BEYOND THE ECONOMIC THE INFLUENCE OF WOMEN ENTREPRENEURS IN CANADA

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BEYOND THE ECONOMIC THE INFLUENCE OF WOMEN ENTREPRENEURS IN CANADA By Mithula Naik

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DECLARATION

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ABSTRACT

In an exploration of Women's Entrepreneurship in Canada, this project seeks to re-examine the commonplace of the male as the prime entrepreneurial role model while uncovering the experience and potential of women entrepreneurs for the expansion of economic growth and social impact. My research demonstrates that women entrepreneurs not only have the potential to negotiate between two complex entrepreneurial systems to reveal a middle ground, but very likely have been leaders in developing a vision of Canadian society wherein businesses do not act in conflict with the good of the people, but rather, in concert with it. I derived this knowledge by adapting a qualitative and design research method known as the Double Diamond design model (Design Council, 2005). This method emphasizes empathetic 'problem finding,' rather than comparisons with men in the field, to uncover a broad range of issues surrounding women's entrepreneurship. As a design method, Double Diamond includes an iterative 'problem solving' process that delivers ideas for interventions to improve women entrepreneurs' experience and impact.

My literature review unwraps the dichotomy of approaches held by researchers to studying and measuring women entrepreneurs' impact on the Canadian economy and society. In Methodology, I describe my research approach, framed by the Double Diamond's four distinct phases: Discover, Define, Develop and Deliver. I incorporate additional design methods in each phase—expert interviews, journey mapping, stakeholder mapping, affinity diagramming and sequence modeling—to organize, understand, and suggest the clearest ways to communicate what I learn. This leads to the observations and insights found in Findings, where a synthesis of takeaways is followed by design-derived recommendations for advancement women's entrepreneurship and the study thereof. The project concludes with a reflection on the inquiry process and implications of the study for general entrepreneurship literature and the overall value for aspiring women entrepreneurs.

Keywords: Entrepreneurship, Women, Canada, Female entrepreneurship, Gender, Business, Social enterprise, Social impact, Leadership

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To my best friend, Pavithra

Through your eyes, from wherever you're watching over, I see my best self.

I dream for all women to see their best selves come alive...

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ABOUT ME



I am Mithula Naik, a design researcher with a background in product and interface design. I hail from India and now live in Canada. As a woman and a designer, I have long been interested in understanding the influences of gender on social behavior and those aspects of culture that ultimately relate to the tangible structures of our world.

Inspired by the idea of 'Safety and Self-Expression,' my Bachelor's Senior Project was to design India's first motorcycle helmet exclusively for women. My work was sponsored by India's leading helmet manufacturer, Vega Auto, and successfully entered the commercial market in 2014. Through 2015, I worked as a research assistant to Professor and Foresight Analyst Suzanne Stein at the Super Ordinary Lab on the Fem-Led Project: examining issues of inclusion and exclusion of women in the Information Communication Technology (ICT) and Digital Media Sectors in Canada.

Initially, I envisioned this project to be a form of time travel, considering problems and solutions at one end of the spectrum (the Canadian first world) in order to manifest a trickling effect on the other end, namely third world countries. I sought to create an informed, appropriate archetype of interventions so that women who engage their strong human equality ideals, personal freedom and creativity to overcome future obstacles. I wanted to learn how to help them generate fresher, more effective approaches to business issues in the fast-changing world around them.

I am grateful that my research took me on a far more rewarding journey that I had, at first, imagined. Rather than wallowing in redundant descriptions of bias and deficiencies, I was whisked to a place of wholeness, recognition and unpretentious inclinations, a place inhabited by so many of Canada's women entrepreneurs. I heard rich, encouraging stories, and mined valuable data, from the lived experiences of strong and admirable Canadian women. I learned to see not a mess of inadequacies, but rather a plethora of potentiality, in the Canadian experience. I believe that in further strengthening Canadian women entrepreneurs' self-identity and social and economic impact, I can help them serve as powerful role models to women in other parts of the world and to entrepreneurs of every ilk, here and abroad.

INTRODUCTION

If we cannot envision a world we would like to live in, we cannot work towards its creation

Chellis Glendinning Author & Social Change Activist

Purpose
Its 2016
Impact & identity
Thinking like a designer
Limitations

FOREWORD

I began this study with the objective of learning about two very distinct models of entrepreneurship, one with a 'make money' motto and the other with a 'do good' motto. At the end of the day, they are both business operations that develop an idea from the ground up and endeavor to make from it a profitable financial return. While they share a broad range of traits, their differences are clear: the extent of financial return they seek versus the extent of social impact they seek. In other words, these ventures generally focus primarily on one while secondarily pursuing the other.

