersectional Perspective: Indigenous and Diverse Women Entrepreneurs

This section examines the experiences of women entrepreneurs with intersectional identities, including Indigenous women, Black and racialized women, immigrant women, women living with disabilities, members of the 2SLGBTQ+ community, and rural and northern women.

- The biggest challenges for Indigenous women entrepreneurs include securing financing, educational attainment, lack of essential services and infrastructure, and social barriers such as balancing family and business responsibilities.
- According to recent Statistics Canada data, Black women are underrepresented in entrepreneurship (less than 1.4%) compared to their representation in the general population (1.7%).
- Access to financing was the most common barrier for Black women entrepreneurs, including challenges in access to equity or capital, cost of borrowing, and overall economic conditions.
- The representation of racialized women entrepreneurs varies by ethnic group. Those whose ethnic groups are underrepresented in Manitoba often lack role models, mentors, and access to co-ethnic social networks.
- Immigrant women pursue entrepreneurship for economic independence when family obligations and cultural expectations may exclude them from traditional employment. Many immigrant women entrepreneurs also have the advantage of being multilingual and having cultural insights and knowledge of foreign markets.
- Language barriers, uneven access to childcare, access to financing, entrepreneurship training targeted specifically for immigrant populations, and lack of social networks and mentors are major barriers for immigrant women entrepreneurs.
- Entrepreneurs living with disabilities represent approximately less than 1% of Canadian SMEs. Women entrepreneurs living with disabilities are vastly underrepresented, although various supports are offered in Manitoba, such as the Entrepreneurs with Disabilities Program (EDP) for persons living with disabilities interested in starting a business in rural Manitoba.
- For 2SLGBTQ+ entrepreneurs, obtaining funding is the biggest challenge. Less than 1% of the country's annual venture capital funding is allocated to 2SLGBTQ+ owned businesses.

- Many 2SLGBTQ+ entrepreneurs do not disclose their identities to potential investors and partners due to fears of prejudice and discrimination.
- Due to poor infrastructure, rural and northern women entrepreneurs often lack access to financing, networking, and training, along with reliable transportation, child care services, and skilled workers.
- Research rarely discusses education among rural and northern women entrepreneurs.

Barriers and Enablers in the Inclusive Innovation Ecosystem

Societal Level

- At the societal level, women face gender-based stereotypes and bias in the entrepreneurial space. To help challenge stereotypes and celebrate the successes of women entrepreneurs, the See It. Be It. Campaign led by the Women Entrepreneurship Knowledge Hub highlights the contributions of over 1,800 Canadian women entrepreneurs, including 69 women entrepreneurs from Manitoba.
- Rural entrepreneurs in Manitoba face challenges related to poor infrastructure, which prevents them from accessing technology, transportation, communication services, and business spaces.
- The federal and provincial governments have invested in community and economic development policies, such as the Investing in Canada Infrastructure Program (ICIP).
- Women entrepreneurs in Manitoba need more gender-specific support from government policies and regulations. For example, 136 initiatives and groups provide support to Indigenous entrepreneurs in Canada, but only two apply a gender lens.
- Majority women-owned SMEs are more likely than majority men-owned SMEs to find the federal government procurement application process to be complicated and time consuming.
- The Manitoba government supports sustainable procurement in the public sector, which emphasizes public procurement as a tool for achieving environmental and policy goals.
- The 50-30 Challenge is a collaborative initiative by the Government of Canada and Canadian businesses and diverse organizations to increase the representation of people from equity-deserving groups, including women and/or nonbinary people, into senior management and board positions. As of September 2023, around 2,200 Canadian organizations have participated in the 50-30 Challenge and approximately 50 of them are from Manitoba.

Organizational Level

- Women entrepreneurs face barriers to financing because their small-scale businesses are seen as high risk by financial institutions, investors, and government programs.
- Seed crowdfunding improves the likelihood for women entrepreneurs to reach their funding goals, but since crowdfunding relies on the public's reaction to the business, businesses owned by women are impacted by gender-based stereotypes and may face more barriers in raising funds.

- In Manitoba, there are a number of crowdfunding initiatives, including those at The Manitoba Securities Commission, the University of Manitoba, and Donorhut.
- In Canada, women-owned businesses receive only 4% of VC funding and less adequate VC funding for supporting their businesses.
- The provincial government of Manitoba has invested \$50 million of its 2023 budget into the Manitoba First Fund (MFF), which helps businesses access capital at all stages of business growth.
- More women in Canada are participating in angel investing. In Manitoba, the Women’s Equity Lab (WEL) increases investments in women-led businesses by encouraging women to invest in early-stage businesses.
- Manitoba has business support organizations that offer economic growth, gender equality, and social development to women entrepreneurs, including organizations that support Indigenous women-owned businesses.
- Women-owned startups and early-stage businesses across various industries have access to incubators and accelerator programs in Manitoba.
- Business support organizations play a crucial role in supporting and empowering women's entrepreneurship. There are numerous business support organizations for women entrepreneurs in Manitoba that provide a variety of support including mentorship, networking opportunities, and advocacy.

Individual Level

- Entrepreneurship education must ensure that the training is relevant and effective for women entrepreneurs. Wraparound supports such as child care and transportation subsidies are key to women entrepreneurs’ success, particularly those from diverse populations.
- Women entrepreneurs, especially those with diverse identities, need role models and success stories to motivate them.
- There are several entrepreneurship training programs targeted for women in Manitoba offered by organizations such as the Manitoba Women’s Enterprise Centre (MWEC) and Skills Canada Manitoba.
- Research has shown that the entrepreneurial motivations and intentions of women entrepreneurs are multifaceted and differ from men. Among both early-stage and established entrepreneurs in Manitoba, a higher proportion of women than men cited ‘making a difference in the world’ and ‘earning a living because jobs are scarce’ as entrepreneurial motivations.
- Among non-entrepreneurs in Manitoba, a lower proportion of women had entrepreneurial intentions compared to men (10.0% vs. 13.3%).

- There are a number of community organizations in Manitoba that offer social networking opportunities to women entrepreneurs, such as Women Business Owners of Manitoba (WBOM).
- Unconscious bias towards women entrepreneurs impedes on their ability to receive funding from investors and bankers.

Conclusion and Recommendations

- The Province of Manitoba should prioritize the application of a gender and diversity lens to entrepreneurship policies and regulations.
- Programs in the ecosystem should foster strong connections with each other to ensure women entrepreneurs have support at each stage of their journey.
- Decision makers should go through anti-racism and awareness training at all levels of the ecosystem.
- Government procurement should be leveraged to drive inclusion across the ecosystem. Government should track procurement to Black, Indigenous, and immigrant women-owned and women-led businesses in Manitoba.
- More accessible and sustainable funding options should be made available to women entrepreneurs, especially long-term funding.
- Large organizations in the ecosystem should develop programs to support women businesses with targeted procurement and to develop their supply chains.
- Processes and eligibility should be simplified to allow diverse women entrepreneurs access to resources and supports provided by financial institutions, incubators, government agencies, and other funding providers.
- Skills development programs should be tailored to the needs and skills of women entrepreneurs in Manitoba. These skills include technological skills, negotiation skills, and financial literacy.
- Mentorship and social networks should be made more accessible to women entrepreneurs to boost their entrepreneurial intent, aspirations, and confidence.

Introduction

Stakeholders in government, academia, industry, and the non-profit sector have recognized the important contributions of entrepreneurs towards economic growth and development in Canada. Women entrepreneurs in Canada have played a key role in creating businesses, generating employment opportunities, diversifying the economy, and enhancing its resilience. While considerable research has examined the facets of women entrepreneurship on a national level, there is growing recognition of the need to understand local and provincial ecosystems and their impacts on women. This study will explore research and data specifically on women entrepreneurs in Manitoba.

This report will:

- provide a snapshot of the state of women entrepreneurship in Manitoba including majority women-owned small and medium-sized enterprises (SMEs) and self-employed women across major Canadian industries.
- explore the impact of COVID-19 on women-owned businesses in Manitoba
- reflect the challenges and opportunities of Manitoba women entrepreneurs, with a focus on Indigenous women, Black and racialized women, immigrant women, women living with disabilities, members of the 2SLGBTQ+ community, and rural and northern women.
- describe the ecosystem in which women entrepreneurs operate and strategies to advance their success.
- recommend actions to facilitate and further women entrepreneurship in Manitoba

This report draws heavily on the State of Women Entrepreneurship published by the Women Entrepreneurship Knowledge Hub. ^{1,2,3,4}

Manitoba Geography, Demographics, and Labour Market Profile

The population of Manitoba is estimated to be 1.34 million individuals as of 2021, with the highest population residing in the southeastern portion of the province, in the interior plains physiographic region.⁵ The capital city and largest urban center is Winnipeg, with an estimated population of 852,800 in 2021, which accounts for approximately 64% of the province's total population.⁶ Manitoba has a diverse population and is home to an estimated 290,735 racialized individuals representing 21.7% of the population with the Filipino (7.0%), South Asian (5.3%), Black (3.5%), and Chinese (1.9%) communities being among the largest. In addition, the province is home to an estimated 257,620 immigrants representing 19.7% of the population with the most common countries of origin being Philippines, India, and the United Kingdom.⁷

Moreover, the province is home to an estimated 237,190 Indigenous Peoples, accounting for 17.7% of the population.⁸ Among the Indigenous population, there are 134,890 First Nations individuals representing 10.1% of the population and 96,725 Métis individuals representing 7.2% of the population. There is also a smaller Inuit community with around 730 people.

The vast majority of businesses in Manitoba classify as small and medium-sized enterprises (SMEs), with small businesses (1-99 employees) accounting for 97.9% of Manitoba businesses and medium businesses (100-499) accounting for 1.8% as of 2022.⁹ In total, Manitoba accounts for 3.3% of Canadian SMEs.¹⁰ SMEs in Manitoba employ approximately 90.6% of the province's private sector labour force.^{11,12}

The State of Women's Entrepreneurship in Manitoba

This section provides a snapshot of the state of women's entrepreneurship in Manitoba through statistical analysis of majority women-owned businesses and self-employed women. Findings are summarized below:

- In 2020, 2.5% of women-owned SMEs in Canada were located in Manitoba and the province ranked sixth in the country in this statistic.¹³
- As of 2023, 12.8% of small and medium-sized businesses operating in Manitoba were majority women-owned.¹⁴
- The number of self-employed women in Manitoba appears to have been on a decline since 2018, but is currently holding steady at around 25,500. The number of self-employed men is on the rise.¹⁵
- According to a GEM report, the TEA rate for women in Manitoba in 2019 was 12.9% compared to 18.1% for men;¹⁶ in 2021, the TEA rate for women in Manitoba was slightly higher at 13.1% compared to 17.6% for men.¹⁷
- Despite the overall decline in ownership of established businesses for both women and men, the established business ownership (EBO) rate for women in Manitoba increased from 67.7% of the EBO rate for men in 2019 to 87.9% of the EBO rate for men in 2021.^{18,19}
- Women entrepreneurs in Manitoba have increased rates of goods and services innovation (14.6%) and business process innovation (17.9%) compared to all businesses (at 12.5% and 15.2%, respectively).²⁰
- Around 14.3% of women entrepreneurs in Manitoba are Indigenous. Nearly one-third (31.0%) of women entrepreneurs in Manitoba identified as a visible minority.²¹
- Nearly 32% of women entrepreneurs from Manitoba reported enhanced use of new technology during the pandemic, which is the highest rate for women entrepreneurs in Canada.²²
- Early-stage women entrepreneurs in Manitoba were more optimistic in 2021 than they were in 2019 about job growth prospects.²³
- Around 23% of women entrepreneurs in Manitoba were involved in export activities.²⁴
- Around 56% of women entrepreneurs in Manitoba found the government responses to the pandemic to be effective.²⁵

Women-Owned Businesses and Self-Employed Women

Small and medium-sized enterprises (SMEs) are important contributors to the Manitoba economy as they employ around 90.6% of the province's private sector labour force.²⁶ As of December 2022, there were 43,038 employer businesses in Manitoba, out of which 42,222 (97.8%) were small businesses (1-99 employees) and 816 (1.9%) were medium-sized businesses (100-499 employees).²⁷

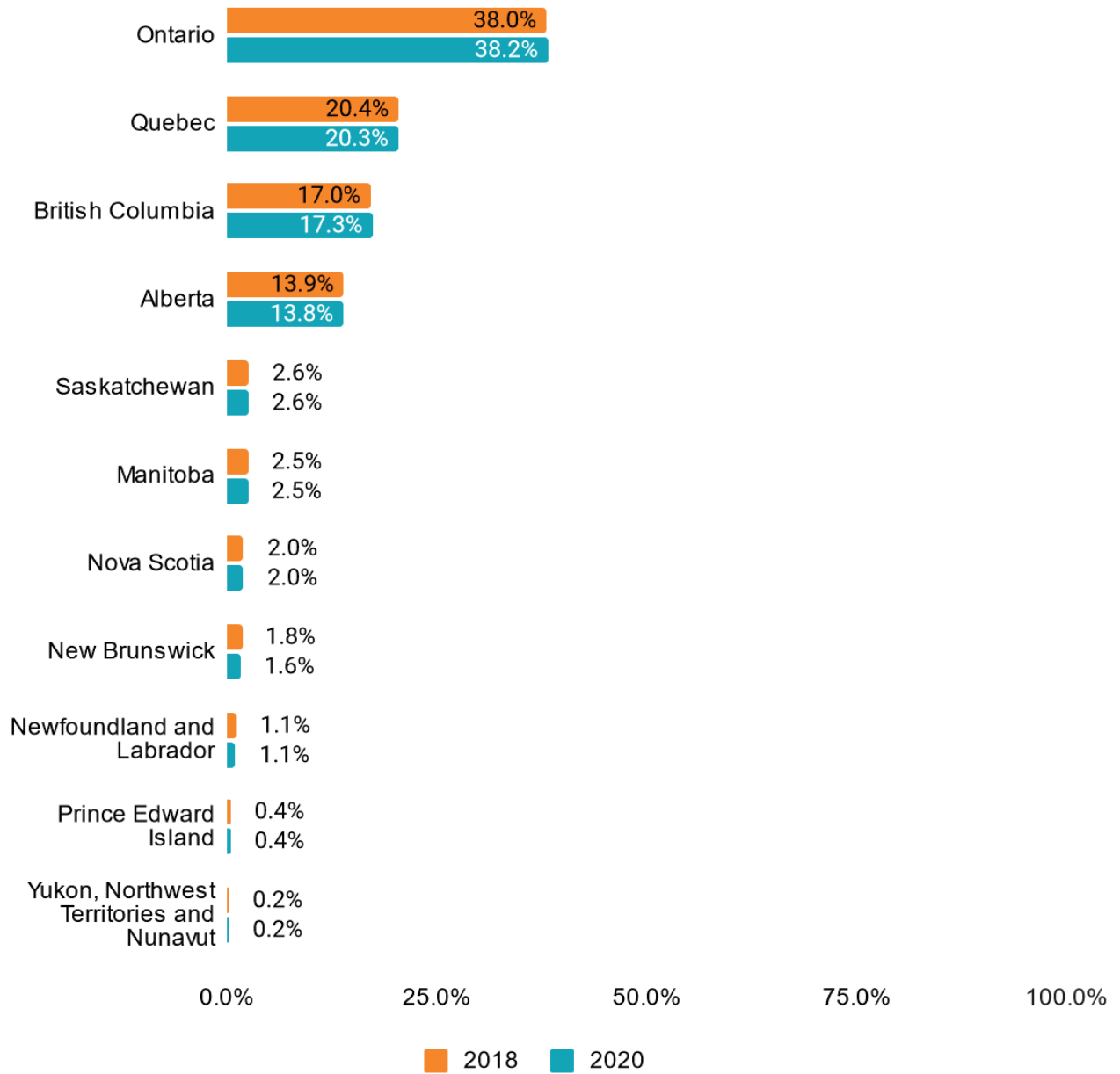
The distribution of majority women-owned SMEs (i.e., women comprise more than 50% ownership) across Canada is uneven and is dictated primarily by the population of the individual provinces and territories. In 2020, 2.5% of majority women-owned SMEs in Canada were located in Manitoba and the province ranked sixth in the country in this statistic just behind Saskatchewan (2.6%). The provinces with the highest proportions of majority women-owned SMEs in Canada in 2020 were Ontario (38.2%), Quebec (20.3%), British Columbia (17.3%), and Alberta (13.8%). It should be noted that the proportion of majority women-owned SMEs in each province and territory did not change significantly from 2018 to 2020 (Figure 1).

The representation of women owners of SMEs remained fairly stable in the past decade — in 2014, 11.9% of SMEs were majority owned by women,²⁸ and this number slightly increased to 12.8% in 2023.²⁹ However, the proportion of SMEs in Manitoba that are majority women-owned is lower compared to Canada as a whole. In 2023, 12.8% of SMEs in Manitoba were majority women-owned compared to 19.1% in Canada (Figure 2).

Previous surveys on financing and growth of SMEs have reported that 12.7% of Manitoba SMEs were majority owned by women in 2020, a slight increase from 12.5% in 2017 and 11.9% in 2014. However, though women entrepreneurs have made significant contributions to the Manitoba economy, majority men-owned SMEs accounted for a much larger share of SMEs in Manitoba over that time period. For example, while 12.7% of SMEs in the province were majority women-owned in 2020, 68.2% of SMEs were majority men-owned. Furthermore, the 12.7% representation of majority women-owned SMEs in Manitoba recorded in 2020 was lower than the 16.8% representation reported for Canada in the same year, highlighting that more work needs to be done to elevate women's entrepreneurship in Manitoba to the same level as the rest of Canada (Figure 3).

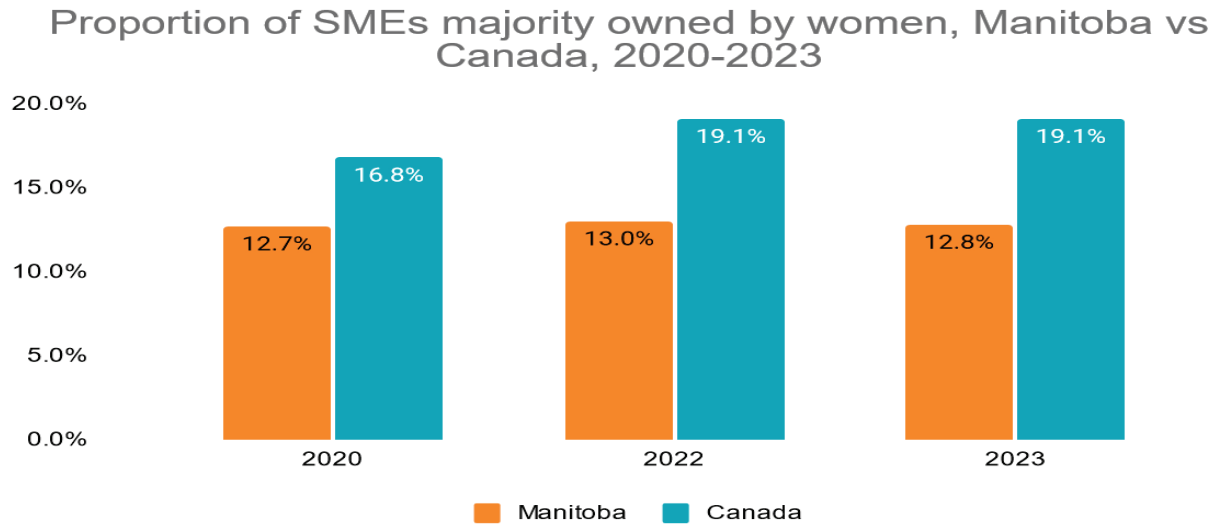
Figure 1: Proportion of majority women-owned SMEs, by province, Canada, 2018 vs 2020

Proportion of Majority Women-Owned SMEs, by Province, Canada, 2018 vs 2020



Source: Statistics Canada. (2023). Canadian Employer-Employee Dynamics Database (CEEDD). [DI Calculations].

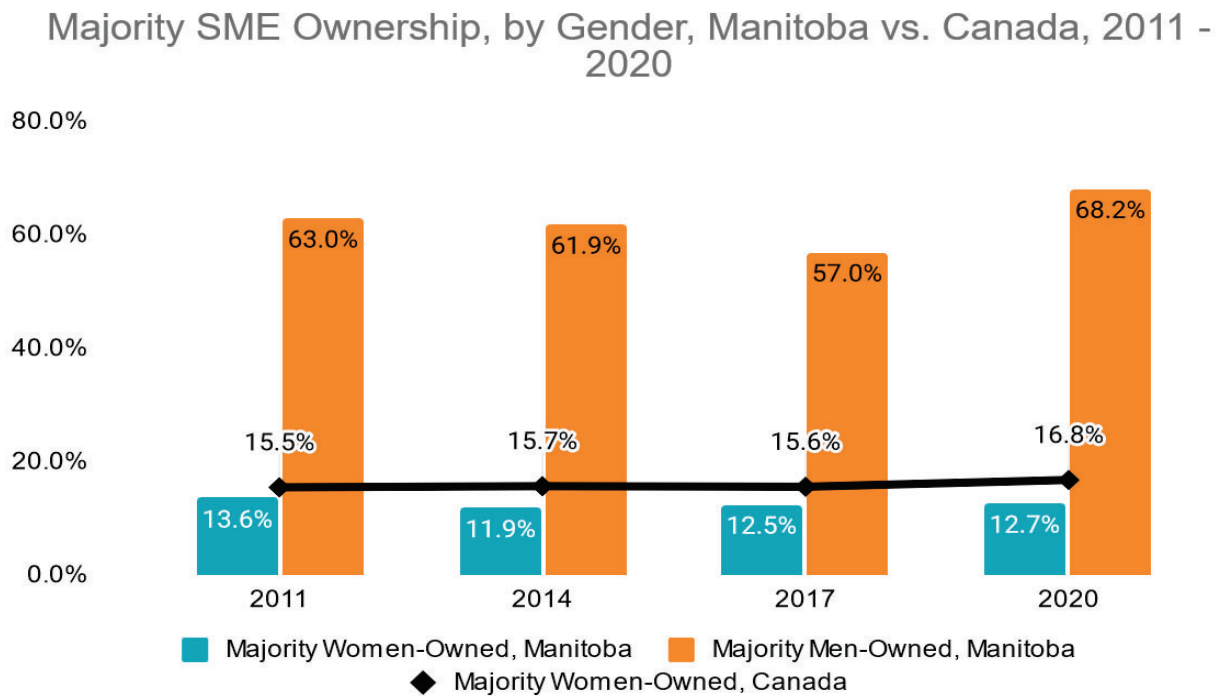
Figure 2: Proportion of SMEs majority owned by women Manitoba vs Canada, 2020-2023



Note: Data for 2021 is currently unavailable.

Sources: Statistics Canada. (2022). *Survey on the financing and growth of small and medium-sized enterprises*. [DI Calculations.]; Statistics Canada. (2022). *Private sector business counts by majority ownership, fourth quarter of 2022*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310060101>; Statistics Canada. (2023). *Private sector business counts by majority ownership, second quarter of 2023*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310066401>
 Note: Data for 2021 is currently unavailable

Figure 3: Majority SME ownership, by gender, Manitoba, 2011-2020

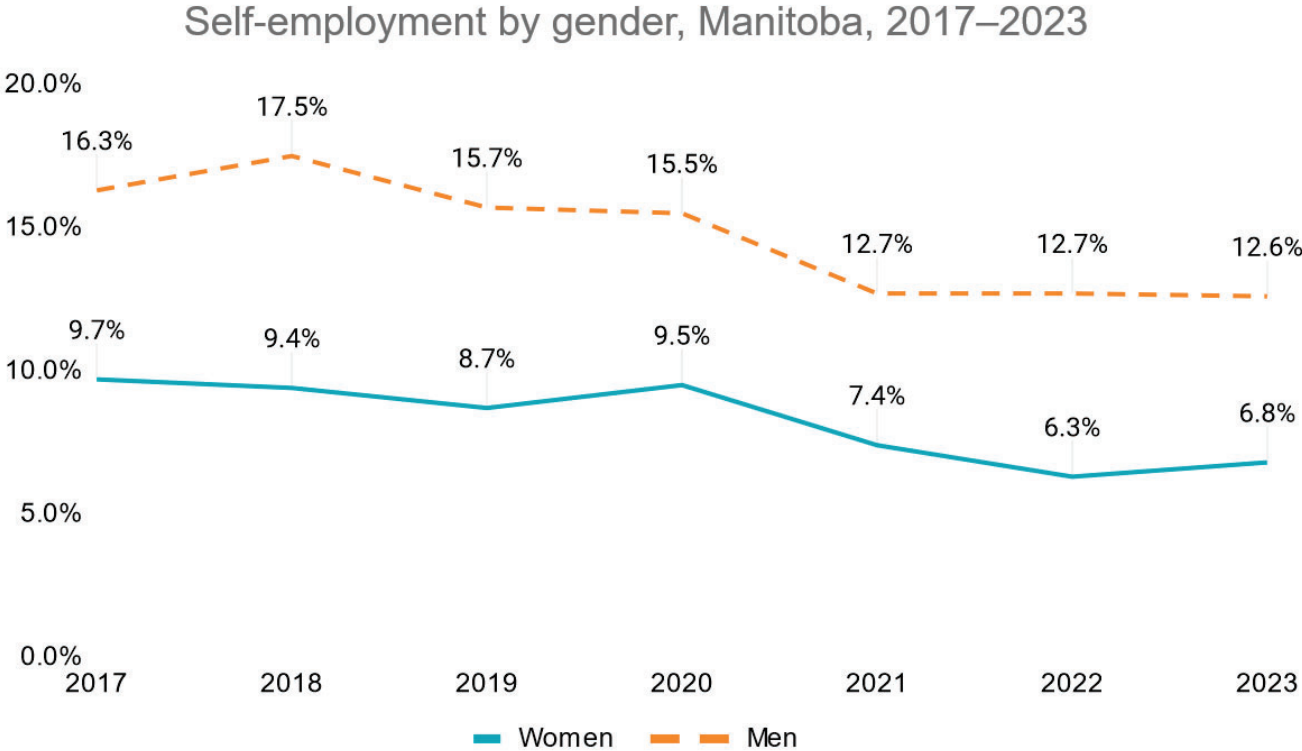


Source: Statistics Canada. (2022). *Survey on the financing and growth of small and medium-sized enterprises*. [DI Calculation

Many women entrepreneurs in Manitoba are also self-employed. According to the Canada Revenue Agency (CRA), self-employed workers are business owners who engage in a business relationship with the payer.³⁰ Moreover, Statistics Canada defines self-employed workers as individuals whose job consists primarily of operating a business, farm, or professional practice, alone or in partnership, with or without paid help, that can be incorporated or unincorporated.³¹

Overall, women had lower rates of self-employment than men from 2017 to 2023. However, in 2020, there was growth in the proportion of women who were self-employed compared to 2019 (8.7% to 9.5%) whereas the same measure decreased slightly for men (15.7% to 15.5%). The same trend can be seen from 2022 to 2023, where self-employment for women increased from 6.3% to 6.8% and decreased from 12.7% to 12.6% for men (Figure 4). These trends reflect the overall trends for Canada over the same period, although women’s representation is reduced in Manitoba (at 6.8% in 2023) compared to Canada overall (9.5%).³²

Figure 4: Self-employment by gender, Manitoba, 2017 - 2023

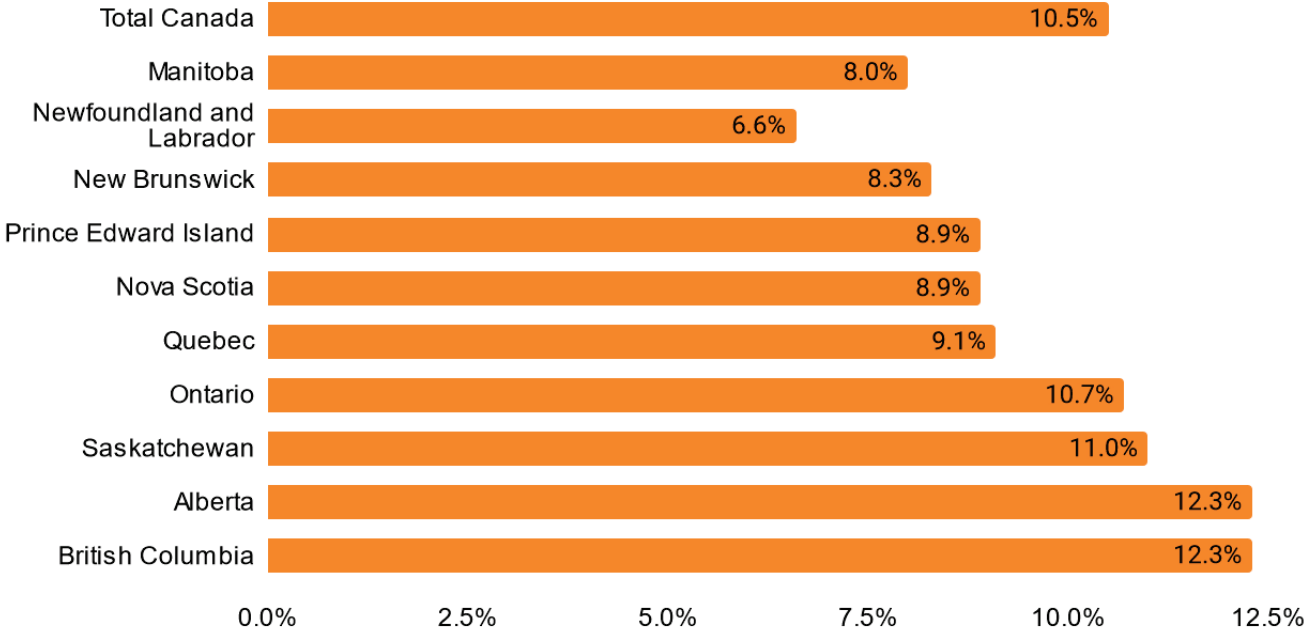


Source: Statistics Canada. (2023). *Employment by class of worker, monthly, unadjusted for seasonality (x 1,000)*. [DI Calculations.] <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002601>

Regional differences in women’s self-employment can also be seen. As of 2022, 10.5% of women across Canada were self-employed, a national average that was beaten by only four provinces (British Columbia, Alberta, Saskatchewan, and Ontario). Contrastingly, Manitoba fell below the national average at 8.0% and was ranked ninth out of the ten provinces surveyed (Figure 5).³³ In terms of numbers, however, Manitoba ranked sixth with 25,500 self-employed women.³⁴ This dissonance between percentage and numerical representation indicates that women’s self-employment in Manitoba is doing better than it first appears, but also highlights a need for more women-focused aid to achieve gender parity among Manitoba’s self-employed workers.

Figure 5: Percentage of self-employed women among all women, by province, 2022

Percentage of self-employed women among all women, by province, 2022

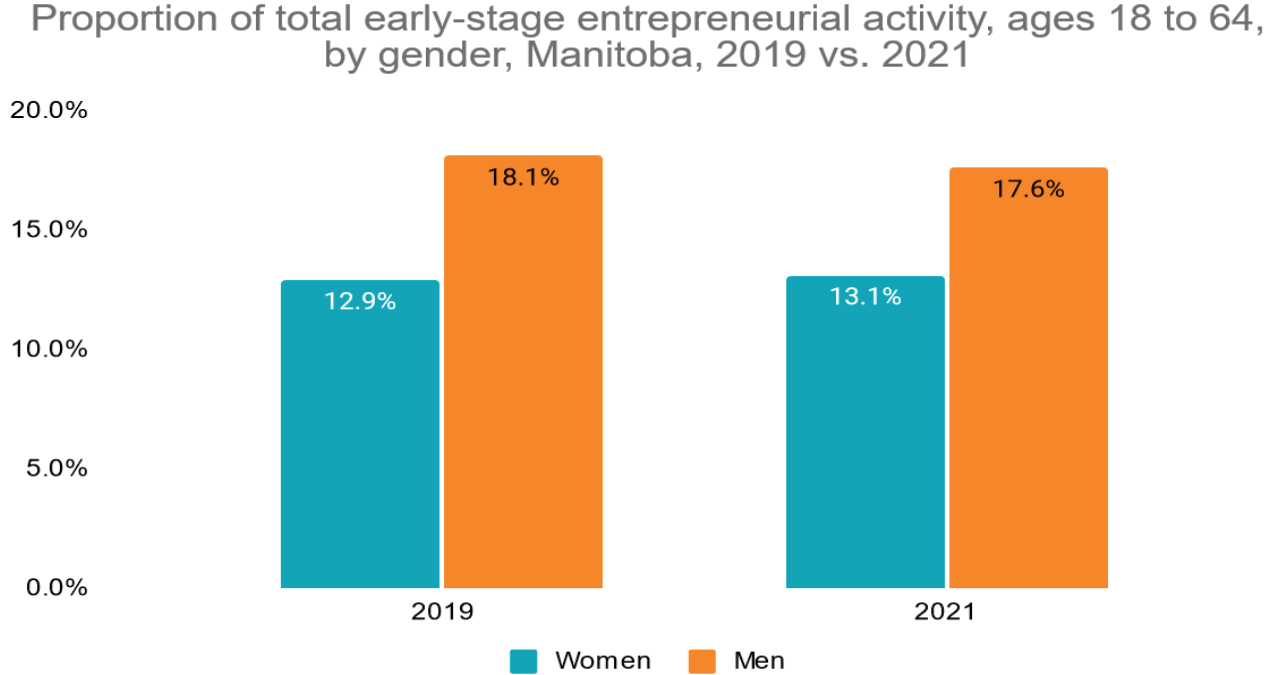


Source: Statistics Canada. (2023). Table 14-10-0027-01: Employment by class of worker, annual (x 1,000). <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002701>

Another measure of entrepreneurial activity is total early-stage entrepreneurial activity (TEA). TEA consists of the fraction of the population aged 18-64 actively planning to start a new business or running a business less than 42 months old.³⁵ According to a recent Global Entrepreneurship Monitor (GEM) report, Canada ranks first among G7 countries for TEA at 20.1%.³⁶ GEM has also measured TEA at the provincial level for both women and men. In 2019, TEA for women in Manitoba was 12.9% compared to 18.1% for men, while in 2021, TEA for women in Manitoba increased slightly to 13.1% and decreased slightly for men to 17.6% (Figure 6). According to these statistics, TEA is higher for men than women in Manitoba, though overall TEA is lower in Manitoba than in Canada as a whole.

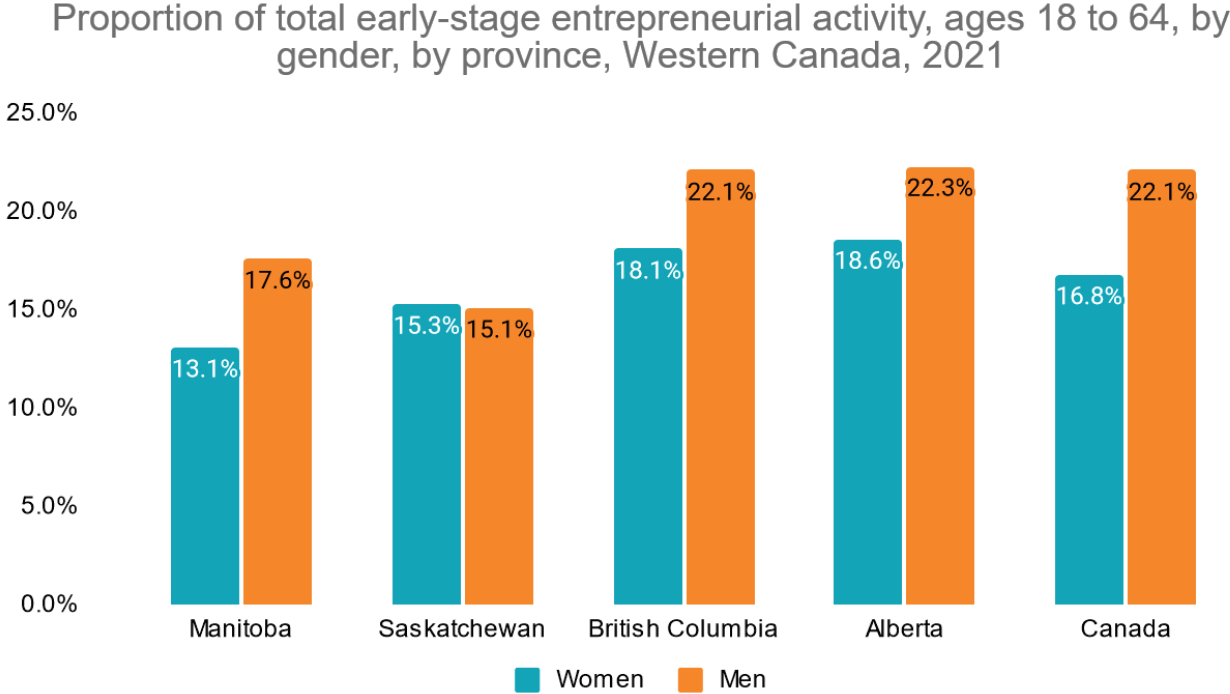
Regardless of gender, TEA in Manitoba lags behind that of most other provinces and the average TEA for Canada as a whole. In Western Canada, Manitoba has the lowest provincial TEA for women at 13.1%, compared to a peak of 18.6% in Alberta (Figure 7). This data highlights the need for increased entrepreneurial supports in Manitoba targeting the initial stage of business development.

Figure 6: Proportion of total early-stage entrepreneurial activity, ages 18 to 64, by gender, Manitoba, 2019 vs. 2021



Sources: Global Entrepreneurship Monitor. (2020). *Women's entrepreneurship in Western Canada: Results from the GEM Canada 2019 survey*. <https://www.gemconsortium.org/economy-profiles/canada-2/policy> ; Global Entrepreneurship Monitor. (2022). *Women's Entrepreneurship in Western Canada 2021: Results from the GEM Canada 2021 survey*. <https://www.gemconsortium.org/economy-profiles/canada-2/policy>

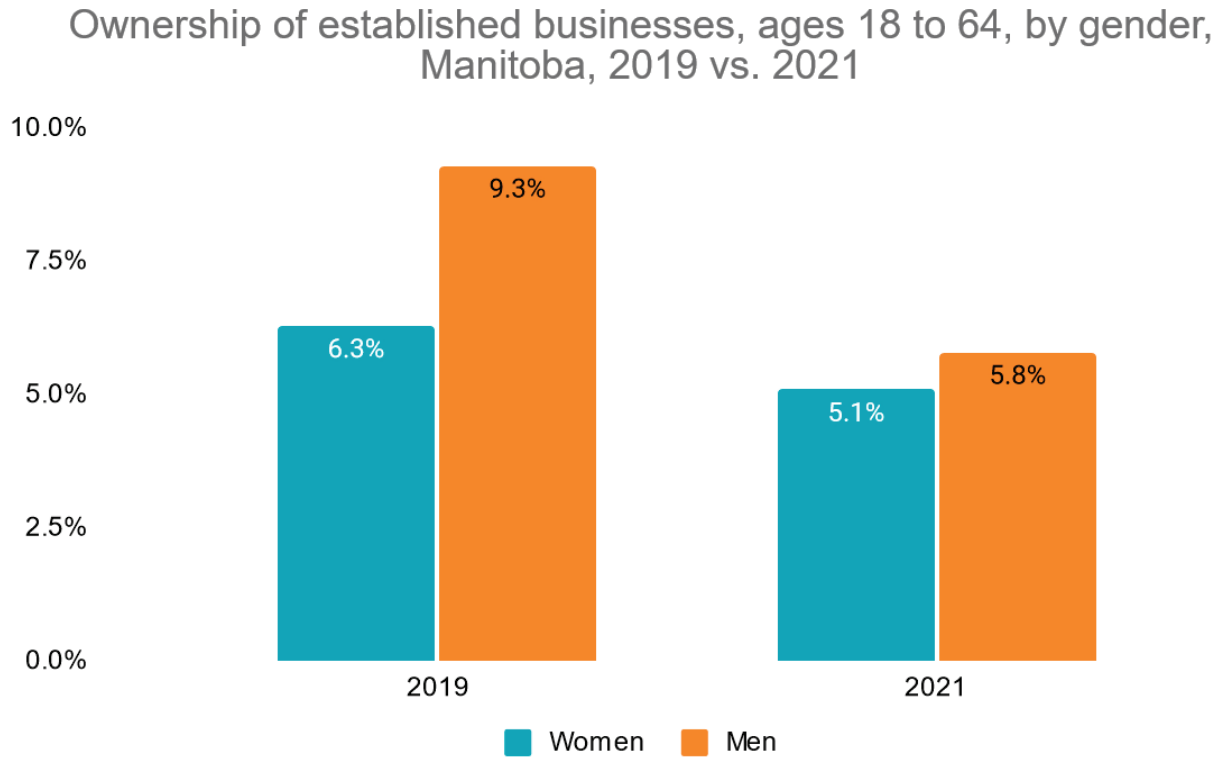
Figure 7: Proportion of total early-stage entrepreneurial activity, ages 18 to 64, by gender, by province, Western Canada, 2021



Source: Global Entrepreneurship Monitor. (2022). Women's Entrepreneurship in Western Canada 2021: Results from the GEM Canada 2021 survey. <https://www.gemconsortium.org/economy-profiles/canada-2/policy>

In addition to TEA, GEM tracks established business ownership rate (EBO). Contrary to TEA, EBO consists of the fraction of the population aged 18-64 running a business more than 42 months old. According to GEM, Canada ranks second among G7 countries in EBO at 8.2%. Like TEA, GEM measures EBO at the provincial level for both men and women. In 2019, EBO for women in Manitoba was 6.3% compared to 9.3% for men, while in 2021, EBO Manitoba decreased to 5.1% for women and 5.8% for men (Figure 8). This marked decrease in EBO from 2019 to 2021 was caused in large part by the COVID-19 pandemic, however, women-owned established businesses proved more resilient than men-owned established businesses as the EBO rate for men saw a sharper decrease over that time period.

Figure 8: Ownership of established businesses, ages 18 to 64, by gender, Manitoba, 2019 vs. 2021



Sources: Global Entrepreneurship Monitor. (2020). *Women's entrepreneurship in Western Canada: Results from the GEM Canada 2019 survey*. <https://www.gemconsortium.org/economy-profiles/canada-2/policy>
Global Entrepreneurship Monitor. (2022). *Women's Entrepreneurship in Western Canada 2021: Results from the GEM Canada 2021 survey*. <https://www.gemconsortium.org/economy-profiles/canada-2/policy>

Impact of COVID-19

The impact of COVID-19 on businesses across Canada was profound and multifaceted. Some of the most common challenges included revenue loss due to lockdown restrictions and reduced consumer spending, temporary closures during lockdowns and stay-at-home orders, supply chain disruptions, difficulties transitioning to online operations, and increased health and safety costs.^{37,38,39,40} While some SMEs adapted and thrived under these conditions, others faced severe setbacks and closures.

The pandemic highlighted the need for resilience, adaptability, and preparedness when running a business and lessons learned will continue to shape how businesses operate in the future. In assessing the state of women entrepreneurship in Manitoba, it is therefore crucial to develop a greater understanding of the challenges faced by women entrepreneurs during the pandemic along with practices implemented to navigate the post COVID-19 business environment and obstacles anticipated in the future.