Through my research, I came across a recently developed third model, the 'do good and make money' kind, where a venture places both types of goals at the center of its mission. In the pages that follow, I will introduce you to a community of entrepreneurs whose distinct experiences and potential uniquely position them to be agents for this expanding business model of concurrently seeking economic growth and social impact. I hope that this research offers practitioners and experts early insights into this phenomenon. Beyond removing an outdated dichotomy from the frame of assessment, I hope to show how practitioners can actively work towards greater balance of social and economic outcomes. This is why I chose research methods that allow readers to view my field of interest through the lenses of those who have created the very middle ground for themselves, a fine harmony, a sweet spot, where making it in business and making change are co-equal standards of success. In this quest, I was wisely led to the world of the Women Entrepreneurs of Canada, a group that includes many business owners whom I can turn to as illustrations of the principle in practice.

PURPOSE

Canada is a global leader in women's entrepreneurship. However, even with the rise in start-up companies, fostered by entrepreneurial desire and investment, on average, majority women-owned Canadian firms are significantly smaller, less profitable and less likely to grow compared to those firms owned by men.

Canadian Women Entrepreneurs. Research and Public Policy (Orser, B., 2007)

When I first read this passage in late December 2014, I was bewildered. How could the global leader of women's entrepreneurship also still be so drastically imbalanced? As an Indian citizen in my first year of living in Canada, I was taken aback by the peculiar invisibility of the gender inequality prevalent in business and at the workplace. My experience in India taught me that what you see is usually proof of the existing reality, or conversely, what you do not see probably is not in existence. India has a very low demographic of women as entrepreneurs in the world, ranking 70th of a 77-country sample in the 2015 Female Entrepreneurship Index (FEI) results (Global Entrepreneurship and Development Institute, 2015). Indian women's challenges are conspicuous: less access to education and work experience, lack of inclusive work spaces, dearth of opportunities, etc. I can go on. In Canada however, what you think you see, I was learning, is not necessarily what the research and the facts support.

For the first time, I saw many women in the workforce. I also met quite a few women who embodied a rigorous entrepreneurial spirit. Yet, I slowly came to discover, Canadian women were, on average, being paid only 70 cents for every \$1.00 that a man earns, or more accurately 68.5% of the salary earned by men, for doing the same job. Women working in technology sectors (CANSIM, 2015) earned introduc introduction of pay equity laws (1988 Pay Equity Act, Ontario), is that the wage gap has only closed by 4.5% from 64% in the 1980s, suggesting some complexity in the nature of women's inferior position in the Canadian labour market. This was confirmed when management studies revealed that since the 1990s, gender had been a 'lens' to surface issues and obstacles that prevented women's advancement in business activity and leadership roles (Greene, Brush, & Gatewood, 2006). However, relative to other areas of management research, literature on women's business and entrepreneurship is still young, and the relationships between gender and entrepreneurship continue to pose many unanswered questions (Valencia, M. 2004).

Consider the following two reports: Report I

Between 1981 and 2001, the number of Canadian women entrepreneurs increased 208%, compared with a mere 38% increase for men (1981-2001 Census of Canada, Statistics Canada). The economic contribution made by their activities is in excess of \$18.109 billion to the Canadian economy every year (Statistics Canada to the Task Force, 2003).

Report II

Female-owned businesses in Canada have tended to generate significantly less revenue than male-owned businesses. The studies by Fischer (1992), Fischer et al. (1993) and Orser and Hogarth-Scott (2002) provide evidence: in these investigations, the average annual sales level reported by female-headed firms was close to only one third the amount reported by male-headed firms.

Although following a similar time period, these two data-derived reports point to very different rates of impact made by women entrepreneurs in Canada. By gathering and analyzing data, these researchers were able to highlight realities that raised issues of gender bias and preconceived notions. Both these reports relied on a definition of 'impact' using a singular data set: numeric information of financial performance, or in other words, financial metrics. Further analysis conducted through alternative data sets can balance the potential for tunnel vision. While financial metrics analyze, curate and share information of women's contribution to the economy, gathering data in other metrics, such as contributions to building a new business modality or or contributions to community and other social changes, can provide a more textured, less gender-biased, measurement of impact.

Taking inspiration from Nigerian novelist Chimamanda Ngozi Adichie's famous TED Talk, "Dangers of a Single Story" (2009), my project addresses the idea that impact can be understood in more ways than one. Financial metrics share an incomplete story of women's contributions. By engaging the question from different viewpoints, processing a variety of data and being open to a range of stories, we can achieve two outcomes: reveal a more accurate picture of the current circumstances of women entrepreneurs in the Canadian business ecosystem and re-think what is possible for every entrepreneur to achieve by creating a new vision of entrepreneurship. From this perspective I present my research question:

In a complex growth economy of business innovation with social consequences, how might women entrepreneurs help lead Canada to an economy of shared values, where societal and economic progress are positively linked together?

In a complex growth economy of business innovation with social consequences, how might women entrepreneurs help lead Canada to an economy of shared values, where societal and economic progress are positively linked together?