The impact of COVID-19 was felt on all industries in Manitoba. According to a study conducted by GEM on the impact of the pandemic, Manitoba experienced a significant GDP drop of 4.8% in 2020, the most considerable decrease since 1981.⁴¹ Employment in the province declined by approximately 31,100 jobs from February 2020 to March 2020, with 2,500 of those job losses coming from the goods-producing sector and the remaining 28,600 coming from the service-producing sector. In March 2020, the services-producing sector accounted for the majority of employment in Manitoba (76.5%), but it also absorbed 92.0% of the employment decline from February 2020 to March 2020, whereas the goods-producing sector only absorbed 8.0% of those losses. The services-producing sector consists of industries such as retail and education which have higher representation of women entrepreneurs and the impact of COVID-19 was more pronounced in these industries (Figures 9 & 10).

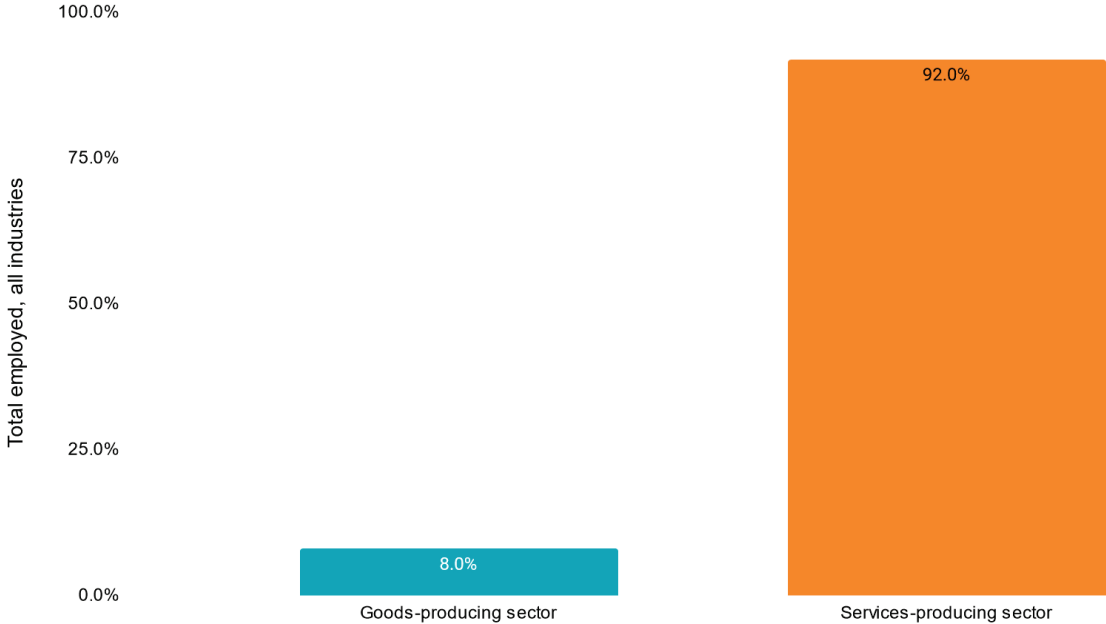
Figure 9: Employment Decline by Sector, Manitoba, seasonally adjusted (x1000)



Source: Statistics Canada (2023). *Table 14-10-0355-02 Employment by industry, monthly, seasonally adjusted (x 1,000)*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410035502&pickMembers%5B0%5D=1.8&cubeTimeFrame.startMonth=03&cubeTimeFrame.startYear=2020&referencePeriods=20200301%2C20200301>

Figure 10: Employment Decline (%) in Manitoba by Sector, February 2019 to March 2020, seasonally adjusted

Employment Decline (%) by Sector, Manitoba, Feb 2020 to Mar 2020, seasonally adjusted



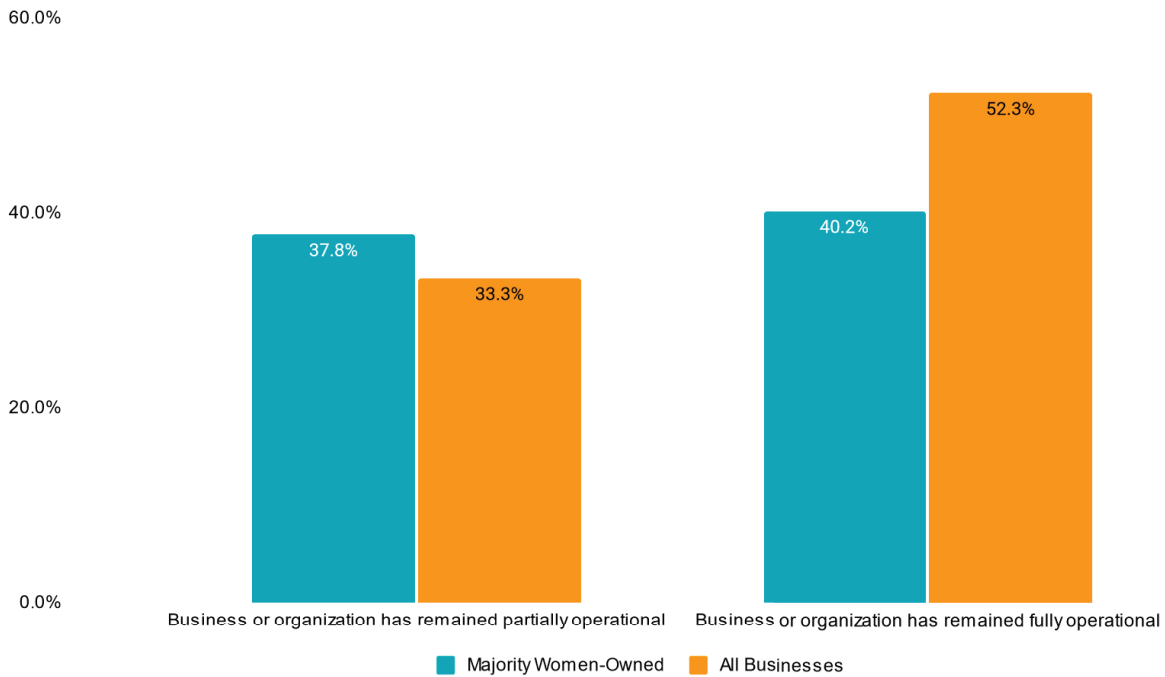
Source: Statistics Canada (2023). *Table 14-10-0355-02 Employment by industry, monthly, seasonally adjusted (x 1,000)*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410035502&pickMembers%5B0%5D=1.8&cubeTimeFrame.startMonth=03&cubeTimeFrame.startYear=2020&referencePeriods=20200301%2C20200301>

In the first quarter of 2021, a lower proportion of businesses majority-owned by women (40.2%) remained fully operational compared to all majority-owned businesses in Manitoba (52.3%). However, the rate of majority women-owned businesses remaining fully operational in Manitoba was higher than that of Canada overall (40.2% vs. 35.7%).⁴² This highlights a disproportionate impact of COVID-19 on women entrepreneurs within the province, but also showcases the resilience of Manitoba-based women-owned businesses compared to the rest of Canada (Figure 11).

As a result of COVID-19, many businesses were forced to close due to restrictions and lockdowns. Examining the status of businesses impacted by COVID-19 in Manitoba, a higher proportion of businesses majority-owned by women faced permanent shutdowns (6.0%) after being temporarily shut down compared to all majority-owned businesses (3.5%). However, a higher proportion of majority women-owned businesses reopened after being temporarily shut down (16.1%) compared to all businesses during the same period, further highlighting the resilience of women entrepreneurs in Manitoba (Figure 12).

Figure 11: Status of Businesses Impacted by COVID-19, by ownership, Manitoba, first quarter of 2021

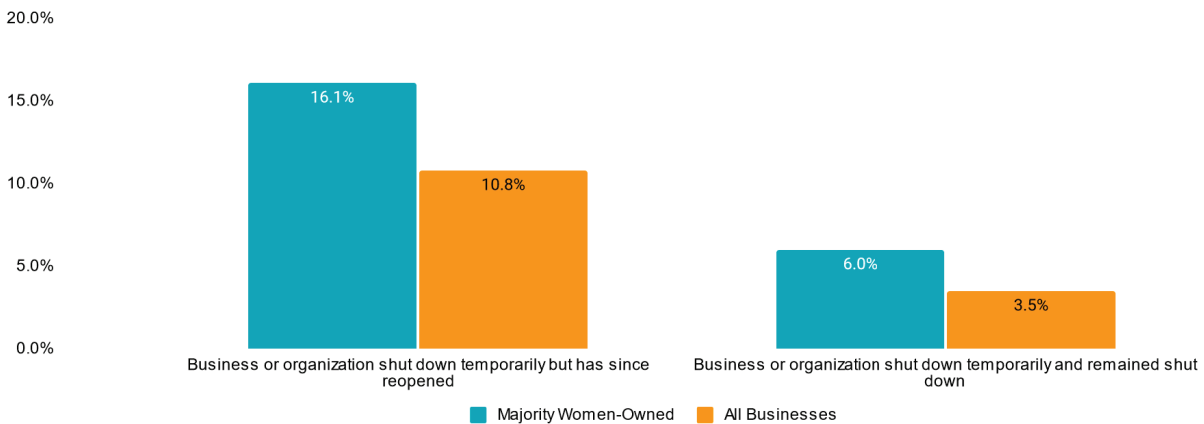
Status of Businesses Impacted by COVID-19, by ownership, Manitoba, first quarter of 2021



Source: Statistics Canada. (2021). *COVID-19 impact on business or organization status, by business characteristics, first quarter of 2021*. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3310030901>

Figure 12: Status of Businesses Impacted by COVID-19, by ownership, Manitoba, first quarter of 2021

Status of Businesses Impacted by COVID-19, by ownership, Manitoba, first quarter of 2021



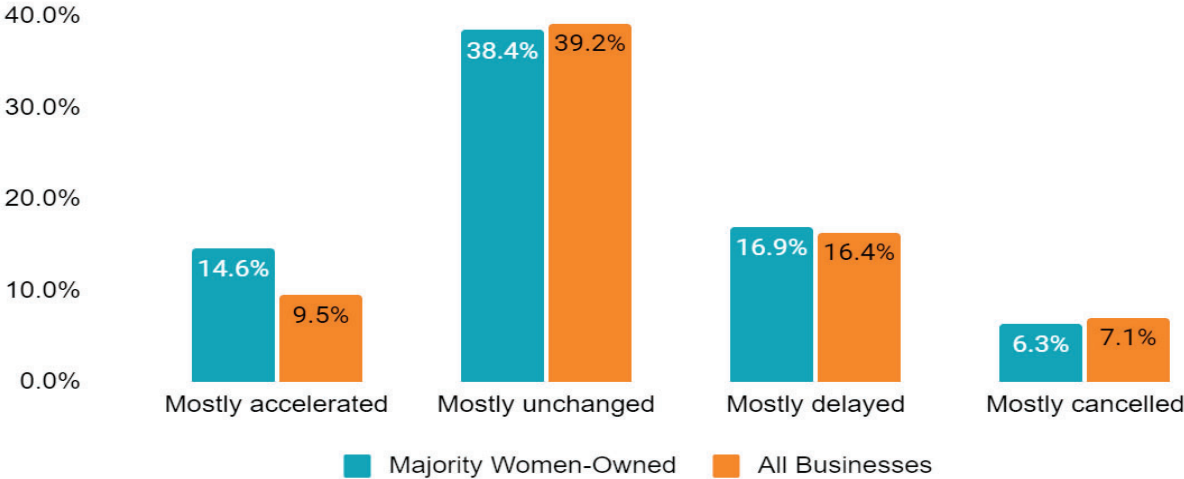
Source: Statistics Canada. (2021). *COVID-19 impact on business or organization status, by business characteristics, first quarter of 2021*. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3310030901>

When faced with the financial and operational difficulties brought on by COVID-19 pandemic, majority women-owned businesses in Manitoba showed resilience through innovation. A higher proportion of majority women-owned businesses accelerated their innovation activities than cancelled them (14.6% vs. 6.3%) (Figure 13). When

compared to innovation activity across Canada, a lower proportion of majority women-owned businesses in Manitoba had to cancel their innovation activities compared to the national average (6.3% vs. 9.4%).⁴³

Figure 13: Impact of the COVID-19 pandemic on innovation activities, majority women-owned businesses vs. all businesses, Manitoba, second quarter of 2022

Impact of the COVID-19 pandemic on innovation activities, majority women-owned businesses vs. all businesses, Manitoba, second quarter of 2022



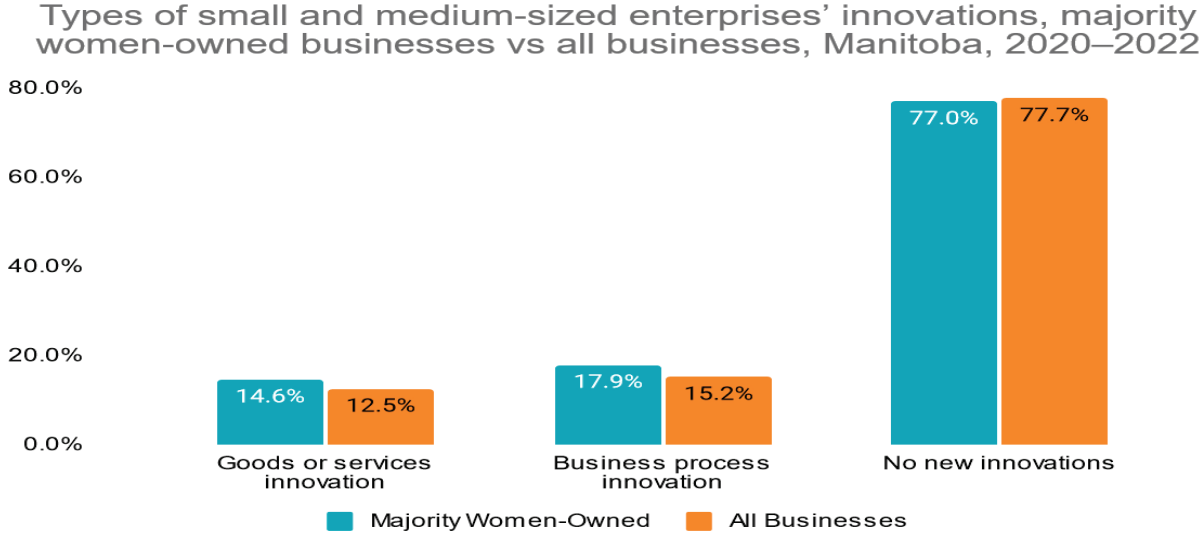
Note: Total does not equal 100% due to exclusion of the “impact unknown” category.

Source: Statistics Canada. (2022). *Impact of the COVID-19 pandemic on business' or organization's activities related to innovation, second quarter of 2022*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310052501>

Majority women-owned businesses further showcased their creativity in combating the challenges of COVID-19 through the types of innovation activities they engaged in. When compared to all businesses in Manitoba, a higher proportion of majority women-owned businesses developed both goods or services innovations (14.6% vs. 12.5%) and business process innovations (17.9% vs. 15.2%) (Figure 14). Moreover, a higher proportion of women entrepreneurs in Manitoba developed business process innovations compared to women entrepreneurs across Canada (17.9% vs. 14.7%).⁴⁴

Throughout the course of the pandemic, majority women-owned businesses in Manitoba prepared for the potential impact COVID-19 could have on both their businesses and communities. In a display of alertness and adaptability, 50.0% of majority women-owned businesses were able to introduce innovations in response to changing business conditions and restrictions while 48.6% introduced innovations to reduce health impacts and prevent further transmission of the COVID-19 virus (Figure 15).

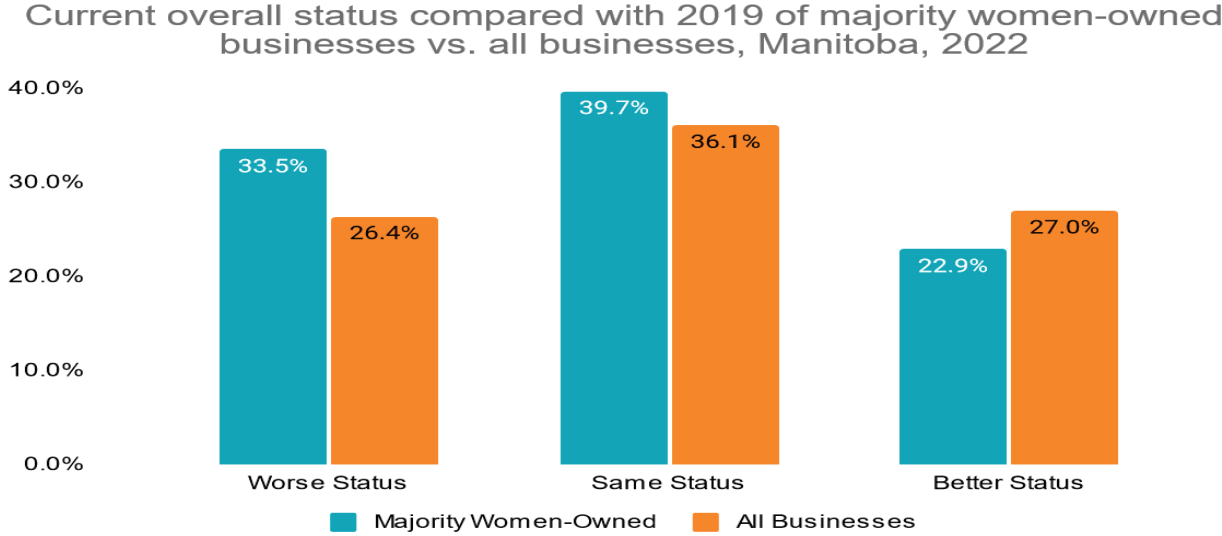
Figure 14: Types of small and medium-sized enterprises innovations, majority women-owned businesses vs. all businesses, Manitoba, 2020-2022



Source: Statistics Canada. (2022). *New goods or services innovations, or any new business process innovations introduced since 2020, second quarter of 2022.* <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310052101>

Despite the strong innovative spirit of majority women-owned businesses in Manitoba, their overall business status suffered following the events of the pandemic. On average, majority women-owned businesses lack the surplus capitalization and resources to navigate economic shocks and downturns. This effect was amplified due to the heavy concentration of majority women-owned businesses in customer-facing sectors (e.g., retail trade, health care and social assistance, etc.) that were most impacted by lockdowns and social distancing measures.⁴⁵ In Canada, 26.4% of majority women-owned businesses reported a worse business status following the pandemic.⁴⁶ However, around one-third (33.5%) of majority women-owned businesses in Manitoba, more than the Canadian average, indicated that their status had worsened from 2019 to 2022 (Figure 15).

Figure 15: Current overall status compared with 2019 of majority women-owned businesses vs. all businesses, Manitoba, 2022

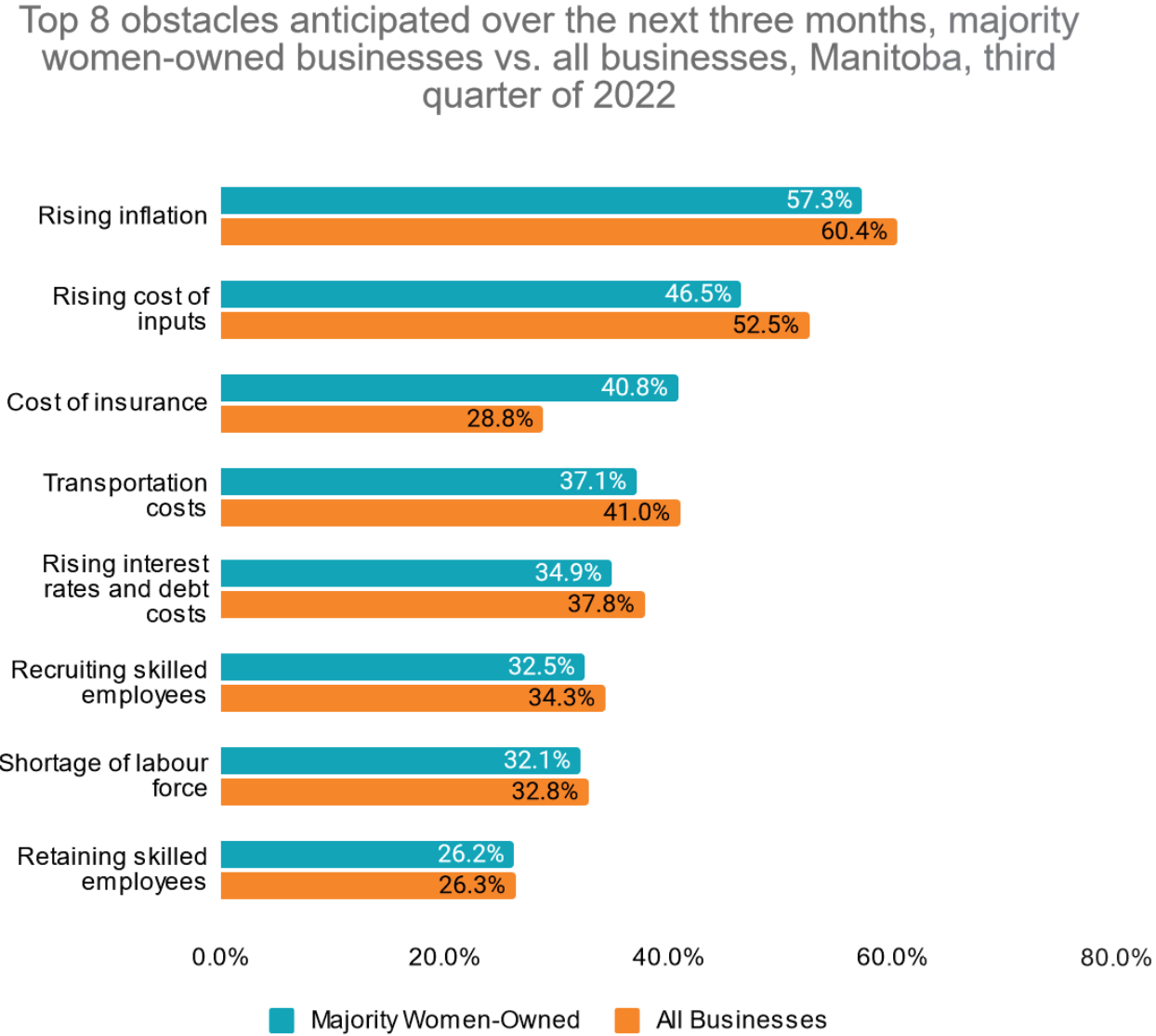


Source: Statistics Canada. (2022). *Business' or organization's current overall position compared with 2019, second quarter of 2022*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310052901>

The lack of capital and resources available to majority women-owned SMEs can be further substantiated by the key obstacles they identified as having a significant impact on their ability to maintain adequate profit margins for their businesses. The most commonly cited obstacles anticipated by majority women-owned businesses in Manitoba in the near future were rising inflation (57.3%), rising cost of inputs (46.5%), cost of insurance (40.8%), transportation costs (37.1%), and rising interest rates and debt costs (34.9%). Obstacles such as recruiting skilled employees (32.5%) and retaining employees (26.2%) were cited by comparatively fewer majority women-owned businesses in Manitoba (Figure 16). Such an intense focus on future financial difficulties implies that the financial situation for women entrepreneurs in Manitoba can be difficult to navigate and, to a greater extent, highlights the impact of economic downturns such as the recent COVID-19 pandemic on their ability to stay in operation.