IT'S 2016

In 2015, Canada was making global headlines for all the right reasons. Everyone took notice when Justin Trudeau, newly elected Prime Minister of Canada, put Canada in the spotlight by appointing a gender-balanced Cabinet for the first time in political history. During Trudeau's swearing-in ceremony, the Prime Minister was questioned on why he formed a cabinet that represented gender equality: naming 15 women and 15 men. He famously replied, "Because it's 2015," words which trended the internet and news feeds all over the world, marking both a generational change and a commitment to reflecting Canada's diversity. This sort of leadership and confidence was further reiterated recently, in Davos, at the World Economic Forum 2016, where Trudeau emerged a winner in his message about inclusiveness, embracing feminism and concerns about income equality. With the topic of the conference being "Mastering the Fourth Industrial Revolution," a writer at the Guardian commented "Canadian PM Justin Trudeau is living up to his reputation as a 21st century leader."

This is relevant today because in a global economy characterized by rapidly evolving standards, Canada, with its sensitivities to diversity and the environment and its close attention to social needs such as cost effective education, healthcare and an aging society, is uniquely situated to prepare for a global future of exponentially disruptive change in ways that we live and interact with one another. In particular, over the last few decades, Canada has been a positive example in setting ambitious goals to accelerate inclusivity and women's economic empowerment. This study endeavors to represent the current reality of women's experience and impact as business owners and to mine the experiences and wisdom of those women to build a positively imagined future state for the field of entrepreneurship in Canada.

IMPACT & IDENTITY

Having been raised by two parents who were business owners, I learned early on that the owner is representative of the company. He or she is the brain, heart and engine of their business, the driving force behind every practical, financial and symbolic aspect. In that sense, the company is an accurate reflection of the entrepreneur's mindset. For this reason, when I studied statistics and evaluations by noted institutions that conveyed the continuing underperformance of female entrepreneurs in Canada, I was struck by the fundamental dissonance between their personal identity as entrepreneurs and their calculated impact on the Canadian economy.

Consider, for instance, the research showing that in relation to men-owned businesses in Canada, the majority of women-owned businesses are, on average, smaller with respect to revenue, equity and profitability (Orser, 2007). So much smaller that there is a specific term to describe this phenomena: the "Economic Gender Gap." This term concisely captures the discrepancy between women's actual economic contributions and their potential to be more engaged in the economy (K Theurer, 2014). Interestingly, Jennings (J. E. et al. 2013) presents a possible explanation for this that demands equal attention: "One set of women's entrepreneurship research, for instance, has demonstrated that female entrepreneurs tend to attach less value to business expansion and financial success—and/or to possess lower growth aspirations—than their male counterparts."

As mainstream entrepreneurship scholars continue to emphasize growth in sales, profits, and/or employees in numerous studies (e.g. Chrisman, Bauerschmidt, & Hofer, 1998; Davidsson, Delmar, & Wiklund, 2006), it has become evident to other researchers that financial metrics may not the only valid way to measure outcomes of an entrepreneur's profile (e.g. Amit, MacCrimmon, Zietsma, & Oesch, 2001; Rindova, Barry, & Ketchen, 2009). The negative portrayals arise when theories adopted from a fundamentally male experience are applied without adaptation to rate women entrepreneurs (Stevenson, 1990; Greene et al., 2003).

Re-evaluating the clichéd male entrepreneurial role model, pictured clearly in Ogbor's term "the white male hero" (2000), is critical in order to manage gender-biased assumptions and their implications for women in the field. Caution ought to be used by researchers conducting comparisons between any mainstream field and a "deviant other," a term that often implies an inferior position (Humbert, 2012). This is most often the case when women entrepreneurs are assessed alongside men entrepreneurs (Bruni et al., 2004; Hytti, 2005; Ahl, 2006).

The intellectual and practical implications of this tendency is twofold:

Firstly, women entrepreneurs may largely be perceived as competing with men entrepreneurs in a single-minded race to greater GDP contributions. In the words of James (2012), as described by Jennings and Brush (2013), "The problem-oriented focus of much women's entrepreneurship research has stunted understanding of the factors that contribute to the flourishing and optimal functioning of women entrepreneurs."

Secondly, comparison-based research is likely to overlook women's independent motivations, attitudes and inputs as entrepreneurs. "As yet, however, none has been written with the express aim of assessing whether the collective work of female entrepreneurs has had or might have any observable impact on the broader entrepreneurship literature. There are several merits in pursuing such an objective at this juncture" (Jennings and Brush, 2013).

In delving into this research using a qualitative focus on women's experiences of entrepreneurship, I hope to counter-balance both of these tendencies by exploring the integration of women's identities as entrepreneurial leaders in the pursuit of impact-driven goals, including and going beyond the economic.

THINKING LIKE A DESIGNER

Design as a verb is a process of thinking: a set of cognitive skills, methods, tools and techniques that defines problems, discovers solutions and makes them real. Design Council (UK, 2008)

Traditionally, design practice takes creative ideas and develops them into functional and marketable products and services. Today, design processes are also applied to add value in fields previously not highly concerned with design, such as business and engineering organizations, not-for-profits, and the public sector. The design process supports an iterative perspective that is transformative for these organizations on many levels, from individual to collective, and even to societal experience.

Design Thinking is a framework for creativity that emphasizes empathetic problem finding and iterative problem solving. This human-centered design process integrates the emotional with the meaningful; it focuses on understanding the needs and motivations of people in order to deliver imaginative interventions for improving their experience.