The Government of Canada supported women entrepreneurs in the Prairies with the COVID-19 recovery plan for women entrepreneurs. Canada’s Speech from the Throne and the COVID-19 Economic Response Plan emphasized the need to support women entrepreneurs during the COVID-19 crisis.⁴⁷ As part of the Government’s efforts, the Ministry of Small Business, Export Promotion and International Trade announced a \$3.18 million in top-up funding to support women entrepreneurs in the Prairies. Through the Women Entrepreneurship Strategy (WES) Ecosystem Fund, the top-up funds included coaching, mentorship, and networking opportunities for women entrepreneurs to successfully grow and support their businesses in the Prairies during and post-pandemic.⁴⁸ The funding operated in two streams: a national stream and a regional stream. In the regional stream, the Manitoba Women’s Enterprise Centre (MWEC) has provided \$352,567 for specialized business advisory services, mentorship, training, and resources to women entrepreneurs in rural Manitoba. This funding is in addition to \$1,513,900 to improve the competitiveness of women entrepreneurs impacted by geographical location, culture, and sector representation.⁴⁹

Figure 16: Top 8 obstacles anticipated over the next three months, majority women-owned businesses vs. all businesses, Manitoba, third quarter of 2022

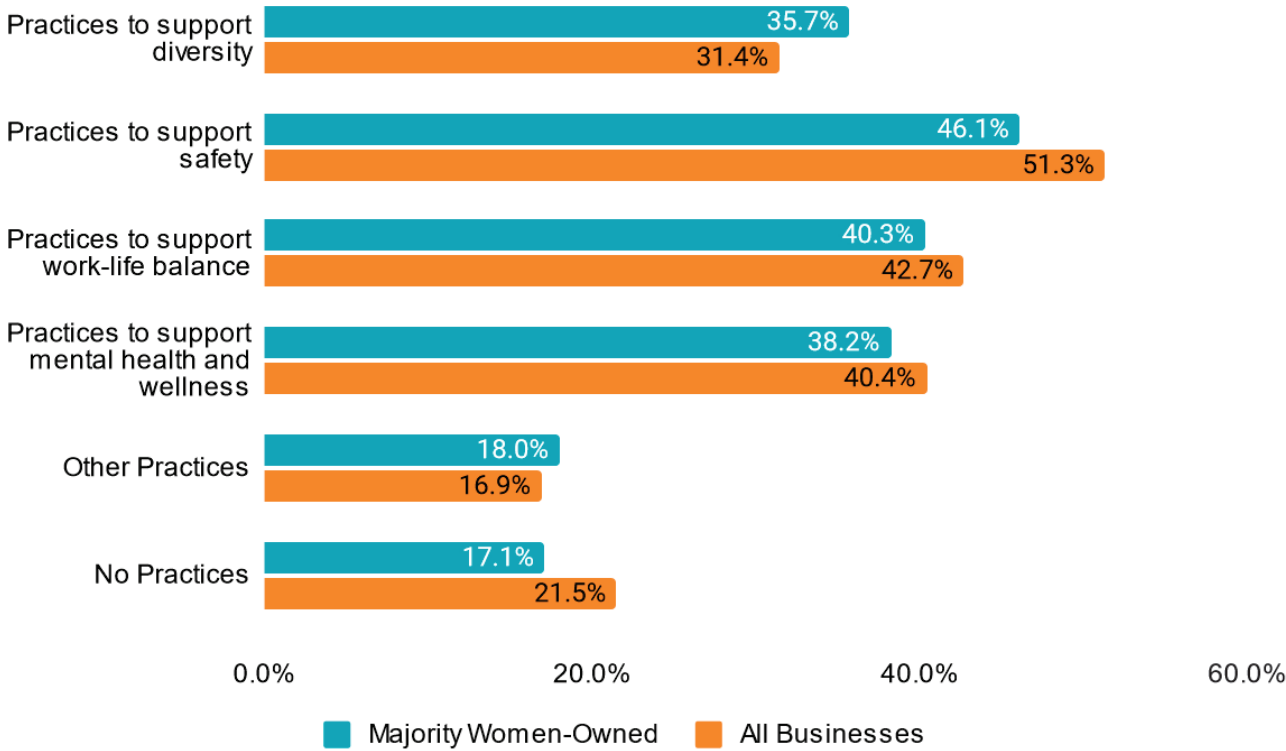


Source: Statistics Canada. (2022). *Business or organization obstacles over the next three months, third quarter of 2022*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310053401>

When considering future business practices, a greater proportion of majority women-owned businesses in Manitoba (35.7%) prioritize practices to support diversity compared to all businesses (31.4%) (Figure 17). This focus on diversity is not as prominent across Canada, where only 29.2% of majority women-owned businesses planned to implement diversity-related practices.⁵⁰

Figure 17: Practices to be implemented over the next 12 months, majority women-owned businesses vs. all businesses, Manitoba, third quarter of 2022

Practices to be implemented over the next 12 months, majority women-owned businesses vs. all businesses, Manitoba, third quarter of 2022



Source: Statistics Canada. (2022). Practices businesses or organizations have in place or plans to implement over the next 12 months, third quarter of 2022. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310055201>

Motherhood and Entrepreneurship

Further insights into the barriers and challenges experienced by Manitoba women entrepreneurs during the COVID-19 pandemic were gathered through survey responses from 49 women entrepreneurs in Manitoba collected in 2022 by Total Mom Inc., a business community for mom entrepreneurs. Barriers and challenges are grouped into three levels - societal, organizational, and individual.

Societal Level Barriers and Challenges

Government and policy barriers

The women entrepreneurs from Manitoba faced considerable challenges in navigating the strict government policies and public health restrictions imposed during the pandemic. As one of the participants mentioned, *"potential clients were uncertain of what health regulations would be in place when their wedding date arrived"*, and another participant of the survey were unsure about the *"Restrictions and vaccine mandates for events."* One woman entrepreneur from Manitoba further emphasized this point by stating that these policies have been the *"the biggest challenge so far"* while talking about the challenges of complying to the strict *"public health orders in regards to limiting customers within 'capacity'."*

Market and competition barriers

The pandemic-imposed restrictions resulted in an economic downturn for many industries, including manufacturing, construction, and industries dependent on outdoor events. One of the women entrepreneurs pointed out the challenges of *"acquiring new customers"* as a result of *"very little money available for people to do home renovations."* In addition, the participants also mentioned their concerns about disruptions caused by the *"supply chain issues from factories shut down due to Covid infections"*

Organizational Level Barriers and Challenges

Financial challenges

Financial pressures were prominently felt among women entrepreneurs, as one woman entrepreneur said, *"money has been the biggest stressor"*. Another entrepreneur admitted, *"the biggest challenge was definitely the financial challenge, especially being a small business."* Many felt the sting of reduced revenues coupled with ineligibility for government assistance, leaving them in a position where they *"struggled to keep the doors open with little income."*

Operational & logistical challenges

The pandemic introduced many operational and logistic challenges like *"Staffing issues, changing dine in rules, mean people, inconsistent inventory"*, as well as severe *"supply Chain issues from factories shut down due to Covid"*. The transition to a virtual mode of operation was not smooth either, with challenges such as the difficulty in connecting to *"professionals because there was no longer a door to walk through and talk to someone."* Many local businesses had to temporarily shut down for not being able to stay *"operational during the pandemic."*

Market & customer acquisition challenges

The market dynamics shifted drastically during the pandemic. For some of the entrepreneurs, *"acquiring new customers"* for *"not having enough time or marketing resources"* became a big challenge as customers were left with *"very little money available"* to spend. *"Decrease in business and failed website launch due to poor tech programming"* was also cited by another entrepreneur, making it harder for businesses to market their product online due to technical challenges. Entrepreneurs found it tough to allocate time and resources effectively. As one entrepreneur expressed, *"Navigating and building new business during the pandemic while maintaining Covid restriction guidelines and managing (both) family obligations and work obligations"* became an overwhelming challenge.

Individual Level Barriers and Challenges

Mental and physical health-related challenges

The pandemic had a toll on the mental and physical health of many entrepreneurs, impacting the regular business operations. As one of the entrepreneurs mentioned of her struggle of *"managing social anxiety/panic disorder through the pandemic without regular community interaction became really challenging."* At the same time, increased physical activities due to *"managing children"* at home along with working on their businesses simultaneously made it difficult to *"overcome mental health challenges."*

Family and relationship barriers

The pandemic related issues further intensified the challenges of maintaining family relationships and managing business operations simultaneously. One entrepreneur shared her story of *"being a business owner and busy mom to two boys balancing the business as well as caring for the children with little to no childcare due to pandemic closures was challenging."* Another entrepreneur mentioned her *"support decreased"* due to separation from her partner and *"becoming a single mother"* during the pandemic, making it hard to sustain business operations alone. One entrepreneur also mentioned *"navigating and building new business during pandemic"* while at the same time balancing the responsibilities of *"managing your own family obligations (and) work obligations"* became very challenging.

Skill development and adaptation barriers

The pandemic created hurdles for entrepreneurs in terms of adapting and acquiring new skills. For some, starting a business during these trying times was akin to *"constant pivoting and decision making."*

Personal financial barriers

Personal financial constraints became more pronounced during the pandemic. One entrepreneur shared the distress of waiting for maternity benefits while *"borrowing money from family for my bills, food and car payments"*. Personal finances also took a significant hit, particularly for single mothers, leading one entrepreneur *"into bankruptcy"* and *"not being able to access funding or lending in order to grow my business."* Another entrepreneur confessed, *"surviving with my business [was difficult] because I'm a single mom."*

The study findings from the Total Mom report complement the severe impact left by the pandemic on women entrepreneurs highlighted earlier. Common challenges that were mentioned by all participants include access to finance challenges, temporary business closure, loss of revenue due to COVID-19 restrictions imposed by the government, reduced spending power of the customers, and supply chain challenges; along with personal challenges faced by women entrepreneurs like mental health issues, lack of childcare support, etc. Additional barriers mentioned by the participants from other provinces were "Market uncertainties and disruption due to the pandemic", "Forced to pivot or change business model", and "Burnout".

Sectoral Perspectives

From an economic perspective, Manitoba's various sectors have greatly impacted the current state of businesses within this province. Certain sectors in Manitoba drive a higher share of provincial GDP growth than others. Manitoba's gross domestic product (GDP) reached \$61.1B in 2022 with the following sectors contributing most to provincial GDP: Real Estate and Rental and Leasing (\$8.9B), Healthcare and Social Assistance (\$6.0B), Manufacturing (\$5.8B), Public Administration (\$5.2B), Construction (\$4.0B), Finance and Insurance (\$3.9B), Retail Trade (\$3.8B), Educational Services (\$3.6B), Transportation and Warehousing (\$3.3B), and Wholesale Trade (\$3.1B).⁵¹

Women are playing a critical role within the economy of Manitoba and its sectors. As such, the economy has greatly influenced how women entrepreneurs participate within the entrepreneurial landscape. Women's role in terms of sectors often vary depending on the type of business they are creating, however, it should be noted that increasing women's participation across all sectors would allow for diverse and unique perspectives considering that most SMEs in the province are majority men-owned.⁵² For example, women entrepreneurs in the agriculture industry are partnering with local programs and sponsors to promote their own businesses and advocate for the representation of women entrepreneurs with intersectional identities.⁵³

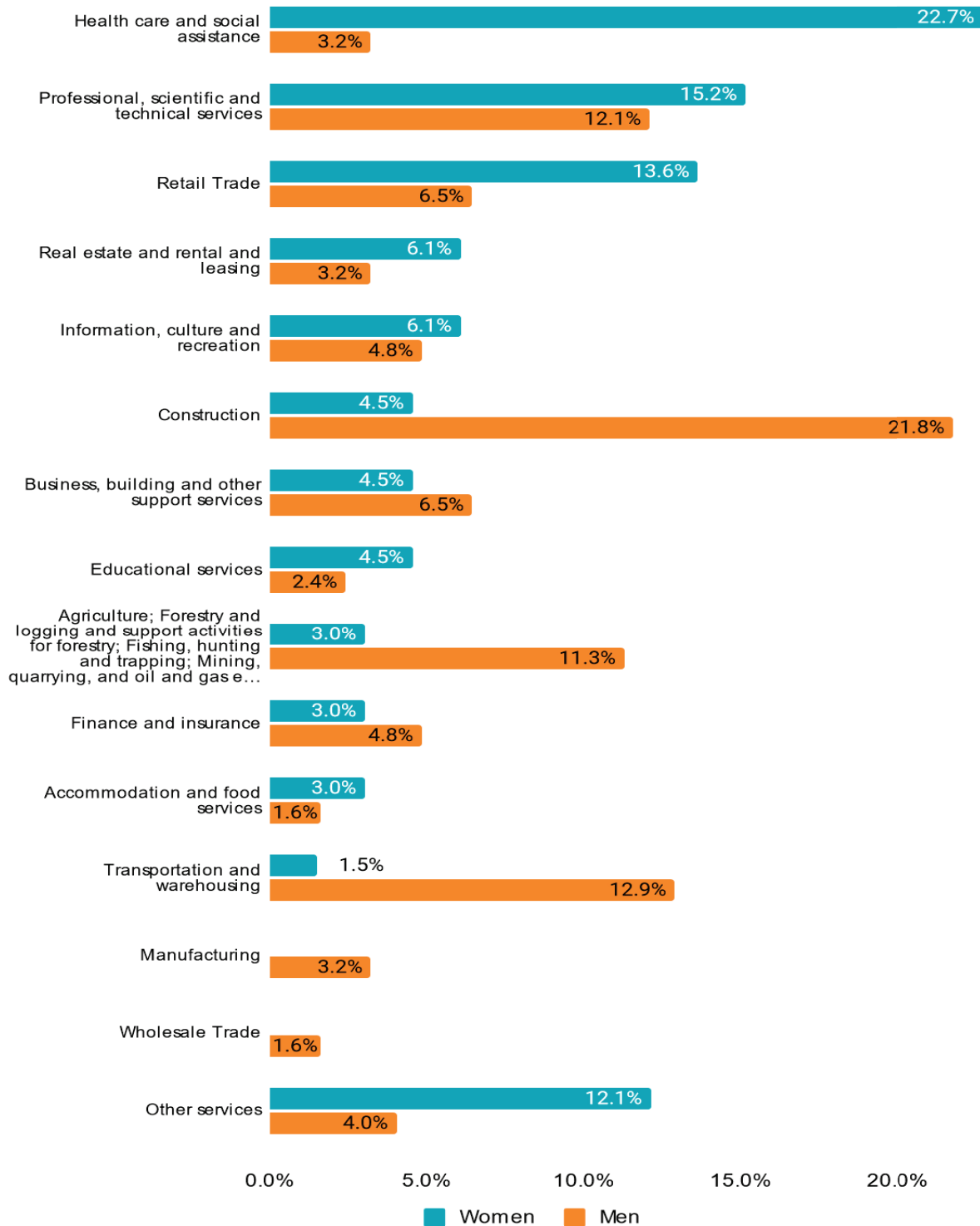
Despite a thorough review of data from 2017 to 2023, there was not sufficient data available for a sectoral analysis on majority women-owned SMEs in Manitoba. This section therefore provides an overview of trends and changes in the proportions of self-employed women in major industry sectors in Manitoba, including: Accommodation and food services; Administrative and support, waste management and remediation services; Agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction; Business, building and other support services; Construction; Educational services; Finance and insurance; Health care and social assistance; Information, culture and recreation; Manufacturing; Professional, scientific and technical services; Real estate and rental and leasing; Retail trade; Transportation and warehousing; Wholesale trade; and Other services.

Data for self-employed individuals was primarily gathered from the Labour Force Survey. Among the major industry sectors in Manitoba, self-employed women in Manitoba are more concentrated in professional, scientific and technical services; retail trade; health care and social assistance; information, culture and recreation, and educational services (Figures 18). As these sectors have seen an increasing demand for new technologies and innovation since the COVID-19 pandemic, Manitoba women entrepreneurs have demonstrated their ability to adapt to such changes in their own businesses.⁵⁴

Self-Employed Women in Manitoba by Sector

The industry distribution of self-employed women in Manitoba reflects trends seen across Canada.⁵⁵

Figure 18: Proportion of self-employed persons out of all self-employed persons, by gender, by industry, Manitoba, 2023
 Proportion of self-employed persons out of all self-employed persons, by gender, by industry, Manitoba, 2023



Source: Statistics Canada. (2023). *Employment by class of worker, monthly, unadjusted for seasonality (x 1,000)*. [DI Calculations.] <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410002601>

Among self-employed women in Manitoba, 22.7% worked in the health care and social assistance sector, representing the highest proportion among major Canadian industries. In addition, 15.2% of self-employed women in Manitoba worked in professional, scientific and technical services (e.g., legal services, scientific research and development, engineering) and 13.6% worked in retail trade. The real estate and rental and leasing sector and the information, culture and recreation sector each accounted for 6.1% of self-employed women in Manitoba while the construction sector, business, building and other support services, and educational services each represented 4.5% of self-employed women in Manitoba. Furthermore, another three industries each accounted for 3.0% of self-employed women in Manitoba, namely: agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction; finance and insurance; and accommodation and food services. Industries with little representation of self-employed women in Manitoba include: transportation and warehousing; manufacturing; and wholesale trade. Self-employed women in all other industries represent 12.1% of all self-employed women in Manitoba (Figure 18).

In contrast, the highest proportion of self-employed men in Manitoba work in construction (21.8%), followed by transportation and warehousing (12.9%), professional, scientific and technical services (12.1%), agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction (11.3%), retail trade (6.5%), and business, building and other support services (6.5%). Sectors with lower proportions of self-employed men include information, culture and recreation (4.8%), finance and insurance (4.8%), real estate and rental and leasing (3.2%), manufacturing (3.2%), educational services (2.4%), wholesale trade (1.6%), and accommodation and food services (1.6%). Self-employed men in all other industries represent 4.0% of all self-employed men in Manitoba.

According to this analysis, higher proportions of self-employed women work in health care and social assistance (22.7% vs. 3.2%), retail trade (13.6% vs. 6.5%), and professional, scientific and technical services (15.2% vs. 12.1%) compared to self-employed men. Conversely, higher proportions of self-employed men work in construction (21.8% vs. 4.5%), transportation and warehousing (12.9% vs. 1.5%), and agriculture, forestry, fishing and hunting; mining, quarrying, and oil and gas extraction (11.3% vs. 3.0%) compared to self-employed women.

An Intersectional Perspective: Indigenous and Diverse Women Entrepreneurs

The intersection of multiple identities must be considered when marking the challenges that women entrepreneurs face and how to best support them in their business journeys. This section will explore the challenges and opportunities of Manitoba women entrepreneurs, with a focus on Indigenous women, Black and racialized women, immigrant women, women living with disabilities, members of the 2SLGBTQ+ community, and rural and northern women.

Indigenous Women Entrepreneurs

Manitoba is home to a significant Indigenous population as around 17.7% of the provincial population (about 237,190 individuals) identify as Indigenous⁵⁶ compared to 5.0% for Canada as a whole.⁵⁷ Among the Indigenous population, there are 134,890 First Nations individuals representing 10.1% of the province's population and 96,725 Métis individuals representing 7.2% of the population. There is also a smaller Inuit community with around 730 people.⁵⁸ In addition, there are 63 First Nations in Manitoba, including 6 of the 20 largest bands in Canada.⁵⁹

According to the 2021 Census, there were 6,865 self-employed Indigenous Peoples in Manitoba accounting for 8.57% of the Indigenous working population aged 15 years and over. However, the proportion of Indigenous individuals who were self-employed was smaller than for the entire population of Manitoba (8.57% vs. 12.51%). Census data also shows that the rate of self-employment among Indigenous women (6.23%) is lower than for all Manitoba women (9.22%) and Indigenous men (9.49%).⁶⁰

For many Indigenous women in Canada, entrepreneurship is a path to financial independence, personal freedom, empowerment, and fulfillment.⁶¹ According to one study, the primary reasons for Indigenous women entrepreneurs starting their business are reported to be looking for greater freedom and flexibility, to pursue a passion to create a product or service, for economic independence, to generate income for their family, and to achieve a better work-life balance.⁶²

Though great strides have been made in recent years, Indigenous women entrepreneurs in Manitoba and across Canada face numerous systemic barriers and challenges when starting and growing their businesses. Securing financing is one of the biggest challenges for Indigenous businesses, particularly for those run by Indigenous women. A recent Canadian survey of Indigenous women entrepreneurs found that 71% of respondents reported that their business was a sole proprietorship which is often considered high risk by lenders.⁶³ Other common financial barriers for Indigenous women entrepreneurs include lack of savings, poor credit history, risk aversion to debt, lack of available microloans, and inability to use property on reserve as collateral for a business loan due to legislation outlined in the Indian Act.^{64,65} Challenges navigating the lending process (different types of loans and how to access them) and understanding taxation (particularly when running a business on reserve) are also common among Indigenous women entrepreneurs.⁶⁶

Another common challenge for Indigenous women entrepreneurs is rooted in the educational system. In recent years, women are more likely to attain a high-school diploma. Although the overall educational attainment for Indigenous Peoples is improving, Indigenous women are still less likely to complete high-school education and attain a high-school diploma.⁶⁷ Due to the lower rates in attaining a high-school diploma, Indigenous women have lower employment rates and lower median incomes than Indigenous men. Furthermore, there is considerably less representation of Indigenous women in the science, technology, engineering, and math (STEM) sectors. Data also suggests that women in Manitoba are under-represented across all trade occupations.⁶⁸

The lack of essential services and infrastructure in many Indigenous communities is another structural barrier that has significant impacts on Indigenous women entrepreneurs. Indigenous communities often have insufficient access to basic critical infrastructure required to operate a business. For example, though 97.4% of households in Manitoba's urban areas have access to internet that met minimum connection speeds targeted by the federal government (50/10 Mbps), only 14.6% of First Nations households had access to internet with similar speeds.⁶⁹ This digital divide was exacerbated during the COVID-19 pandemic which necessitated increased reliance on remote work and communication technology. In 2021, the federal government announced \$41 million in funding for high-speed internet for more than 90 rural and First Nations communities in Manitoba. This funding will help bridge the digital divide experienced by Indigenous women entrepreneurs in these communities, but even with this funding, high-speed internet access in Manitoba's First Nations and rural communities will still lag far behind urban areas in the province.

Indigenous women entrepreneurs also experience social barriers that impact their business ventures. For example, balancing family and business responsibilities was reported to be one of the top challenges reported by Indigenous women entrepreneurs as responsibilities to children, grandchildren, parents, and extended family can impact business growth.⁷⁰ This issue is exacerbated by the fact that women, including those from Indigenous communities, continue to perform a disproportionate share of unpaid work (e.g., housework and childcare)⁷¹ and often lack access to accessible and affordable childcare, particularly in rural and remote areas and on reserve.⁷² A recent study by the Canadian Centre for Policy Alternatives (CCPA) found that around 76% of pre-school aged children in the province live in postal codes that have a shortage of available child care spaces, and this number is even higher in rural areas.⁷³

Black and Racialized Women Entrepreneurs

Manitoba is home to an estimated 290,735 racialized individuals representing 21.7% of the population with the Filipino (7.0%), South Asian (5.3%), Black (3.5%), and Chinese (1.9%) communities being among the largest. Racialized women are a growing population in Manitoba represented by an estimated 144,190 individuals accounting for 11.0% of the province's population.⁷⁴

The experiences of women from different racialized groups vary considerably and, as recent research indicates, so too does their tendency to pursue entrepreneurship. For example, 46.2% of Southeast Asian owned SMEs in Canada are majority-owned by women compared to 20.0% for Korean, 18.4% for Chinese, and 12.8% for South Asian owned SMEs. Conversely, ethnic groups with the lowest proportion of SMEs majority owned by women include West Asian (6.6%), Filipino (1.9%), and Arab (0.5%).⁷⁵ Research on Black women entrepreneurs in Manitoba is limited as is data on Black women entrepreneurs in Canada. However, recent Statistics Canada data shows that Black women are underrepresented in entrepreneurship compared to their representation in the general population. Although Black people represent 3.5% of Manitoba's population, they account for only 1.4% of business owners in the province, highlighting their underrepresentation as business owners compared to their representation in the general population. Furthermore, Black women represent 1.7% of the general

population, approximately half of the Black population, but generally account for only one third of Black business owners, demonstrating the impact of the intersection between their race and gender on Black women's ability to pursue a career in entrepreneurship in Manitoba.⁷⁶

Black women entrepreneurs in Manitoba and across Canada often experience barriers to entrepreneurship in the form of systemic inequalities and unequal access to supports. Though Black Canadians are a heterogeneous group representing a multitude of ethnic, cultural, and national backgrounds, many share a common experience of anti-Black racism. The 2017 Black Experience Project found that approximately one-third of respondents experienced overt anti-Black racism or discrimination in the workplace while 80% of respondents experienced some form of microaggression. These experiences were echoed by Black women entrepreneurs participating in the study, many of whom pursued entrepreneurship due to negative experiences in the workplace or exclusionary employment practices.⁷⁷

Immigrant Women Entrepreneurs

There are over 600,000 self-employed immigrants across the country and over 260,000 of them have paid employees. Immigrants account for 33% of all business owners with paid staff which helps to create jobs in all sectors of our economy.⁷⁸ Immigrants often engage in entrepreneurship due to exclusion from traditional job markets, discrimination, and lack of labour mobility.⁷⁹ Statistics Canada data indicates that, for some immigrant groups including the South Asian and Chinese communities, business ownership rates for women are higher than the national average. However, business ownership rates for immigrant women entrepreneurs are still around only half that of immigrant men.⁸⁰

Manitoba is home to a sizable immigrant population of approximately 257,620 individuals representing 19.7% of the population.⁸¹ The most common places of birth for immigrants in Manitoba include Philippines (5.4%), India (2.5%), United Kingdom (0.8%), China (0.8%), and Nigeria (0.7%). Among Manitoba's immigrant population, 58,370 individuals (22.7%) are recent immigrants who have been living in Canada since 2016.⁸² In 2020, 8,620 immigrants chose Manitoba to reside for permanent residency.⁸³

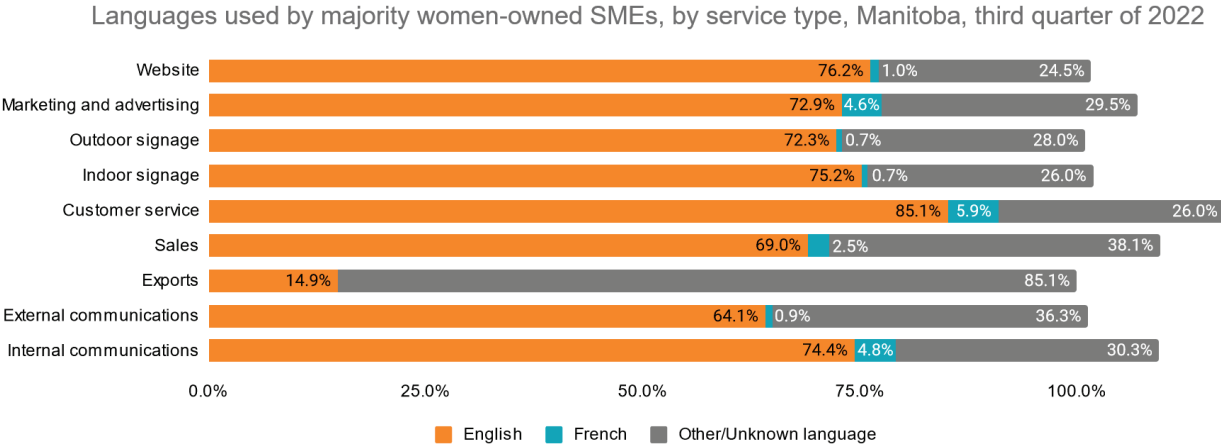
Immigrant women bring unique skills, perspectives, and experiences to Canada that can be leveraged in entrepreneurship. Many immigrant women entrepreneurs are multilingual and have cultural insights and knowledge of foreign markets with a higher proportion of businesses led by immigrant women exporting compared to businesses led by Canadian-born women (16.6% vs. 10.4%).⁸⁴ For many immigrant women, entrepreneurship offers the potential for economic independence when family obligations and cultural expectations may exclude them from traditional employment.⁸⁵ For example, a study of 62 Ghanaian women entrepreneurs in Manitoba, Saskatchewan, and Alberta found that primary motivations to start a business included family, lack of flexibility in paid employment, and underemployment. However, the study also found that Ghanaian women entrepreneurs experienced racial discrimination which both motivated them to go into self-employment and manifested in disguised forms of racial profiling once they became entrepreneurs.⁸⁶ Similarly, another study found that Chinese immigrant women entrepreneurs in Canada and Australia experienced racism and sexism from colleagues before they became entrepreneurs and from clients, customers, and business associates once they had transitioned to self-employment.⁸⁷ Experiences like these are all too common for immigrant women entrepreneurs in Canada and abroad, particularly those who are racialized.

Resources for immigrant women often focus on improving language skills and education credentials to help them better integrate into local communities and labour markets.⁸⁸ However, programs geared towards supporting immigrant women in their entrepreneurial pursuits are less common in Canada⁸⁹ and Manitoba

particularly. To address this gap, a range of services that provide immigrant women entrepreneurs with knowledge and resources, such as networking opportunities, mentorship, training, and financial aid are essential. Manitoba has several policies in place to increase immigration to the province including the Manitoba Provincial Nominee Program (MPNP)⁹⁰ based on federal-provincial agreements to meet Manitoba-specific labour market needs and the Francophone Immigration Strategy⁹¹ designed to enhance vitality of French-speaking minority communities outside Quebec through immigration.

The language most commonly used by women entrepreneurs when conducting their business activities was English. However, SME owners were more likely to utilize other languages (e.g., Arabic, Farsi, Mandarin, Hindi, etc.) than English when conducting export activities (85.1% vs. 14.9%) (Figure 19). Such a deviation from the norm could be attributed to the increase in trade flow when both parties speak the same language; it is easier to come to a mutually beneficial agreement with foreign businesses when the exporter is fluent in their native tongue.⁹²

Figure 19: Languages used by majority women-owned SMEs, by service type, Manitoba, 2022 Q3



Note: Totals do not equal 100.0% as some SMEs used multiple languages.

Source: Statistics Canada. (2022). *Languages used by the business or organization in providing services or performing activities over the last 12 months, third quarter of 2022.*

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3310054901>

Women Entrepreneurs Living with Disabilities

It is estimated that 6.2 million Canadians aged 15 years or older, representing around 22% of the population, live with one or more disabilities.⁹³ Canadians living with disabilities typically earn lower wages and are more precariously employed than those living without disabilities. Among Canadians aged 25 to 64, poverty rates are 40% higher for persons living with mild disabilities and almost 200% higher for those living with more severe disabilities compared to persons living without disabilities.⁹⁴ A Statistics Canada report found that employment rates were higher for persons living without disabilities than for persons living with disabilities across all disability severities and education levels.⁹⁵ In addition to lower earnings and employment rates, persons living with disabilities are disproportionately employed in seasonal, contract-based, and part-time jobs which have fewer possibilities for economic or professional advancement.⁹⁶ Barriers cited by business owners living with disabilities include access to financing, mobility challenges, and mental health issues.⁹⁷

Given these challenges, many persons living with disabilities are pursuing entrepreneurship as a means of overcoming systemic barriers in the labour market while providing flexibility and financial independence. Though persons living with disabilities are starting businesses at increased rates, it is estimated that less than 1% of Canadian SMEs are owned by a person living with a disability.⁹⁸ Women living with disabilities in particular are vastly underrepresented in entrepreneurship.⁹⁹

Fortunately, there are several resources available to women entrepreneurs in Manitoba living with disabilities. The disability tax credit (DTC) is a non-refundable tax credit that allows persons living with disabilities to reduce the amount of income tax that they may have to pay. According to a recent study, Manitoba had the highest share of tax filers aged 25 years and older claiming the DTC among Canadian provinces and territories.¹⁰⁰ The Entrepreneurs with Disabilities Program (EDP) offers services to persons living with disabilities interested in starting a business in rural Manitoba. EDP provides services such as business plan development, training, coaching, and access to repayable loans.¹⁰¹ Employability Assistance for People with Disabilities (EAPD) offers services to assist adults living with disabilities prepare for, obtain, and maintain employment. Services include vocational counseling, support for disability-related expenses, provision of technical equipment, and building or vehicle modifications.¹⁰²

Manitoba Accessibility Fund¹⁰³ provides one time project-based grants to help Manitoba organizations and businesses and non-profits. This is a contribution from the Manitoba government to The Winnipeg Foundation. This is a \$20 million project and in 2022, its pilot year, the fund provided 30 organizations up to a maximum of \$50,000 grant. In total \$756,000 was awarded to grant recipients to complete their accessibility projects and initiatives by March 31, 2023.

Manitoba Accessibility Awards¹⁰⁴ launched by the Manitoba government is another initiative to raise awareness about the efforts of businesses and organizations in Manitoba that have tried to become more accessible for everyone. The celebration of the awards takes place every two years.

2SLGBTQ+ Entrepreneurs

Statistics Canada estimates that Canada is home to approximately one million 2SLGBTQ+ people, accounting for 4% of the total population aged 15 and older.¹⁰⁵ Despite the increased acceptance of 2SLGBTQ+ individuals in recent years, many within the 2SLGBTQ+ community report discrimination in the workplace. One Canadian study found that 7% of employers and 11% of co-workers were found to discriminate against their 2SLGBTQ+ colleagues¹⁰⁶ while another study found that 37% of 2SLGBTQ+ employees felt that their workplace was not inclusive of gay and lesbian individuals.¹⁰⁷

2SLGBTQ+ entrepreneurs also face discrimination in both Canadian and international business environments. A recent survey found that the most cited challenge for 2SLGBTQ+ entrepreneurs is acquiring funding or financing with 41% of respondents citing this challenge. Further research found that less than 1% of the country's annual venture capital funding is allocated to 2SLGBTQ+ owned businesses.¹⁰⁸ According to some estimates, about 37% of 2SLGBTQ+ business owners, fearing prejudice from potential investors or partners, do not disclose their identity and about half do not reveal that their business has any 2SLGBTQ+ ownership.¹⁰⁹ Other barriers that impact 2SLGBTQ+ entrepreneurs in Canada include lack of disaggregated data to inform program and policy development,¹¹⁰ lack of funding dedicated to 2SLGBTQ+ business owners,¹¹¹ and the increased rate of hate crimes perpetrated against the 2SLGBTQ+ community.¹¹²

In an effort to address these and other challenges, organizations like the Manitoba LGBT* Chamber of Commerce,¹¹³ the Rainbow Resource Centre,¹¹⁴ Collectif LGBTQ* du Manitoba,¹¹⁵ and many others provide resources and support in the form of education, counseling, outreach, and advocacy for members of the 2SLGBTQ+ community including business owners.

Rural and Northern Women Entrepreneurs

It is estimated that 338,894 Manitobans, representing 25.3% of the province's population, live in rural areas, defined by Statistics Canada as areas with less than 1,000 inhabitants and a population density less than 400 people per square kilometer.¹¹⁶ This proportion is higher than the national average (17.8%) and provinces such as British Columbia (12.7%), Ontario (13.3%), Alberta (15.2%), and Quebec (19.0%), but lower than Saskatchewan (31.7%), the four provinces in Atlantic Canada, and the three territories.¹¹⁷ Northern Manitoba consists primarily of rural and remote areas with 67% of Manitoba's land mass and just 7% of the province's population.¹¹⁸

Rural women entrepreneurs experience many of the same challenges as their urban counterparts such as lack of access to financing, networks, and training. However, these challenges are often exacerbated when combined with geographic barriers to business support services and reliable infrastructure including transportation networks and high-speed internet. For example, though 97.4% of households in Manitoba's urban areas have access to high-speed internet (50/10 Mbps), only 38.8% of rural households had access to internet with similar speeds.¹¹⁹ In the post COVID-19 era where many business operations have shifted online, many rural and northern women entrepreneurs in Manitoba are at a disadvantage as a result. In addition, rural and northern women entrepreneurs often lack access to reliable transportation, child care services, skilled workers, and business support services that offer training, networking, and mentorship opportunities.¹²⁰ Some rural and northern communities in Manitoba, particularly those in remote areas and on reserve, often lack basic services such as housing,¹²¹ clean water,¹²² health care,¹²³ food security,¹²⁴ and police¹²⁵ further limiting the capacity of women in these areas to pursue entrepreneurship. Moreover, many rural and northern women entrepreneurs in Manitoba are farmers who, in addition to the aforementioned challenges, contend with high input costs, weather variability, and underrepresentation in a traditionally male dominated sector.¹²⁶

Studies also show that the education and learning of women in rural areas is rarely discussed in traditional gender discourse. It is asserted that "rurality" is an important context to consider and contains dynamism due to the influence of economic, social, and cultural factors.¹²⁷ In the case of rural women in Manitoba, they reported that less precise qualifications are necessary for work involvements due to their smaller populations in an area. However, effects of the patriarchy on women are still prevalent in rural areas of Manitoba. Women described that their voices and opinions are often "unheard", "dismissed", and "alienated".¹²⁸

Research shows that investing in women's agriculture can increase productivity. In Manitoba, women now make up approximately 26.5% of farm operators.¹²⁹ However, many women farm operators do not identify as "farmers"¹³⁰ and according to recent Statistics Canada data, 48.3% of women farm operators in Canada reported working off the farm and 27.9% of women farm operators worked off the farm for 30 or more hours per week.¹³¹ Organizations such as Manitoba Women in Agriculture & Food (MWAFF) which is a non-profit organization located in Manitoba, helps women break into the agricultural and food processing industries. They partner with other non-profits, educational, financial and government institutions to provide opportunities for women entrepreneurs.¹³²

Community Futures Manitoba (CFM) is another example that operates across rural and northern Manitoba as a grassroots program created to strengthen rural economies by enabling entrepreneurship and assisting in community economic development. There are 16 Community Future organizations (CFs) in rural and northern Manitoba that offer services to entrepreneurs such as preparing and assessing business plans, providing business and market information, and providing loans of up to \$150,000.¹³³ In addition, the recently established Tourism Industry Association of Manitoba that will address labour shortages in the tourism sector in rural and northern Manitoba, promoting Indigenous tourism, and empowering women in the industry.¹³⁴

Another example is the Rural Entrepreneurship Hub¹³⁵ which is a hub for rural entrepreneurship solutions that provides services to rural entrepreneurs. These services include access to facilitators, coaches, trainers, experts, advisors, and consultants. They offer training and workshops in both Manitoba and Saskatchewan.