Applying Design Thinking to entrepreneurship may help humanise the systems of business, management and governance, by delving into entrepreneurs' motivations, demonstrating the challenges they experience and ideating on opportunities to overcome them. Design Thinking works well in this ambiguous environment by shifting the focus from linear financial and operational practices to a "look, learn and improve" mindset and process. Good design should be viewed as a benefit, not a cost, of doing business. It can play a significant role in meeting future challenges faced by entrepreneurs who, after all, generally consider themselves to be change-makers.



LIMITATIONS

There are several limitations associated with this study. The sample consisted of five interviews with female entrepreneurs of small and medium business enterprises in the Greater Toronto Area. The considerations included substantial professional experience in the domain of entrepreneurship (which could suggest they are of 30+ years in age) as well as professional involvement to any degree in a socially beneficial activity whose impact is rooted in Canada. Due to strict time constraints, the study is limited in its sample size to a small sample of convenience. Therefore, to reliably generalize the results to larger groups, a follow-up study would have to involve more, and more diverse, participants from different industry segments.

Another limitation is the constraint of location. Although the study, through the literature review, discusses women's entrepreneurship in the national context of Canada, the interviews conducted were limited to the Greater Toronto Area (GTA) due to accessibility, time and financial constraints.

The study, past the literature review, relies upon self-reported narratives that can potentially include as-yet-uncovered sources of bias within the data. Based on the method of sample selection, and the small sample size, there is likely, for instance, to be a trend toward a particularly feminist perspective in the self-identity and leadership styles of participants. In future studies, these could be revealed, for instance, by having the transcripts coded and analysed by more than one researcher.

The ethical consideration of maintaining the anonymity of members of this sample interferes with my ability to demonstrate validity in my representations and interpretations of the interview details. In some cases, I denote the interviewees by letter (A, B, C, D, and E). Even so doing, there remain many details that, if included, could identify an individual to those among their business communities. In a follow-up study with a much larger and more diverse participant group, the researcher would be able to include more quotes whilst being confident that the women's identity would not be revealed through them.

LIT. REVIEW

A culture of progress
A culture of differences
Background story
A culture of shared values

OVERVIEW

Highlighting the reference made in the introduction of Chimamanda Ngozi Adichie's TED Talk, "Dangers of a Single Story" (2009), this literature review presents more than one story of Canadian women entrepreneurs in order to depart from the single story of inadequacy. The first story, "a culture of progress," discusses the current profile and the impact women entrepreneurs reportedly have on the Canadian economy. The second story, "a culture of differences," reveals the many layers of barriers women continue to experience in the Canadian labour market. The third story, "background story," introduces women's entrepreneurial literature as a theoretical backdrop to an exploration of their leadership styles and attributes; it examines what they understanding of their own entrepreneurial motives in economic terms versus social value creation. The fourth and concluding story, "a culture of shared values," observes an overlap of values between women entrepreneurs who tend to deviate from a traditional economic framework and social entrepreneurs, those who adopt a business model specifically to effect social change.

STORY I A CULTURE OF PROGRESS

"...Under the "old economy," women made gains due to higher education levels, increased labour force participation, and public policy and legislation supporting women's work, such as pay equity, maternity leave, Employment Insurance, and the Canadian Pension Plan. Under the "new economy," growing numbers of women who are self-employed fall outside the scope of the public policy and legislation that has improved women's working lives and economic status. It is clear that Canadian women are creating a range of businesses that fall outside the traditional model of paid employment. Any definition of an "entrepreneurial economy" must recognize this diverse range of activity – from one-person practices, to small businesses with a few employees, to large enterprises with many employees."

The Prime Ministers Task Force on Women Entrepreneurs, Report and Recommendations, 2003.

In 2003, the Canadian government displayed its support of women's entrepreneurship by producing a document, "Presentation to the Prime Minister's taskforce on women entrepreneurs" (2003), detailing a comprehensive agenda of policies to facilitate women's participation in the entrepreneurial arena. This taskforce consulted with "thousands of women entrepreneurs across Canada, their organizations, and other interested stakeholders including officials from government departments and agencies, financial institutions, non-governmental organizations, and leading academics" (Prime Minister's Task Force on Women Entrepreneurs, 2003: 1). In its comprehensive breakdown of provincial and territorial initiatives and recommendations, the taskforce accomplished an arduous task that, in itself, stood to gain recognition as an example of best practice.

With great power, comes great responsibility...

As a nation, Canada has a strong culture of entrepreneurship and small business ownership. According to the recent 2016 Global Entrepreneurship Index, Canada ranks #2 in a 160-country sample, only behind the U.S. in levels of entrepreneurial activity, beating the other G7 countries and most of the developed world (GEI, 2016). Within this context, women-led businesses have witnessed dramatic growth over the past few decades. Canada was rated 2nd of 31 countries in supporting "high-impact women's entrepreneurship," according to the 2015 Global Women Entrepreneurs Scorecard (behind the U.S. and in a tie with Australia).