Manitoba's Digital Agriculture Table is a group of both industry and academic leaders within the province.¹³⁶ This table was founded in June 2020 and is hosted by Manitoba Industry-Academia partnership and the Enterprise Machine Intelligence and Learning Initiative (EMILI). The purpose of this collective is to expand upon their expertise of the agricultural industry while also working to flourish the collective agricultural capacity in order to further develop the provincial economy.¹³⁷ From 2020 to 2023, this table has worked together with over 200 experts from both an academic or industry background to address the current need for a skilled workforce while also working to engage diverse students in STEM and digital agriculture.¹³⁸

Farmers Edge is another program, being founded in 2005, that collects data for farmers in order to monitor their crop progress. They also help farmers access data monetization opportunities through insurance, traceability, and sustainability initiatives, which in turn, helps increase revenue and stabilize their business.¹³⁹ There is also a recent company emerging called GrainFox which has worked with farmers and their marketing grain goals for two decades. GrainFox uses data analytics, artificial intelligence, and machine learning to foster farm wealth management.¹⁴⁰ It is through support services such as these that they feel the future can hold much prosperity within this sector in terms of the agricultural entrepreneurial landscape.¹⁴¹

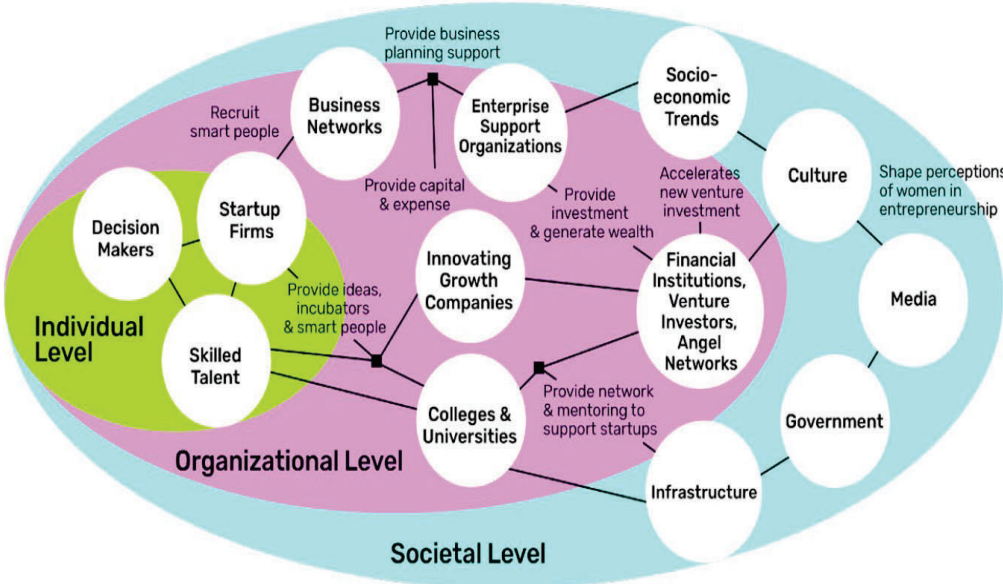
The Bioscience Association of Manitoba (BAM) works to advance those who are in fields such as health biotech, ag biotech, and clean biotech to further enable success for bioscience companies within the province.¹⁴² By offering a variety of services, such as high caliber events, excellent training sessions, as well as opportunities for business development.¹⁴³ Specifically, within their agricultural biotechnology sector, they highlight the concerns about food safety as well as climate change, further reinforcing the need for sustainable agriculture.¹⁴⁴ This association also works to highlight women's experiences in the biotechnology sector and celebrates their achievements, which in turn, can further support diverse agricultural entrepreneurs.¹⁴⁵

The Manitoba Women's Enterprise Centre (MWEC) supports women-owned and partnered businesses province-wide as they launch, scale, and expand their ventures. They provide advising, financing, training, mentorship, and network opportunities. MWEC's Strength in Community Workshops provide a space where rural and northern entrepreneurs can discover their business strengths by using tools that support self-awareness and strategies that help develop a growth mindset.¹⁴⁶

Barriers and Enablers in the Inclusive Innovation Ecosystem

The experiences of women entrepreneurs are shaped by the ecosystems in which they operate. Entrepreneurial ecosystems are defined as “a set of interdependent actors and factors coordinated in such a way that they enable productive entrepreneurship within a particular territory.”¹⁴⁷ The Inclusive Innovation Ecosystem Model for Entrepreneurship (Figure 20) is a framework to identify factors at all levels (societal, organizational, and individual) that can enable or impede the success of women entrepreneurs. In Manitoba, the societal level includes large forces such as physical infrastructure, governmental policies and regulations, public procurement, etc. The organizational level includes financial institutions and investors, business support organizations, and incubators and accelerators. The individual level includes the skills, and behaviors of entrepreneurs and gatekeepers within the ecosystem (e.g., policymakers, financiers, etc.).¹⁴⁸ However, research from two small cities, Steinbach and Winkler, in Manitoba shows that regional economic development within the context of small cities, is different due to the limited attention this area has received compared to major urban centers. Research reveals that Manitoba’s smaller cities rely on unique combinations of nonlocal connections, local cultural resources, and social ties to stimulate business growth.¹⁴⁹

Figure 20: Inclusive innovation ecosystem model of entrepreneurship



Promoting inclusion at every level of the Manitoba innovation ecosystem is essential for advancing women entrepreneurship as entrepreneurial pursuits are influenced by the interaction among actors and resources

across the ecosystem and how they shape one another. Applying a gender lens provides insights into the structural differences between men and women’s entrepreneurship and how factors at the societal, organizational, and individual levels can create and reinforce barriers or promote a more diverse, equitable, and inclusive entrepreneurial ecosystem in Manitoba.

Societal Level

At the societal level, women entrepreneurs reported experiencing different gender-based stereotypes and bias, and subsequently, experience of discrimination in the entrepreneurial space.^{150,151} Societal conceptions of “masculinity” and “masculine traits” as compared to “femininity” and “feminine traits” and how they relate to the characteristics of a successful entrepreneur pose hindrance to women entrepreneurs. For instance, necessary skills in entrepreneurship such as high-growth and profit-mindedness are associated with masculinity, leaving women entrepreneurs in a disadvantaged position.¹⁵² In terms of Indigenous women, despite 33% of Indigenous businesses being owned by women, cultural and social stereotypes continue to impact Indigenous women’s entrepreneurial opportunities.^{153,154} For Indigenous Peoples and women, colonization has created particular barriers experienced by these groups.¹⁵⁵ Especially when combined with their gender and race, Indigenous women are reported to face compounding barriers.

The presence of positive role models and representations can defy the negative narrative and stereotypes around women entrepreneurs and empower and encourage more women to pursue entrepreneurship. For instance, the See it. Be it. Campaign led by Women Entrepreneurship Knowledge Hub spotlights over 1,800 successful women entrepreneurs in Canada from different sectors, backgrounds, and experiences with 69 of them based in Manitoba (Appendix 1).

Successful Women Entrepreneurs in Manitoba

Janelle Desrosiers - Bloom + Brilliance Janelle Desrosiers is a Métis and French-Canadian entrepreneur from Treaty 1 Territory. She is the Founder and Creative Director of Bloom + Brilliance, a feminist design agency based in Winnipeg, Manitoba. Bloom + Brilliance's mission was inspired by her personal experience, and that of friends and family members, that the professional world does not acknowledge or appreciate the wisdom and the many roles women have in our communities. Janelle aspires to help feminist leaders build businesses and organizations that are not only fulfilling and financially successful, but that are forces for social change. Janelle is inspired by her grandmother, who was held back from exploring her potential because of both external and internalized racism and sexism.

Émilie McKinney - Anishinaabe Bimishimo Corporation The Anishinaabe Bimishimo Corporation, founded by Émilie McKinney, provides Canadians with manufacturing, supplying and designing of jingles and clothing. At 16 years old, Émilie was an international dancer (hoop, fancy, jingle, traditional) and wanted to make herself a new jingle dress, she found that her local supplier had retired and decided to make her own. Working closely with her mother, she developed the logo and branding for her company. Émilie now sells her jingles online, as well as wholesale to retailers across North America.

Francine Bahati - Queenfidence Cosmetics Francine Bahati is the founder and CEO of Queenfidence Cosmetics, an all-inclusive Black-owned beauty brand. Born in a small town in the Democratic Republic of Congo, Francine was forced to flee her country due to the civil war and lived as a refugee in Uganda for 10 years. Francine's love for makeup and passion for inspiring people led her to create Queenfidence Cosmetics. Queenfidence Cosmetics offers top-grade makeup products designed to meet the needs of individuals from diverse cultural backgrounds, with formulas that are 100% cruelty-free, paraben-free, gluten-free, and vegan-friendly. The brand is geared toward all makeup lovers, regardless of gender, and its mission is to help people feel confident and beautiful both inside and out. In 2022, Complex CA recognized Queenfidence Cosmetics as one of 45 Women-Owned Businesses You Need to Know.

Harman Dhaliwal & Gabrielle Zoppa - Spa Botanica Founded by Harman Dhaliwal and Gabrielle Zoppa, Spa Botanica is a full service day spa that specializes in Ayurvedic treatments and green beauty. Harman worked in esthetics for 15 years in her home town of Ludhiana, India and incorporates her knowledge of Ayurvedic skincare recipes to the spa offerings at Spa Botanica. Gabrielle studied esthetics in BC and has 7 years of facials and bodywork experience at a resort spa on Vancouver Island, her talent and skills are later transferred to Spa Botanica. The partners' holistic approach to health and beauty are in demand: Botanica has been consistently recognized as one of Winnipeg's top 3 spas.

Majda Ficko - Olen Skin Care Founded by Majda Ficko, Olen Skin Care manufactures all-natural products for babies, children, and adults and has won several awards. Majda is currently expanding to include a full line of all-natural skin care products for global consumers. Majda is a cosmetics industry veteran with 25 years of experience, and she is founder of Olen Skin Care. She developed Baby Butz diaper rash cream for her son with a rare syndrome after realizing there were no creams on the market that worked as promised. She successfully secured business loans to launch the product, which received high demand from pediatricians and hospital neonatal units across Canada, and is now expanding to the US.

Elba Haid - Realcare Inc. In 1996, Elba founded Realcare Inc, a leader in home and institutional healthcare services. An active member of the community, Elba has served on many boards including the Manitoba Theater Centre and the Canadian National Institute for the Blind (CNIB). In 2018, Elba was instrumental in the development of The Gail Asper Award, which is given to outstanding individuals who demonstrate exemplary leadership in a field. Elba is a passionate advocate for women who donated \$100,000 to the Heart and Stroke Foundation as part of a \$1 million initiative to save women's lives.

Angie Nguyen (Nu-Ang) - Kim's Asian Restaurant Angie Nguyen is the owner of Kim's Asian Restaurant, serving Japanese, Chinese, and Vietnamese food family-owned. The restaurant began in downtown Brandon, Manitoba in 1988 when Angie's parents, refugees of the Vietnam War, fled to Brandon with the help of St. George's Anglican Church. Through hard work and her dedication to their craft, Angie found success and was able to expand the business, opening a second location in April 2022. Angie grew up in the kitchen and is now passing on the family tradition to her own children. With two locations, Angie has become an accomplished business owner and was recognized with the Business Excellence Award by the Brandon Chamber of Commerce.

Cora Weins - Eadha Bread Eadha started in Cora's kitchen in 2016. Eadha – meaning endurance – is an artisan sourdough bakery that provides nut free, meat free and plant-based options. Eadha is rooted in the local Winnipeg community and offers a popular pay-it-forward program where patrons can purchase vouchers for items that can be claimed by those in need of a meal. Her goal is to conduct business through a queer, anti-racist, decolonial lens.

Kristen Phillips - W.P. Acres Ltd. Kristen Phillips is the owner and operator of W.P. Acres Ltd., a 3000-acre mixed farm that produces high-quality hay, grains, oilseeds, and pulses and ships it all across North America. With a background in agronomy, she also offers contract work to local growers and grower associations, sharing her expertise and knowledge. Kristen is also the General Manager of Manitoba Ag Days, showcasing her involvement in the ag community. Along with her husband Garret, Kristen is raising the fifth generation of farmers on her family's land and balancing her career with her family life, being a mother to three young daughters. She has a deep passion for learning, expanding her knowledge, and encouraging growers to join her in the field to truly understand their farm operations.

Evelyn Jacks - Knowledge Bureau Evelyn Jacks is the founder and president of Knowledge Bureau, Canada's leading financial national education institute for professionals in the tax and financial services. As a firm advocate of lifelong learning, her career as a respected tax educator has been solely dedicated to helping men and women discover their limitless potential. Evelyn is a prolific author of 55 tax and financial books, on a number of different topics, including personal tax and family wealth management. She is also a national commentator on federal and provincial budgets, tax planning and personal wealth management and made several guest appearances on national media outlets to discuss current tax and economic issues.

Lisa Hazelwood - Dog Nerd Lisa Hazelwood is the founder and head trainer at Dog Nerd, a company focused on a dog sport and training centre which uses positive training practices as opposed to using pain, force, or fear. Lisa aspired to create her own company, however, faced both physical and mental health barriers. In overcoming these barriers, she accessed the Equal Opportunities West's Entrepreneurs with Disabilities Program which assisted her in her journey of being an entrepreneur. After having many of these barriers abolished, it was then that her passion of creating a safe environment for dogs to train was able to fully get off of the ground. Now, as a successful entrepreneur, she urges other individuals who may have disabilities or are a part of other equity-deserving groups to follow their dreams of running their own business.

Physical Infrastructure

Infrastructure plays a key role in shaping the dynamics of entrepreneurial ecosystems including accessing technology, transportation, communication services, and business spaces.¹⁵⁶ From physical facilities to technological networks and support services, infrastructure forms the backbone upon which entrepreneurial ventures thrive. It is proven that country-level digital infrastructure plays a pivotal role in shaping the dynamics and vibrancy of entrepreneurial ecosystems around the world.¹⁵⁷ Research highlights three important conditions for rural communities in Manitoba to take full advantage of digital opportunities: reliable access, cheap access, and digital skills.¹⁵⁸

While Winnipeg is considered a suitable environment for technological innovations,¹⁵⁹ rural communities in Manitoba have limited infrastructure that prevents equitable access to digital technology for rural entrepreneurs. Due to the lack of build capital, rural regions only have the means to access limited digital technologies compared to urban areas, meaning that these technologies cost more than they bring in.^{160,161} Rural communities also struggle to keep up with the constantly changing demands for digital skills.¹⁶² These

issues have been exacerbated by the COVID-19 pandemic in recent years, especially for Indigenous communities living on reserves that do not have access roads to travel to hospitals and service centres.¹⁶³

The Government of Canada and the Province of Manitoba have collaborated on regional economic development policy to decentralize administration and tailor policies to local issues.¹⁶⁴ On the federal level, Manitoba's economic development is managed by Prairies Economic Development Canada (PrairiesCan). The provincial government of Manitoba has also partnered with the Government of Canada for the Investing in Canada Infrastructure Program (ICIP), which aims to invest over \$3 billion in Manitoba's communities, including better transportation and digital infrastructure in rural areas.¹⁶⁵ In addition, the Government of Manitoba has recently launched the 2023 Multi-year Infrastructure Investment Strategy which provides a five-year plan to invest in the province's infrastructure. Planned strategic investment over the next five years totals over \$4.1 billion dollars and is expected to result in infrastructure renewal, economic development, climate resiliency and connectivity and innovation in Manitoba.¹⁶⁶

Government policies and regulations

Government policies and regulation play an important role in achieving social equality in entrepreneurship.¹⁶⁷ Historically, entrepreneurship policies have been men-centric. Although some women entrepreneurship policy initiatives have been enacted, they are often small-scale and time-limited.¹⁶⁸

A WEKH study found that there are 136 initiatives and groups providing support to Indigenous entrepreneurs in Canada. However, other research pointed to the lack of gender perspectives in these programs. For example, the Diversity Institute and the University of Manitoba examined seven entrepreneurship toolkits designed for Indigenous entrepreneurs and found that two applied a gender lens.¹⁶⁹ Furthermore, only three of 37 grants and prizes for Indigenous entrepreneurs included a gender lens. A gender perspective in these government policies and resources are important due to intersectional experiences and compounding barriers.

Recognizing the need for a gender focus in government support, the Government of Canada invested close to \$7 billion in the Women Entrepreneurship Strategy, which focuses on improving women entrepreneurship in Canada. Furthermore, the Government of Canada has put forth a \$55 million initiative named the Women Entrepreneurship Loan Fund to combat the financial barriers faced by women entrepreneurs. The Women Entrepreneurship Loan Fund provides loans of up to \$50,000 to women entrepreneurs meeting eligibility criteria including running a business that is more than 50% women-owned and generates less than \$2 million in annual gross revenue.¹⁷⁰ The funding is administered in partnership with five organizations: the Women's Enterprise Organizations of Canada, the National Aboriginal Capital Corporations Association (NACCA), the Northumberland Business Development Assistance Corporation, Evol, and Coralus.¹⁷¹

The Women's Enterprise Initiative (WEI) in the Prairie provinces is a government program that works to abolish barriers for women entrepreneurs residing in Alberta, Saskatchewan, and Manitoba. There is a Women's Enterprise Initiative organization in each of these western provinces that offer various resources such as business advisory services, training, networking opportunities, loans, referrals, and complementary services. WEI has helped many women entrepreneurs improve their chances of success. For instance, it was reported that

WEI-assisted firms had an employment growth rate of 5.7% compared to -0.2% for non-assisted firms, a sales growth rate of 10.6% compared to 1.2% for non-assisted firms, and a business longevity rate of 60.2% compared to 45.2% for non-assisted firms.¹⁷² This initiative works to support women-owned businesses at every stage of their enterprise development, thus contributing to fostering an inclusive entrepreneurial ecosystem.

In 2022, the Minister for PrairiesCan announced over \$22.7 million in federal funding for multiple projects in Manitoba which assisted in the growth of many businesses.¹⁷³ This investment is provided to 16 projects including the Jobs and Growth Fund, Business Scale-up and Productivity Program, COVID-19 Relief Fund, Regional Innovation Ecosystems, and the Aerospace Regional Recovery Initiative. These programs work to expand manufacturing capacity, support innovation, and the development of advanced digital technology.¹⁷⁴ Ultimately, the investment into Manitoba's innovation and entrepreneurial ecosystem is expected to create around 850 new jobs, result in \$200 million of revenue growth, and garner \$130 million in export sales.¹⁷⁵

Considering the vital role that Indigenous peoples play within Manitoba and all of Canada, the Government of Canada has earmarked over \$13 million in funding to support 16 projects that will support Indigenous communities.¹⁷⁶ The projects included are the Canada Community Revitalization Fund, Community Economic Development and Diversification Program, Canadian Seafood Stabilization Fund, and the Green and Inclusive Community Buildings Program. This diverse range of programs will help increase Indigenous inclusion within Manitoba's economic sphere as well as highlight the importance of a cultural community.¹⁷⁷

The department of Economic Development, Investment and Trade in Manitoba, also offers several programs and incentives targeted for both individuals and the business community. These programs include Business Loans Programs,¹⁷⁸ Industry Expansion Program,¹⁷⁹ and Manitoba Works Capital Incentive.¹⁸⁰ There are also programs to support export, new product/process development, training programs, etc.¹⁸¹

The Government of Manitoba also had a strategy to foster social entrepreneurship in the province. Funded by the Province of Manitoba, The Manitoba Social Enterprise Strategy (MSES) was developed to support and nurture an innovation ecosystem to facilitate social entrepreneurship. The strategy lasted from 2015–2018 and sought to develop effective approaches to serving disadvantaged groups. Alongside Ontario and Nova Scotia, the Manitoba government is one province in Canada that has developed a formalized approach to supporting social enterprises. Many of the MSES initiatives were valuable and made a clear impact in working towards a more equitable entrepreneurial ecosystem.^{182,183}

Women Entrepreneurs and Sustainability

Manitoba-based women entrepreneurs participated in a study that was conducted by Diversity Institute, in collaboration with BMO. This study explored how women entrepreneurs understand and practice sustainability in their businesses and how they assess the impact of their sustainable practices on individual, community, and global levels.

The analysis of the data showed that women entrepreneurs in Manitoba collectively exemplify a commitment to sustainability, encompassing the economic, social, and environmental facets and are steering their businesses towards sustainable practices that resonate with the broader Sustainable Development Goals (SDGs).

One entrepreneur reported how she promotes eco-conscious lifestyles by educating her community about the value of local produce and sustainable agricultural practices. One entrepreneur in the renewable energy sector has been promoting the importance of green energy, implementing energy-saving practices in her operations, and preserving natural landscapes to promote biodiversity. Another entrepreneur from Manitoba emphasizes the use of eco-friendly products to foster healthier living environments. In the beauty industry, inclusivity is being championed, with a focus on elevating underrepresented groups and creating economic opportunities, while also integrating environmentally conscious choices in business operations.

Canadian women entrepreneurs, as highlighted by the report, are actively championing social, economic, and environmental sustainability by reshaping organizational culture, enhancing women's representation, and addressing economic goals. They demonstrate dedication to both local and broader communities, focusing on education, health, environmental conservation, and economic upliftment. Similarly, Manitoba-based women entrepreneurs are also deeply committed to sustainability, echoing national trends.

However, some scholars have questioned the framing of entrepreneurial activities among equity-deserving groups in Canadian government policy. For example, research highlights the potential consequences of Indigenous innovation being neglected in Canadian policy contexts. There are concerns that this approach can lead to further exploitation of Indigenous lands, people, and knowledge and there is a shift needed in government policy to prioritize Indigenous entrepreneurship. Indigenous entrepreneurs in Manitoba point to three core issues: (a) relationships with the land and the community; (b) the relevance of (higher) education and training; and (c) the importance of cultural survival and self-determination.¹⁸⁴

Public procurement

Global Affairs Canada defines government procurement as “all goods, services and construction services purchased by the government.”¹⁸⁵ The Government of Canada is currently one of the largest buyers of goods

and services with approximately \$24 billion in annual spending, including on SMEs. Approximately 99% of the contracts to SMEs are in the hospitality industry with a relatively high share of women-owned businesses concentrated in this sector.^{186,187} However, research found that majority women-owned SMEs are more likely than majority men-owned SMEs to find the federal government procurement application process to be complicated and time consuming.¹⁸⁸

The government of Manitoba has established policies and regulations governing public procurement to ensure transparency, fairness, and efficiency in the procurement of goods and services. The Government of Manitoba's Procurement and Supply Chain program includes Indigenous Procurement Initiative (IPI), and Green Procurement.

The Indigenous Procurement Initiative¹⁸⁹ introduced by the Manitoba Procurement and Supply Chain Branch aims to increase the participation of Indigenous Peoples and suppliers in providing goods and services to the Manitoba Government. This initiative is expected to have several key benefits, including Indigenous business growth, indirect creation of new employment opportunities, boosting Indigenous procurement via subcontracting or partnerships with non-Indigenous firms, enhancing competitiveness, building stronger relationships between Indigenous suppliers and government buyers, better understanding of the tender process by suppliers, as well as increased knowledge of Indigenous supplier base by government buyers.

The Manitoba government has long supported sustainable procurement in the public sector, shifting the focus from "lowest cost" to "best value" in accordance with the Sustainable Development Act of 1997. This Act mandated the integration of sustainable procurement guidelines into the procedures of various public entities. In 2018, the Sustainable Development Act was replaced by The Climate and Green Plan Act, which continued to emphasize public procurement as a tool for achieving environmental and policy goals. This Act includes a low-carbon government mandate and encourages departments and public purchasers to use their spending power to promote low-carbon goods and services, aligning with broader sustainability objectives.¹⁹⁰

Organizational Level

The organizational level of the entrepreneurial ecosystem includes different types of organizations that impact women's entrepreneurship. These organizations include financial institutions, business support organizations, incubators and accelerators, and educational institutions.

Financing for women entrepreneurs

One of the most significant aspects in entrepreneurship is the ability to gain funding for their entrepreneurial activities. However, in the current entrepreneurial landscape, there continues to be barriers for women and other underrepresented groups which can prevent them from accessing proper financial resources. The barriers that challenge women's ability to procure financing are often due to the features of the enterprises they direct.¹⁹¹ It has been reported that women-owned businesses are often smaller-scale, employ fewer workers and report less growth potential compared to men-owned businesses.¹⁹² Considering this narrative, financial

institutions, investors, and government programs often see their enterprises as high risk, thus hindering their ability to secure financial resources.¹⁹³ Moreover, research shows that there is a preference from these institutions for businesses in technology, finance, and manufacturing, all sectors which are largely men-dominated.¹⁹⁴ These barriers are reflected in statistics pertaining to financing as loan approval rates for women- and men-owned businesses may be similar yet the average amount received by men is 150% higher than for women.¹⁹⁵ It is barriers such as these that make enablers especially crucial for the success of underrepresented groups with the entrepreneurial ecosystem.

In terms of financial resources that are accessible to women in Manitoba, there are multiple programs that work to assist women entrepreneurs throughout their journey. On a national level, there are programs such as the Women Entrepreneurship Loan Fund,¹⁹⁶ the Scotiabank Women Initiative,¹⁹⁷ WEDO Canada,¹⁹⁸ or the Women in Technology Venture Fund.¹⁹⁹ These programs range from a variety of institutions such as banks, the government, and organizations, all of which are designed to further develop women's enterprises through financial support as well as provide access to other key resources and opportunities.

For those residing in Manitoba, there are various resources that pertain specifically to their goals on a provincial scale such as the Women Entrepreneurship Knowledge Hub - Manitoba, Women's Equity Lab Manitoba, and Business and Professional Women Manitoba. These programs provide a variety of services, for example the Manitoba Women's Enterprise Centre (MWECE) offers three crucial services; advising, training, and financing which in return assists Manitoba women through all stages of their business. While many of these programs have similar goals, it is important to note that enabler institutions must also use an intersectional lens as the unique needs of entrepreneurs may vary. Considering the diverse population within Manitoba, there has been an increase in programs that are specifically tailored to diverse needs. Programs such as Bloom + Brilliance, North Forge Women Innovation Lab, and Métis Women Entrepreneurship Loan aim to address various approaches to entrepreneurship from a non-Westernized perspective as well as using an intersectional feminist lens to maximize their potential. Furthermore, there has been an increase in IFIs (Indigenous Financial Institutions) which prioritize the financial needs of Indigenous business owners. In addition to IFIs, other programs are targeted specifically toward Indigenous women entrepreneurs. For example, the Louis Riel Capital Corporation's (LRCC) Métis Women Entrepreneurship (MWE) Program, is founded by the Manitoba Métis Federation and offers financing and mentorship opportunities targeting Métis women entrepreneurs.²⁰⁰ The MWE Grant & Loan program offers up to \$50,000 in financing for businesses that are more than 50% Métis women-owned and headquartered in Manitoba.²⁰¹

Alternative Financing Methods

Traditional financing usually has a standardized application process that might not be accessible to women due to their unique challenges. Women entrepreneurs also report facing lengthier processing times and higher rejection rates when opting for traditional financing methods. As a result, an increasing number of women entrepreneurs are seeking funding from alternative financing methods, such as crowdfunding, venture capital, and angel investing.

Crowdfunding

Crowdfunding has become a popular method of financing amongst new businesses. Globally, seed crowdfunding improves the likelihood for women entrepreneurs to reach their funding goals.²⁰² More recently, equity crowdfunding has also received significant attention among SMEs, where public investors invest small amounts of money in exchange for equity in the business.²⁰³ Traction for crowdfunding rely heavily on social validation based on the public's reactions to the business.²⁰⁴ Therefore, businesses owned by women are impacted by gender-based stereotypes and may face more barriers in raising funds (i.e., being viewed favourably by crowdfunding supporters).²⁰⁵

There are a number of crowdfunding initiatives in Manitoba. For example, The Manitoba Securities Commission has adopted registration and prospectus exemptions that allow start-up and early stage businesses to use securities crowdfunding to raise capital through crowdfunding.²⁰⁶ In addition, the University of Manitoba has a crowdfunding platform that encourages students to apply for the program. They evaluate the feasibility of an idea, and work with the applicant on making sure the content and project have the best chance of succeeding.²⁰⁷ Donorhut is another example that provides cloud fundraising software for crowdfunding, fundraisers, charities, and non-profit organizations.²⁰⁸

Venture Capital

Despite notable success observed in women entrepreneurship, women-owned businesses are still under-represented in funding pools.²⁰⁹ In Canada, women-owned businesses receive only 4% of VC funding and less adequate VC funding for supporting their businesses.^{210,211} Moreover, women-led startups are typically situated in less favourable sectors for VC investments. Women entrepreneurs also face stereotypical bias and undervaluation of competence from VC investors, such as concerns about women's ability to operate high-growth ventures.^{212,213}

Understanding the barriers women entrepreneurs face in accessing VC funds, the Inclusive Women Venture Capital Initiative, invested \$15 million to promote access to angel and VC funding for women entrepreneurs in Canada.²¹⁴ However, recent data from the Canadian Venture Capital Association (CVCA) reported that, in 2023, \$4B in venture capital funding was invested in 335 projects across Canada yet only \$45M went to four projects in Manitoba.²¹⁵

In Manitoba, an individual is required to demonstrate an income of \$250,000 to qualify as a registered investor.²¹⁶ However the government has launched new programs to support investments in Manitoba. For example, as part of Budget 2023, *Historic Help for Manitobans*, and the Manitoba government's efforts to improve economic opportunities, an additional \$50 million is provided to help Manitoba businesses access capital at all stages of business growth through the Manitoba First Fund (MFF). Prior to this, the Manitoba government had announced the Venture Capital Fund in spring 2022 and established a steering committee toward the incorporation of the fund.²¹⁷

Angel Investing

Angel investing provides startups and early-stage businesses with financial support from angel investors, who are usually high net-worth individuals, in exchange for equity in the company.²¹⁸ In terms of women's representation in angel organizations, in 2021, 27% of Canadian angel organization members were women, which is a 13% increase from 2020.²¹⁹ This upward trend shows that more women are participating in angel investing. In Manitoba, the Women's Equity Lab (WEL) was founded in 2017 to increase investments in women-led businesses. Women-led investors at WEL review business deal flow across Manitoba, provide capital to companies, and advice to support businesses. Furthermore, WEL aims to encourage women to invest in early-stage businesses to make positive impacts to their community and gain more women-directed capital to fund more women-led businesses.²²⁰ There is also The Manitoba Knights with about \$10 million of investable capital. This investment is focused on Manitoba-based companies with early-stage technology and high-growth potential.²²¹

Business Support Organizations

Business support organizations play a crucial role in supporting and empowering women's entrepreneurship, which can lead to economic growth, gender equality, and social development.²²² In Canada, there is a great number of business support organizations that provide support to women entrepreneurs in different stages of business development. Examples of these organizations include incubators, accelerators, small business centers, investment networks and associations, post-secondary institutions, economic development agencies, chambers of commerce, social enterprise organizations, as well as grassroots, feminist, and community initiatives.²²³ In particular, incubators help entrepreneurs scale-up and develop their businesses in the early stages. They offer coaching and mentorship to help entrepreneurs gain the information they need to develop their businesses.²²⁴

There are several business support organizations tailored specifically to the needs and aspirations of women entrepreneurs in Manitoba. These organizations provide a variety of support including mentorship, networking opportunities, and advocacy, all aimed at empowering women to succeed in their entrepreneurial endeavors. Table 1 summarizes some of the organizations that are providing support for women entrepreneurs in Manitoba. It is important to note that Table 1 is not an exhaustive list of business support organizations for women entrepreneurs in Manitoba as there are others including chambers of commerce and Community Futures organizations that are not listed.

Table 1: Business support organizations for women entrepreneurs in Manitoba

Name	Location	Description
Arctic Co-operative Development Fund (ACDF) ²²⁵	Winnipeg	The community owned Co-operatives in the Arctic are multi-purpose businesses that provide a wide range of services to their members and their communities. Services provided by local Co-ops include retail stores, hotel and tourism operations, cable television, arts and craft marketing, fuel distribution, construction & heavy equipment services, property rental and a variety of agency type services. ²²⁶
Athena Leadership ²²⁷	Winnipeg	Athena Leadership is a Manitoba-based, non-profit organization dedicated to advancing women+ in leadership. Through mentorship, networking, leadership development, and peer collaboration, Athena Leadership strives to build personal and professional capacity for women+. Members are encouraged to think bigger, and provide opportunities to share expertise, enhance skills through tangible learning, and to build relationships. ²²⁸
Business and Professional Women’s Club of Selkirk (BPW Selkirk & District) ²²⁹	Selkirk	The Business and Professional Women’s Club of Selkirk (BPW Selkirk & District) strives to develop the professional, leadership, and business potential of women on all levels through advocacy, mentoring, personal development, networking, skill building, and economic empowerment programs and projects. ²³⁰
Cedar Lake Community Futures Development Corporation ²³¹	The Pas	Manitoba’s 16 Community Futures corporations deliver a variety of services including loans and technical and advisory services for small and medium- sized businesses, services targeted to youth and entrepreneurs with disabilities, and community economic development and planning. Community Futures Cedar Lake Region assists our communities and entrepreneurs to seize economic opportunities with loans, advice and project support. Cedar Lake Region has a strong, diversified economy and social fabric that supports and fuels our growing community. ²³²
Community Futures North Central Development (CFNCD) ²³³	Thompson	Community Futures North Central Development (CFNCD) is a community economic development corporation that serves the north central region of Manitoba. Core funding is provided by the federal government through Western

		Economic Diversification Canada. CFNCD serves 17 communities including 7 First Nations. CFNCD priorities include: technology commercialization; trade and investment; and business productivity and competitiveness. ²³⁴
Congress of Black Women of Manitoba ²³⁵	Winnipeg	The Congress of Black Women of Manitoba is dedicated to raising awareness and promoting the role and contribution of Black women in the community and their right to live and develop fully in society. Networking and professional development events provide Black women with opportunities to enhance their knowledge and connect with other women in the community. ²³⁶
Dakota Ojibway Community Futures Development Corporation (DOCFDC) ²³⁷	Headingley	Dakota Ojibway Community Futures Development Corporation (DOCFDC) assists member communities to achieve their economic goals through business and community development services and access to capital under the governance of locally-appointed volunteers. We are a community-based economic renewal initiative funded by the Government of Canada and directed by local volunteer boards. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies. Dakota Ojibway members promote community economic development and grow together by seizing opportunities to create self-sustaining, vibrant communities. ²³⁸
Equal Opportunities West - Entrepreneurs with Disabilities Program (EDP) ²³⁹	Winnipeg	Equal Opportunities West delivers the Entrepreneurs with Disabilities Program (EDP) to help people with disabilities or health conditions start businesses in the City of Winnipeg. Some of the services EDP provides include: assisting in developing business plans; providing business advisory services; providing marketing assistance; and encouraging people in the program to apply for higher business education courses. Equal Opportunities West can also assist in sourcing business loans. ²⁴⁰
First Peoples Economic Growth Fund Inc. (FPEGF) ²⁴¹	Winnipeg	First Peoples Economic Growth Fund Inc. (FPEGF) is a not-for-profit organization with the mandate to provide financing to support Manitoba First Nation business proposals that are economically viable. The unique aspect of FPEGF is that it can provide a variety of support for First Nation owned businesses through a diverse portfolio of

		programs. The collaborative process between AMC and Government of Manitoba identified the following seven program areas for the fund: Business plan assistance, Skills development, Entrepreneur loans, Community economic expansion loans, Joint-venture investments, Professional support aftercare. And Resource & Energy Investment ²⁴²
Hustle + Charm ²⁴³	Winnipeg	Hustle + Charm is a vibrant and empowering community of women in business in Manitoba. Since launching in 2017, Hustle + Charm has been dedicated to fostering a supportive environment where women entrepreneurs can thrive, connect, and experience personal and professional growth. ²⁴⁴
Infinity Women Secretariat (IWS) ²⁴⁵	Winnipeg	Infinity Women Secretariat (IWS) is a non-profit organization that connects and empowers Métis women throughout the Province of Manitoba, and beyond. IWS connects and empowers Métis women across the province through cultural heritage, employment programs, community engagement, leadership & governance development. ²⁴⁶
Kitayan Community Futures Development Corporation ²⁴⁷	Winnipeg	Community Futures is a community-based economic renewal initiative funded by the Government of Canada and directed by local volunteer boards. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies. Manitoba's 16 Community Futures corporations deliver a variety of services including loans and technical and advisory services for small and medium-sized businesses, services targeted to youth and entrepreneurs with disabilities, and community economic development and planning. ²⁴⁸
Louis Riel Capital Corporation (LRCC) - Metis Women Entrepreneurship Program ²⁴⁹	Winnipeg	The LRCC's Metis Women Entrepreneurship Program launched in May 2022, and offers commercial financing, mentorship opportunities, along with workshops and training; specifically for Metis Women Entrepreneurs. ²⁵⁰
Manitoba LGBT* Chamber of Commerce ²⁵¹	Winnipeg	The Manitoba LGBT* Chamber of Commerce exists to help build a strong Manitoba economy supported by, and supportive of, diverse communities. Their mission is to cultivate, contribute to, and promote a thriving community of

		LGBT* owned and allied businesses, professionals, and business students in Manitoba. ²⁵²
Manitoba Women in Agriculture & Food (MWAFF) ²⁵³	Winnipeg	MWAFF advocates for women in agriculture and food, and pushes for diversity, equity, and inclusion. MWAFF serves all members, regardless of ethnicity, religion, gender identity, age, or language and is committed to closing the gender gap in the industry. ²⁵⁴
Manitoba Women in Construction (MWC) ²⁵⁵	Winnipeg	MWC facilitates the long-term success of women in Manitoba's construction industry by providing a resource for support, mentoring, networking, community involvement, and education. MWC is committed to increasing the representation and retention of women in the industry. ²⁵⁶
Manitoba Women in Tech ²⁵⁷	Winnipeg	The Manitoba Women in Tech Meetup Group is a monthly get-together for women working in tech who enjoy networking with other supportive people who understand what it's like to work in the tech community. Meetups are non-profit, agenda-free, and gender-inclusive. ²⁵⁸
Manitoba Women's Institute (MWI) ²⁵⁹	Brandon	For over 100 years, Manitoba Women's Institute has been committed to providing education and skills, development opportunities for women, particularly those in rural areas and has advocated on behalf of rural families to safeguard the rural way of life and to make their communities better places in which to live. ²⁶⁰
Métis Economic Development Fund (MEDF) ²⁶¹	Winnipeg	The Métis Economic Development Fund is an equity investment fund intended to stimulate economic development activities of the Métis people throughout Manitoba by providing equity and capital for Métis entrepreneurs and businesses to support economic development initiatives. As a non-profit self-sustaining entity, all revenue generated by the fund will be reinvested back into the fund to grow its supply of capital for investment in other Métis-owned enterprises. MEDF expands the participation of the Métis people in Manitoba by stimulating and advancing economic development activities. ²⁶²
Northwest Community Futures Development	Lynn Lake	Through representation from all member communities, Northwest strives to provide, promote and advocate for

Corporation ²⁶³		<p>community economic development locally and regionally. Northwest Manitoba has full time professional staff to assist would-be entrepreneurs and existing business people to expand the opportunities before them. Northwest is a resource centre for a broad range of business and economic data, reports and studies. Business counselling is available to existing and prospective businesses on important topics such as marketing, finances, etc..Northwest can steer you in the right direction with your initial Business Plan to your capital expansion requirements and other critical areas of business start-ups and growth.²⁶⁴</p>
Southeast Community Futures Development Corporation ²⁶⁵	Winnipeg	<p>Community Futures is a community-based economic renewal initiative funded by the Government of Canada and directed by local volunteer boards. Our main objectives are to help rural Canadians start or expand a business and to help sustain and improve communities and their local economies. The mission is to create a level of independence within the Southeast First Nations by fostering the organizational infrastructure and assisting in the implementation of economic activities which create income for communities and their residents. To promote and establish employment opportunities through long-term planning by the creation of viable businesses and socio-economic development within the Southeast Resource Development Council region of Manitoba.²⁶⁶</p>
Tech Manitoba ²⁶⁷	Winnipeg	<p>Tech Manitoba has worked for over a decade to encourage young girls and women to take part in tech and support women in these fields. Their gender parity initiative is working with Tech Manitoba members to tackle barriers and create more inclusive and diverse workplaces that attract, retain and advance women.²⁶⁸</p>
Tribal Wi-Chi-Way-Win Capital Corporation (TWCC) ²⁶⁹	Winnipeg	<p>Tribal Wi-Chi-Way-Win Capital Corporation (TWCC) was established in 1993 to provide financial resources to qualified member Aboriginal entrepreneurs and businesses in Manitoba. Structured under the guidelines of the Aboriginal Capital Corporation Program of the Canadian Aboriginal Economic Development Strategy, TWCC was created through the efforts and application of five Manitoba Tribal Councils and a number of Independent First Nations. From the original three employees, TWCC</p>

		<p>has grown to its present size of over 165 employees across multiple lines of business. Our diversification strategy has led to consistent and strategic growth within the organization.</p> <p>TWCC embraces a culture founded on strong governance, commitment to deliver value to its shareholders and to make positive contributions within the community. Today, TWCC is one of the largest of the 60+ Aboriginal Capital Corporations across Canada.²⁷⁰</p>
Women Business Owners of Manitoba (WBOM) ²⁷¹	Winnipeg	<p>Women Business Owners of Manitoba (WBOM) is a non-profit membership association founded in 1986. WBOM has strived to provide opportunities for women in business and local entrepreneurs to network, connect, grow, and celebrate success.</p>
Women Entrepreneurship Knowledge Hub (WEKH) - Manitoba ²⁷²	Winnipeg	<p>The Women Entrepreneurship Knowledge Hub (WEKH) is a national network and accessible digital platform for sharing research and resources, and leading strategies. With 10 regional hubs and a network of more than 250 organizations, WEKH is designed to address the needs of diverse women entrepreneurs across regions and across sectors.²⁷³ The Asper School of Business at the University of Manitoba is home to the Manitoba Women Entrepreneurship Knowledge Hub.²⁷⁴</p>
Manitoba Women's Enterprise Centre ²⁷⁵	Winnipeg	<p>The Manitoba Women's Enterprise Centre (MWEC) is a resource for women looking to start or expand their businesses. MWEC works with women throughout the province to answer their questions and help them determine the steps to make their businesses successful. MWEC offers three core services: business advising, training, and financing, and has developed innovative programs to assist women at all business stages. MWEC also delivers a variety of events, networking, and mentorship opportunities.²⁷⁶</p>
Women's Equity Lab (WEL) Manitoba ²⁷⁷	Winnipeg	<p>Women's Equity Lab (WEL) Manitoba is passionate about investing in tech start-ups. The high-tech sector is an essential driver of strengthening the Manitoba economy. WEL Manitoba's group of female-led investors review deal</p>

		flow from across Manitoba with a concentration in Winnipeg and invests in both women and men-led startups. ²⁷⁸
Women in Mining (WIM) Manitoba ²⁷⁹	Winnipeg	WIM Manitoba provides opportunities for women working in the mining sector in Winnipeg and the surrounding area to grow their community, network, educate, and empower women through a speaker series, workshops, and networking events. ²⁸⁰

The Women Entrepreneurship Knowledge Hub (WEKH) - Manitoba provides a roundtable directory as a resource featuring WEKH Manitoba members that offer support to women entrepreneurs across the province. Appendix 2 lists organizations participating in the WEKH Manitoba roundtable and their representatives.

Incubators and Accelerators

Incubators and accelerators are powerful catalysts in the entrepreneurial landscape, playing a pivotal role in startups success. Incubators and accelerators that are tailored to support women entrepreneurs are important for leveling the playing field. There are several incubators in Manitoba that support the growth of women-owned startups and early-stage businesses across various industries.

Tech Manitoba,²⁸¹ is Manitoba's primary tech industry association. They serve as the unified voice of Manitoba's tech sector and help connect people which facilitates collaboration, education, and promotion. They actively work towards gender parity and increased representation of currently underrepresented groups through their diversity + inclusion initiative and are dedicated to supporting women in the tech sector and encouraging young girls and women to take part in these fields.²⁸²

Technovation Girls Manitoba²⁸³ is a free technology-based STEM program for young women aged 15 to 18 years old. This program is tailored to support girls through mentorship and a focused curriculum which is cultivated to further develop skills, create business plans, branding assistance, coding, and pitch practice. This incubator enables and values women's ability to emerge as tech entrepreneurs as well as leaders and this is demonstrated through their objectives. The program is designed to empower women to start their own businesses, present in prestigious events, meet world leaders, and become mentors themselves.²⁸⁴

North Forge Technology Exchange is a non-profit incubator accelerator that works with startups in technology and STEM from the ideation stages all the way through to Series A. Based in Manitoba, they provide access to experienced mentors, entrepreneurs-in-residence, and coaches along with an online four-stage Founders program. They have worked with over 280 companies since June 2020 who have created over 1,700 jobs.²⁸⁵ North Forge is committed to providing a safe and culturally inclusive environment for women. Recently they launched the Global Entrepreneurship Initiative, a program offering 24 on-demand webinars and resources to support innovative women entrepreneurs in tech, advanced manufacturing, or STEM who want to start a business in Canada.²⁸⁶

Individual Level

The individual level of the entrepreneurial ecosystem includes skills development initiatives, unconscious bias, and the influential web of social networks.