Canadian women are launching businesses at a much higher rate than ever before (GEM, 2015), thus playing a crucial role in the expansion of entrepreneurship across the country. In 2002, Statistics Canada reported a strength of nearly 821,000 women entrepreneurs in Canada (Statistics Canada, 2002). Between 1981 and 2001, the number of women entrepreneurs increased by 208%, compared with a mere 38% increase for men (1981-2001 Census of Canada, Statistics Canada) and the economic and social impact of their activities spread across the local, regional and national economy. In 2011 for instance, RBC Economics estimated that women entrepreneurs were responsible for an aggregate contribution of \$148 billion in economic activity. Given that small businesses employ nearly 7.7 million people or 69.7 percent of the total private labour force, in 2012 women-owned businesses were estimated to be employing nearly 1.5 million Canadians (BMO Women's Day Study, March 2012).

The economy in Canada is characterized as innovation-based, with a high level of opportunity perception and internationalization (GEI, 2016). Women's presence is evident across all industry sectors, although disproportionately so in service industries (Carrington, 2006). Even back in 2006, approximately 47% of all SMEs included some degree of female ownership and "majority women-owned" businesses accounted for approximately 17% of Canadian SMEs (Orser, 2007 Carrington, 2006). And these percentages are increasing. I am particularly fascinated to note that women make up one third or more of the self-employed persons in Canada, a higher percentage than in any other country in the world (Statistics Canada, 2002). While it may have been out of necessity, these figures nonetheless indicate that, over the years, Canadian women have exhibited greater awareness than men of the opportunities and career pathways available to them through entrepreneurship.

STORY II A CULTURE OF DIFFERENCES

The journey of a woman entrepreneur starts the day she conceptualizes her business idea and goes through raising finances, making strategic choices, and ultimately scaling her business. She follows this path, often, while balancing her venture with family life and carrying on her shoulders the tremendous weight of gender biases, workplace gender discrimination, and gender barriers. A woman business owner must prove her potential and assert her equality over and over again. The challenges and barriers women face in the professional world, and as entrepreneurs specifically, surface at nearly every stage of their lives.

In the practice of Service Design, designers look to trace problems in their customers' or users' experience by looking closely at every step in their usage of the product or service. This method is known as "journey mapping." Journey mapping breaks down the minute details of a customer's journey to reveal various events along the timeline that caused them difficulty or pleasure. After the identification of these events, the designer switches from problem-finding mode to solution-seeking mode. As a designer, the recurring patterns within the literature regarding women entrepreneurs led me to choose and adapt journey mapping as my next research method, in order to grasp the gamut of challenges women face in the Canada's entrepreneurial ecosystem, and to move fluidly from problem-finding to solution-seeking.

I represent this research in two forms: as written descriptions, in this chapter, and as visual journey map analyses, found in the Methods chapter.

Early stages - unconscious biases and more

Research shows that, beginning in the earliest stages of a woman's life, she is prone to experiencing gender biases that are largely unconscious. External biases, including the expectations that women display "feminine values" such as empathy, gentleness, caregiving and passivity, most often turn into internal biases capable of deterring them from pursuing work that demands the leadership qualities that are culturally synonymous with "masculine values," such as assertiveness, ambition, dominance and strength (Eagly, 2004). Further, the phenomenon known as the "tightrope," or "double bind," describes the situation of women walking a tightrope between displaying traits that are too masculine or

too feminine. "Damned if I do; damned if I don't," describes her daily dilemma in choosing how to conduct herself in the workplace. These internal biases often erode women's self-image, causing them to believe that they are not equipped to succeed in careers such as entrepreneurship. For instance, even after controlling for the individual's business accomplishments, "...women are less likely to perceive themselves as entrepreneurs, independent of activities undertaken" (Verheul, Uhlaner & Thurik, 2005: 512).

This finding is consistent with the research on women's low levels of participation in business, a male-dominated field based on competition, risk-taking and individual appraisal. When women in a study were asked to give a reason for their absence, many indicated that entrepreneurship "did not fit their personalities" (Menzies & Tatroff, 2006). A study revealed that while women currently account for 44% of MBA graduates in Canada, their prospects of employment remain relatively dim (Olsen, E. 2011). In an experiment, within the same study by Olsen, a graduating MBA class all applied for job interviews. The female graduates sent out 20% more job applications than their male graduate colleagues, and received 25% fewer job offers. These biases affect more that women's job hunt prospects. It also amplifies the research findings that show women restricting themselves to the services sectors. They are less likely to operate within knowledge-based industries (KBI) and manufacturing operations. Wholesale/retail, professional services, and information, culture, real estate and accounting see the maximum candidates (Carrington, 2006).

Once women successfully get their foot in the door at a workplace, gender biases actually increase (GEM, 2012):

- Role Congruity Theory: prejudice against female leaders due to an inconsistency between her female gender role and her leadership role.
- The Tug of War: Female rivalry in the workplace due to fewer positions available, creating an unhealthy competition that further holds women back in their careers.
- Confirmation Bias: Women have to constantly prove their competence, because information that contradicts stereotypes is forgotten or discarded. Whereas men prove it once or not at all, as their methods and values fit existing notions.
- Maternal Wall: These biases carry on throughout a woman's life stages until old age, and particularly when she decides to have children. Women with children are less likely to be hired, half as likely to be promoted, and are often the first to be let go.

In summary, even before women decide to begin their journey towards entrepreneurship their aspirations are reported to be consistently lower than men's.

Pre-launch of business - starting up

The desire for flexibility, or to be one's own boss, and to balance work with family obligations are strong motivations for women to launch their own businesses in North America (Saunders, with Ryan, 2015). Canadian studies about motives of female-owned start-ups report that economic necessity was often secondary (Baird, 1982), which is quite unlike the 'need-based motivations' found among women entrepreneurs in developing nations. Canadian women entrepreneurs also leave the bigger business world to start their own ventures as a means of overcoming existing workplace isolation, gender discrimination and sexual harassment (Ncube and Washburn, 2010).

However, while coming up with their big entrepreneurial idea, building their business models and conducting market research, women find it harder to seek helpful industry mentors and role models. With a lack of industry experience and fewer introductions to key players than if they had well-placed mentors, women face their greatest setback in entrepreneurial involvement: limited access to finance. Poor access to finance accounts for business discontinuance by female business owners twice as often as it does for male business owners in the U.S. The Dow Jones Study, 'Women at the Wheel,' reports only 6.5% of the privately held companies that received venture capital between 1997 and 2011 had a female CEO in the U.S. (Dow Jones, 2012). This divide is even greater in the less developed nations.

The reasons for finance-related impediments are more complex than they seem. A combination of internally-driven reasons becomes evident when women report feeling intimidated by lending institutions, deny their necessity, and thereafter are less likely than men to apply for loans to access external credit or to seek equity investment Instead, women entrepreneurs are more likely to finance their businesses to a great extent with personal savings, personal credit instruments, and other sources of informal financing (Judith J. Madill, Allan L. Riding & George H. Haines Jr., 2006).

This leads to a chicken and egg scenario: The reasons for loan-turndown and fewer opportunities to obtain venture capital is not due to women's insufficient funds, but rather, because banks have longer working relationships with male-owned businesses, recognize their greater credit rating and financial literacy. Recent data demonstrate that women entrepreneurs are just as likely to have their requests for financing approved in Canada when they do decide to apply for formal sources of financing (Statistics Canada, 2000). These findings belie the common view that financial providers treat women and men entrepreneurs differently regarding access to, or terms and conditions, of financing. They confirm findings suggesting that internalized biases within the women entrepreneurs them

-selves set up some of women's obstacles to success. As for equitable treatment by Canadian banks, one reason they may show similar approval rates for women as men is that banks are more willing to take risks, given their recent strong financial performance.

Launching the business - the nitty-gritty

When a woman finally makes the decision to launch her business, her performance is affected by the following factors that are unique to being a woman. In any given industry, she is taken less seriously than male counterparts and attributed with a lack of credibility. The human capital argument presumes, after all, that she arrived with a lack of managerial, start-up and leadership experience and less relevant technical education than the men. As businesses exist within an environment of social networks, women tend to underperform because they are not as well connected to individuals capable of providing instrumental resources such as information, access and financing. They are often still excluded from business or professional organizations. The "boys clubs" of industries dominated by men reinforce male leadership and limit the acceptance of women at the executive table (BIAC, 2015). It is unclear what sacrifices and tradeoffs have been made by the very few women who have been successful financially and in making it to top leadership positions in these industries.

An interesting study examined the relationship between a business-person's social dependencies and their work performance. The results indicated that, by and large, women experience positive 'spousal centrality,' increased dependency on the support from their spouse/partner, along with their increases in financial and employment growth. The opposite is largely true among men, where spousal centrality is negatively associated with an increase in the man's financial and employment growth (C.G. Brush, 2006).

Post-business launch - strategic choices

Perhaps the strongest indicator of a woman entrepreneur's performance is her own success criteria, which will ultimately determine her attitude towards business growth. Many research studies have confirmed that women consider a balance of work and family life to be of higher importance than do male business owners (Orser & Dyke, 2006). More women than men associate business success with personal fulfillment, family obligations, employee relationships and marketplace acceptance. These non-financial determinants of success account to some extent for slower economic growth rates of businesses head

-ed by women in Canada. A major finding in uncovering women entrepreneurs' values and the purpose they assign to their business, is that many women deliberately choose to keep their companies small and sidestep fast-paced expansion (Belcourt et al., 1991; Cliff, 1998; Lee-Gosselin and Grisé, 1990; Orser and Hogarth-Scott, 2002).

It is not surprising to learn that 85% of women-owned firms in Canada are micro-businesses, employing fewer than five people (Carrington, 2006), in light of qualitative research studies that reveal significant differences in men's and women's growth orientations. "Entrepreneurs express a desire to stop growing upon attaining the maximum business size threshold that they have established for the enterprise. This threshold represents the optimum or ideal size that the entrepreneur is comfortable managing—the size that allows them to maintain control over the organization, requires a reasonable amount of time or energy, and/or permits them to achieve a balance between work and personal life" (Cliff, 1998).