Skills Development

Several formal education programs have been developed to equip entrepreneurs with the skills they need to succeed.²⁸⁷ The increasing importance of entrepreneurship education has resulted in the development of entrepreneurship as an academic discipline with the United States being credited as the trailblazer in its development.²⁸⁸ Individuals who participate in these programs have been proven to outperform those who become self-made entrepreneurs, resulting in increased attention and development of entrepreneurship programs and courses globally.²⁸⁹ While program offerings are increasing, there remains a gap in research on a universal theoretical framework or list of best practices on educating entrepreneurs.²⁹⁰ However, key insights from scholars and practitioners in the field highlight increasing traction of diverse methods used in entrepreneurship education.

Several considerations need to be reflected in programmatic design and delivery of entrepreneurial training in order to ensure that training is relevant and effective for women. The curriculum itself is important and should include examples that draw on successful women entrepreneurs. Wraparound supports—such as childcare and transportation subsidies—are key to improving access for women, particularly those from diverse populations. Equally important to what participants are learning is who they are learning from. A significant obstacle for diverse women in particular is a lack of role models and success stories of people who look like them, which in turn impacts their perceptions of what is possible. Being taught by instructors with similar life experiences can instill a sense of confidence and self-efficacy in women from equity-deserving groups. When educating members of historically disadvantaged groups, it is critically important to recognize the impacts of intergenerational trauma, the experience of sexism and racism, and how these experiences affect readiness to learn.

There are several entrepreneurship training programs targeted for women in Manitoba. For example, The Manitoba Women's Enterprise Centre (MWEC)²⁹¹ is a non-profit organization helping women entrepreneurs start and grow their businesses. Their programs such as *Welcome to Business* and the *Business Plan Development Workshop Series* are two introductory sessions for women in the early stages of business planning and start-up. They also offer other sessions focused on marketing, management, and financial understanding. In addition, they offer loans up to \$150,000 for starting and/or supporting existing businesses that are more than 51% women-owned and operating in Manitoba.²⁹² Skills Canada Manitoba is a non-profit organization that provides valuable programs that raise awareness of the current and emerging skilled trades and technology careers for youth. Partnering with other initiatives such as Provincial and Canada Skills Competitions and Young Women's Conferences, the goal is to encourage more women and girls to pursue careers in skilled trades and technology, sectors in which women are historically underrepresented.²⁹³

Entrepreneurial Motivations and Intentions

Research has shown that the entrepreneurial motivations and intentions of women entrepreneurs are multifaceted and differ from men. In this context, 'entrepreneurial motivations' can be categorized as the specific reasons why an individual would start a business venture²⁹⁴ while 'entrepreneurial intentions' can be thought of as the conscious state of mind that precedes action and directs attention toward entrepreneurial behaviors such as starting a new business.²⁹⁵ Furthermore, studies have highlighted that self-efficacy is an essential element to entrepreneurial intentions. One study found that financial and numerical skills can set entrepreneurial intentions when combined with entrepreneurial self-efficacy.²⁹⁶ Moreover, the importance of social capital and influence in women entrepreneurs' entrepreneurial attitudes and intentions are also well-documented. Women develop their attitudes towards entrepreneurship mainly through social and community-based aspiration, as opposed to men who are motivated more by intrinsic interest.²⁹⁷ Women also develop their entrepreneurial intentions through social norms and values.²⁹⁸ Another study further proposed that relational and social capital may help women entrepreneurs mitigate effects of risk aversion in business.²⁹⁹

Research has also shown that, though women entrepreneurs prioritize financial returns and profits, many are also motivated by increasing sustainability and social impact.³⁰⁰ For example, a Global Entrepreneurship Monitor (GEM) survey found that a higher proportion of Canadian women entrepreneurs (70.7%) are motivated by 'making a difference in the world' compared to Canadian men (64.8%).³⁰¹ These findings were echoed in a recently released GEM report on women's entrepreneurship in western Canada which included data from Manitoba. Among early-stage entrepreneurs in Manitoba, a higher proportion of women than men cited 'making a difference in the world' (62.2% vs 61.6%), and earning a living because jobs are scarce (65.1% vs. 54.9%) as entrepreneurial motivations. Similar results were reported among established businesses in Manitoba as a higher proportion of women than men cited 'making a difference in the world' (65.6% vs. 57.9%) and earning a living because jobs are scarce (65.1% vs. 54.9%) as entrepreneurial motivations.³⁰²

The study also measured entrepreneurial intentions (defined in the report as 'the intention to start a business in the future') for non-entrepreneurs in Manitoba and found that a lower proportion of women had entrepreneurial intentions compared to men (10.0% vs. 13.3%).³⁰³ This discrepancy in entrepreneurial intention is reflected in the total early-stage activity (TEA) rates for women and men in Manitoba, which measures the percentage of the population aged 18 to 64 that are nascent entrepreneurs or owner-managers of a new business.³⁰⁴ The report found that the TEA rate for women in Manitoba was 13.1% compared to 17.6% for men.³⁰⁵

Mom Entrepreneurs in Manitoba

Diversity Institute conducted a study in collaboration with the Total Mom Inc. in 2022. This study delves into the unique experiences and challenges faced by women who identify as both mothers and entrepreneurs, particularly focusing on their experiences during the COVID-19 pandemic. Drawing from a sample of 439 participants in a pitch competition hosted by Total Mom Inc., the research aims to understand the barriers faced by "mom entrepreneurs" in Canada, their strategies for balancing entrepreneurial duties with motherhood during the crisis, and potential solutions for childcare support.

The participants were asked to provide information on the challenges and barriers faced by them as well as strategies used by these mom entrepreneurs on how to overcome these challenges. A summary of the challenges and barriers faced by the women entrepreneurs from Manitoba are mentioned below.

Comparing challenges faced by women entrepreneurs in Manitoba and Canada reveals several significant insights (Figure 21). Both groups experience barriers when accessing funding opportunities, with a median value of 8. In addition, barriers to accessing venture capital pitch opportunities and a lack of knowledge of business support programs affected women entrepreneurs in both regions equally, with each group recording a median score of 7. However, women entrepreneurs in Manitoba found it slightly more difficult to navigate through funding programs, with a median score of 8 compared to a median score of 7 for all of Canada.

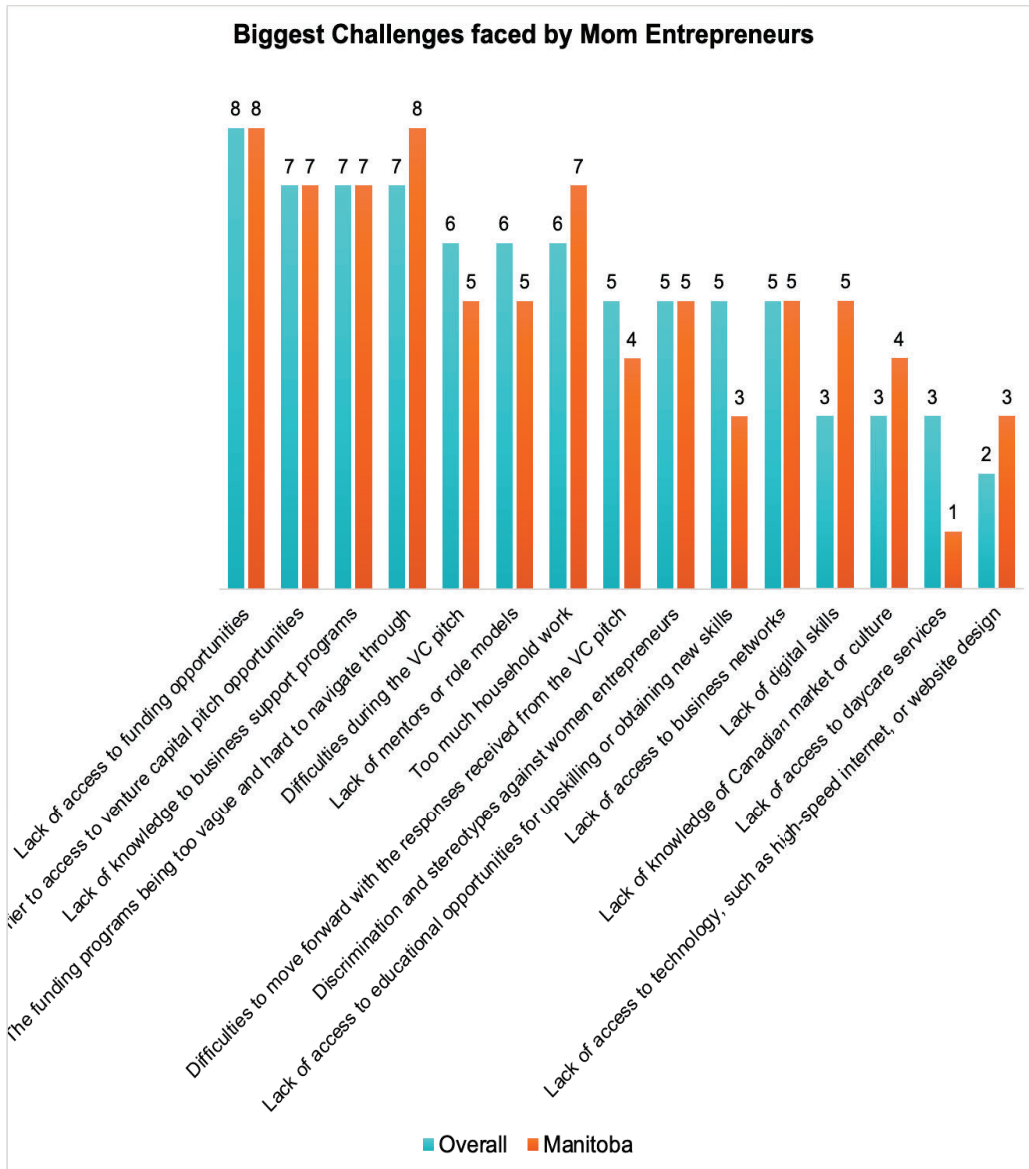
Women entrepreneurs in Manitoba experience fewer difficulties during the venture capital pitch process and have better access to educational opportunities, with scores of 5 and 3 respectively, compared to scores of 6 and 5 for Canadian women in general. Despite these advantages, they face greater challenges with household responsibilities, a lack of digital skills, and access to technology, revealing regional specificities in the nature of the barriers faced. The analysis highlights the importance of tailored support and resources to address the unique challenges faced by women entrepreneurs in different regions of Canada.

Social Networks

Social networks consisting of mentorship, sponsorship, and community are instrumental in entrepreneurial ventures. Women entrepreneurs need role models and mentors to motivate their own successes and disrupt harmful gender stereotypes in entrepreneurship.³⁰⁶

In Manitoba, access to social networks is significant for women entrepreneurs.³⁰⁷ Women in rural areas of Manitoba have described that having a social network of community and connection with other "like-minded" women is important for normalizing women's experiences such as motherhood and feminism.³⁰⁸ Manitoba has a number of community organizations for women entrepreneurs, including the Manitoba Women's Enterprise Centre (MWEC)³⁰⁹ and the Women Business Owners of Manitoba (WBOM).³¹⁰ These organizations offer a wide range of resources that center around networking, providing mentorship and support for women looking to start, grow, or sustain their businesses in accordance with Manitoba's policies.

Figure 21: Biggest challenges faced by mom entrepreneurs (in a scale of 1 to 9, with 9 being most challenging)



Conclusion and Recommendations

This comprehensive report examined the state of women entrepreneurship in Manitoba through statistical analysis of women-owned businesses and self-employed women, and a focus on the challenges and opportunities of Manitoba women entrepreneurs from diverse backgrounds along with the factors at the societal, organizational, and individual level that can enable or impede their success. This section will provide recommendations to facilitate and further women entrepreneurship in Manitoba based on findings and insights gathered from this report. Recommendations span three dimensions of the entrepreneurial ecosystem, namely the societal, organizational, and individual levels.

Societal level

- The Province of Manitoba should continue to develop and implement policies that strengthen the fundamental aspects of women's entrepreneurs including childcare support and digital infrastructure
- A gender and diversity lens must be applied to government policies and programs with a keen focus on identifying and addressing the unique challenges faced by diverse women entrepreneurs.
- To create a more cohesive and inclusive entrepreneurial ecosystem, a stronger connection among programs in the ecosystem is required to ensure women have support at each stage of their journey.
- Anti-racism training and awareness for decision makers should be implemented at all levels of decision making and among the allies at all levels of the ecosystem.
- There should be a strong collaboration with the larger Canadian ecosystem.
- Government procurement should be leveraged to drive inclusion across the ecosystem. Government should set aside a percentage of procurement to Black, Indigenous, and immigrant women-owned and women-led businesses in Manitoba.

Organizational level

- Facilitating better and easier access to funding, with more inclusive processes, and more tailored programs for diverse groups of women entrepreneurs.
- Provide long-term funding dedicated to women entrepreneurs and ensure that women can access sustainable funding support. Singular grants and loans are helpful, but they are one-time forms of assistance and typically have red tape and strings attached.

- Organizations in the ecosystem should be encouraged to develop programs to support women businesses with targeted procurement as well as programs to develop their supply chains.
- Processes and eligibility should be simplified to allow diverse women entrepreneurs access to resources and supports provided by financial institutions, incubators, government agencies, and other funding providers.
- More government funding should be allocated to organizations that support women entrepreneurs in Manitoba for both staffing and continual training of employees.

Individual level

- Skills development programs for women entrepreneurs in Manitoba should aim to understand the models, approaches, and practices that work in developing entrepreneurial skills for women entrepreneurs.
- It is required to have a better understanding of skills and capacity needed in entrepreneurial journeys, including but not limited to business, finance, technology, marketing, and training.
- Facilitate the socialization of women and networking events that can impact the entrepreneurial intent, aspirations, and confidence of women.
- Technological skills and financial are critical areas, but there is also a need for skills such as negotiation skills, to help women succeed.

Appendices

Appendix 1 - Women Entrepreneurs in Manitoba from See it. Be it.

Name	Role	Company name	Website
Adriana De Luca	Co-Owner	Tiber River Naturals	https://tiberriver.ca
Amanda Buhse	Owner, Chief Creative Officer	Coal & Canary	https://www.coalandcanary.com/
Amy Jackson	Owner	Nativelovenotes	https://nativelovenotes.com/
Amy Tung	Founder & CEO	I Am Love Project Inc.	https://www.iamloveproject.ca
Andreanne Mulaire Dandeneau	Owner	Anne Mulaire	https://annemulaire.ca/
Angie Zachary	Owner, President	The Be YOU Tee Factory	http://www.thebeyouteebar.com/new-page-5
Barbara Bowes	President	Legacy Bowes Group	https://legacybowes.com/about
Brandi Woodhouse	Owner	Rez Gal Lashes	https://rezgal.ca/pages/about-me
Brenda Brydges	Owner, President	Brydges Property Management	https://brydgespm.com/about
Carly Minish	President, Founder	Smak Dab	https://www.smakdab.ca/
Cassandra Carreiro	Owner	Sharecuterie	https://sharecuteriewpg.com/
Chandra Kremski	Co-Founder	Third and Bird	https://www.shophirdandbird.com/
Charla Smeall	Co-Founder	Third and Bird	https://www.shophirdandbird.com/
Christa Bruneau-Guenther	Founder, Owner	Feast Bistro	http://www.feastcafebistro.com/
Cora Weins	Owner	Eadha Bread	https://www.eadhabread.com/
Darcy Granove	Founder & CEO	Little Bluestem Landscape Architecture	http://www.littlebluestemla.com/our-team
Dav Lotay	Founder	Good People Foods	https://goodpeoplefoods.com/
Dinah Santos	Co-Owner	Patent 5 Distillery	https://www.patent5.ca/team
Dulcie Price	President	Optimum Agra Services Ltd	http://www.optimumag.com/
Edna Nabess	Owner	Cree-Ations & Artist Showcase	https://creationsgallery.ca/
Elba Haid	President, CEO	RealCare Inc	https://www.realcare.ca/
Elder Belina	Co-Founder	Clan Mothers Healing	https://clanmothers.ca/

Vanderbroeck		Village and Knowledge Centre	
Elder Mae Louise Campbell	Co-Founder	Clan Mothers Healing Village and Knowledge Centre	https://clanmothers.ca/
Émilie McKinney	Co-Owner	Anishinaabe Bimishimo Corporation	https://anishinaabebimishimo.ca/index.php/about-us/
Erica Daniels	Founder, Executive Producer	Kejic Productions	https://www.kejicproductions.com
Erica Henderson	Co-Founder	Body Measure Inc.	https://bodymeasure.ca/
Erin Goldberg	Co-Founder, Director of Scientific Affairs	ViTal	http://vitalfoods.ca
Evelyn Jacks	President, CEO	The Knowledge Bureau	https://www.knowledgebureau.com/
Feather Talia	Member	The Bannock Babes	https://www.instagram.com/thebannockbabes/
Giovanna Minenna	Founder, CEO	Brows by G	https://browsbyg.com/
Glenda Hart	Co-Owner	Canadian Birch Company	https://canadianbirchcompany.com/
Gloria Sawatzky	Owner	Beyond Flowers	https://beyondflowers.ca/
Hailey Jeffries	President	Prairie Fava	https://prairiefava.com/
Harman Dhaliwal	Co-Owner	Spa Botanica	https://spabotanica.ca
Hillary Proctor	Owner	Leaf Landscaping	http://www.leaflandscaping.ca/
Jamie Goulet	Co-Founder	Clan Mothers Healing Village and Knowledge Centre	https://clanmothers.ca/
Janelle Desrosiers	Founder, Creative Director	Bloom + Brilliance	https://bloomandbrilliance.com
Joanna Palumbo	Owner	Signature Cleaning Services	https://signaturecleaning.ca/about/
Joelle Foster	Co-Founder and Partner	Women's Equity Lab	https://northforge.ca
Jordan Blair	Co-Founder	So Over It Luxury Consignment	https://sooveritshop.com/pages/our-team
Karen Swystun	Founder, CEO	Waterford Global	https://waterfordglobal.com/
Kristen Phillips	Owner & Operator	W.P. Acres Ltd.	
Lisanne Pajot	Co-Founder	Blinkworks	https://www.blink-works.com/
Mary Lobson	Founder & CEO	REES	http://www.reescommunity.com/
Mary MacLean	Owner, Founder	Happy Dance Hummus	https://www.happydancehummus.com/
Melina Elliott	Co-Founder	Body Measure Inc.	https://bodymeasure.ca/
Michelle Cameron	CEO & Owner	Dreamcatcher Promotions	https://dreamcatcherpromotions.com

Michelle Lalonde	Co-Owner	Tiber River Naturals	https://tiberriver.ca
Michelle Leclair	Founder & Owner	Wolseley Kombucha	https://kombuchabrewers.org/meet-our-members-wolseley-kombucha-canada/
Nicole Matiation	Co-founder	Freeze Frame International Film Festival	https://www.freezeframeonline.org/festivals
Priti Shah	CEO	Praxis Consulting	https://praxisconsulting.ca/
Rachel Solomon	Co-Founder	So Over It	https://sooveritshop.com/pages/our-team
Regan Greenwood	Owner	Style Bar	https://www.shopstylebar.com/us/
Season Kirkwood	Owner	Sayzoons	https://sayzoons.ca/
Sonya Ballantyne	Co-Founder	Code Breaker Films	https://code-breaker-films.com/
Sumegha Gupta	President	NSDTech Inc.	https://nsdtech.com/about-nsdtech/
Tanya LaBuick	Principal, Founder	LaBuick & Co	http://brandonchamberofcommerce.chambermaster.com/list/member/labuick-co-2263
Tara Maltman-Just	Founder, Executive Clinician	Vitality Integrative Medicine	https://vitalityintegrativemedicine.com/get-started

Appendix 2 - WEKH Manitoba Roundtable Participants

Name	Title	Organization
Susan Bater	Coordinator	Community Futures - Entrepreneurs with Disabilities
Barb Bowes	President	Legacy Bowes Group
Mary Jane Brownscombe	Indigenous Executive in Residence	SheAnalytics and Asper School of Business
Janine Carmichael	Faculty Specialist, Entrepreneurship	Centre for Advancement of Teaching and Learning
Judith Chambers	Advisor	TD Wealth Private Investing
Deidre Dewar	Program Coordinator	WEKH - Manitoba
Jody Dexter	Senior Technology & Transfer Manager	Partnerships, Knowledge Mobilization, and Innovation Office - University of Manitoba
Jessica Dumas	President	Jessica Dumas Consulting
Lisa Forbes	Manager	SEED Winnipeg
Rhonda Forgues	General Manager	Indigenous Chamber of Commerce
Joelle Foster	CEO	North Forge Technology
Kelly Fournel	CEO	Tech Manitoba
Suzanne Gagnon	Professor and Associate Dean	WEKH Manitoba Co-Lead, Asper School, Burns Leadership Institute
Rosalie Harms	Faculty member	University of Winnipeg, Business Administration
Kirk Johnson	Dean	Red River PolyTech - Business and Applied Arts / School of Hospitality and Culinary Arts
Debra Jonasson-Young	Executive Director	WEKH Manitoba Co-Lead, Stu Clark Centre for Entrepreneurship, Asper School
Maxine Kashton	Executive Director	Women's Enterprise Centre of Manitoba (WECM)
Alison Kirkland	CEO	Women's Enterprise Organizations of Canada (WEOC)
Christa Kruck	Business Development Officer	Faculty of Science, University of Manitoba

Caroline Ksiazek	Regional Team Lead	Futurpreneur Manitoba
Michelle Kully	Founder	Blueprint
Laura Lazo	Chair	Manitoba Women in Agriculture and Food (MWAF)
Ashley Richard	Associate Director, Indigenous	WEKH - Manitoba
Melinda Sasek	Office Administrator	Stu Clark Centre for Entrepreneurship
Sanjana Vijayann	Director of Diversity and Inclusion	Winnipeg Chamber of Commerce
Barb Wilton	Client Support Specialist	SEED Winnipeg

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