The decision to prioritize work-life balance directly affects the woman entrepreneur's strategic choices, management practices, likeliness to scale her business and to engage in international trade, recruit more employees, and generate increased revenue. Canadian women are less likely to engage in exportation than their male counterparts (Business Development Bank, 1997; Watson, Orser, Townsend; Riding, 1996; Industry Canada, 2006), due to: associated time constraints for and distance from family obligations; lack of new business partners, influential networking contacts, and funding to travel; and being unfamiliar with the technical knowledge of exporting procedures that can be gained only when the above is fulfilled (Fischer and Reuber, 2004).

The Prime Minister's Task Force on Women Entrepreneurs reveals a sizable gap in the income levels of male and female entrepreneurs and their firms. Similarly, investigations by Fischer (1992); Fischer et al. (1993) and Orser and Hogarth-Scott 2002) report that female-headed firms average one third the annual sales reported by male-headed firms.

Finally, the major reason for women entrepreneurs' organizational exit or discontinuance reiterates what we have already learned: women prioritize personal circumstances more highly in relation to business ones than do men. The following are the top reasons for women's business exit (Orser and Riding, 2003):

- Personal challenges: family demands, physical demands or disability, time demands, relocation or pending relocation, poor health, and lack of motivation (Orser and Riding, 2003).
- Market factors: Too small a market, negative consumer attitudes to products and/or services, volatility or greater risk, increasing competition.
- Financial: poor financial performance and inability to secure capital.
- Operational: lack of management competencies, business partners, qualified employees, physical space, etc. (Brown et al., 200)

• "Liabilities of newness": bankruptcies associated with lack of financial know-how due to being younger and new in an industry (Thornhill and Amit's, 2003).

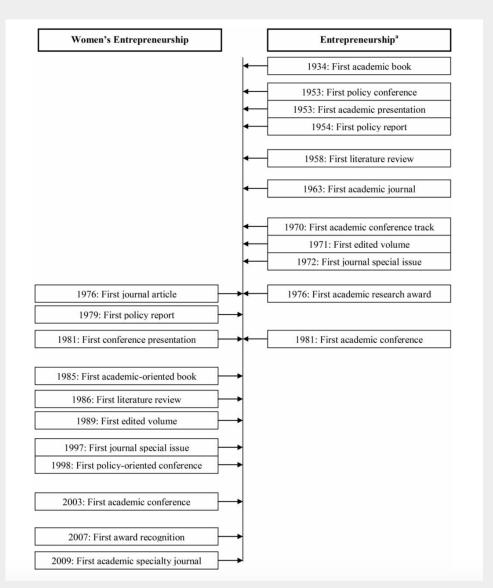


Figure 2 The Evolution of Women's Entrepreneurship in Relation to the Broader Field. (Jennings, J. E., & Brush, C. G., 2013).

STORY III A BACKGROUND STORY

The foundations of general management, business and entrepreneurship from decades earlier can provide a deeper understanding of current circumstances experienced by women in business. 'The Evolution of Women's Entrepreneurship in Relation to the Broader Field' [Figure 2] details the developmental milestones of women's entrepreneurship alongside those from general entrepreneurship literature. The diagram points out that although women have run businesses for years, it was not until the 1970s and 80s that scholars in the West considered the subject to be of academic interest (Jennings, J. E., & Brush, C. G., 2013).

Consider the inferences made by Jennings et al, in 2012: "There are many possible explanations for this delayed attention. One is that women were not widely counted as a distinct group of business owners in most countries prior to this time. Moreover, women business owners were rarely portrayed within the popular media and therefore less likely to be studied by academics." Jennings goes on to discuss how studies did not individually investigate women because researchers assumed that women were 'essentially the same'. Academic literature on women's entrepreneurship has evolved, from a limited scope comparing women's entrepreneurial tendencies to their male counterparts (Greene, Brush, & Gatewood, 2006; James, 2012), to new research directions exploring the distinctiveness of women entrepreneurship.

- Examples of comparison-based research questions in studies of men and women entrepreneurs include:
- How do they (male and female) become entrepreneurs? (Klyver, Nielsen, & Evald, 2012)
- What are their attitudes toward entrepreneurship? (Orser, B., 2007)
- Do they have equal access to finance? (Harrison, R. T., & Mason, C. M. (2007))
- Are they similar or different in their leadership styles? (Bird, Barbara, Candida G. Brush. 2002)

Progress in research efforts to capture the distinctiveness of women's entrepreneurship has contributed back to the general body of entrepreneurship literature, in that women's entrepreneurship scholars do tend to 'look at the familiar differently' through the lens of gender (Nielson, 1990). The intellectual origins of women's entrepreneurship literature stems from broadly two, sometimes overlapping, areas of study: (1) gender and occupations literature and (2) feminist theory and research.

Gender role theory

Gender and occupations literature "examines the evolving roles and experiences of men and women in the global workplace" (Powell, 2011, p. 2). The presence of an entrepreneurial gender divide, known as the social role theory or gender role theory, argues that both the genders, male and female, display certain prominent behaviours in order to gain social acceptance (Eagly, 1987; Eagly and Carli, 2003). For instance, "males exhibit more dominant, achievement-oriented behaviours and females display more affectionate and nurturing behaviours," and such ideas as "females take care while males take charge" (Furst and Reeves, 2008). Jennings and Brush (Jennings, J. E., & Brush, C. G., 2013) state that the organized labour force "not only remains sharply segregated into male-intensive and female-intensive occupations but also clearly stratified, with women concentrated amongst the lower levels of organizational hierarchies and earning less pay (even for comparable work)."

More recent research points to explanations of the persistence of stereotypical gender roles as hegemonic masculinity (Hechavarria et al, 2012). Here hegemony is "depicted as the patterns of practice, beyond role expectations or identity, which enable male dominance to persist (Connell and Messerschmidt, 2005)." It may not necessarily be the most prevalent form of masculinity, but likely is the most socially accepted (Hechavarria et al, 2012) and "culturally idealized form of masculine character" (Connell, 1990: 83). In brief, the gender role theory posits that entrepreneurship by definition is a gendered field.

Feminist theory of entrepreneurship

Feminist theory, on the other hand, is based on the idea that gender is not elemental to the makeup of our society, but a lived experience that essentially disadvantages women. Much of the limited scope in early women's entrepreneurship has primarily been fashioned as an act to negate this condition (Cala´s, Smircich, and Bourne, 2009). Women whose entrepreneurial identities stem from a feminist lens have been known as feminist entrepreneurs, although they may or may not directly associate with feminist literature. According to Orser and Leck (2010), feminist entrepreneurs are defined as "change agents who exemplify entrepreneurial acumen in the creation of equity-based outcomes that improve women's quality of life and well-being through innovative products, services, and processes."

STORY IV A CULTURE OF SHARED VALUES

Having discussed women entrepreneurs' tendency to attach less value to business expansion, pursuing, instead, "hybrid" economic and non-economic goals, the circle in my mind began to complete itself when I read the following passage by Hechavarria, et al (2012): "Based on gender role theory (Eagly, 1987), we suggest that female entrepreneurs are more likely than male entrepreneurs to emphasize social or environmental value creation. In so doing, female entrepreneurs conform to gender stereotypes typically attributed to females, specifically an interpersonal orientation as well as an inherent concern for social or environmental issues." This suggests that women are more likely than men to pursue social and environmental goals as entrepreneurs.

Change agents

"A remarkable mind-shift seems today well underway: major social issues and challenges, be it in the area of sustainability and the environment or poverty and societal cohesion, are no longer perceived as restraints on growth and firm behaviors, but rather as opportunities, driving a new wave of growth and innovation. In other words, there is a new opportunity space for growth and innovation rapidly unfolding precisely at the intersection between societal trends and business activity. Socially responsible businesses and social enterprises are at the edge in this space – spearheading initiatives which aim to achieve a large, positive societal impact and at the same time are also economically viable or sustainable."

Huysentruyt, M. (2014), "Women's Social Entrepreneurship and Innovation" Refer to Fig. Figure 1. Pressing social Issues + Business Activity

This Huysentruyt passage encapsulates the big picture behind the initiation of certain individuals popularly known as social entrepreneurs, who rise to the occasion and fulfill what they deem as 'pressing social problems' regardless of the means or ends. Social entrepreneurship, the field occupied by these entrepreneurs, is a nascent and niche form of entrepreneurship whose varying definitions remain open to interpretation. Ashoka, an organization of the largest network of social entrepreneurs worldwide, defines its members as "individuals with innovative solutions to society's most pressing social problems. They are ambitious and persistent, tackling major social issues and offering new ideas for

wide-scale change" (Ashoka). Huysentruyt (2013) sheds light on the three key features of social entrepreneurship:

- 1. Social enterprises respond to current social challenges. Their specialty is in the identification of the need and the urge to come up with solutions before the rest of the world provides permission for them to go about it.
- 2. The entrepreneurial activities range across different sectors, from energy to education, with an emphasis on the service sector. Huysentruyt notes the relevance of this, as global GDP is today focused on the service sectors more so than manufacturing and agriculture.
- 3. Given that they are on the cutting edge of addressing needs, social entrepreneurs have a strong tendency to be innovative and resourceful, and at a higher rate than mainstream enterprises or public sector organizations; often identified as "radical innovators."

I find it fascinating to correlate research data that indicate the same distinct features as women's entrepreneurship:

- 1. GEM findings indicate, "Females are more likely to engage in social and environmental activity than males" (Hechavarria et al., 2012; Meyskens et al., 2011). This might be a result of gender differences, where women tend to be more altruistic and socially minded than men, and motivated by social change, rather than personal economic reward and stature (Croson and Gneezy, 2009). Additionally, women entrepreneurship, as a sub-category of mainstream entrepreneurship, is associated with greater levels of change creation due to the very nature of holding a marginalized position in order to counteract negative attributes and to build prominence (Mailloux et al., 2002). Studies on ethical beliefs and decision-making have shown that women are more likely to support ethical business practices (Borkowski & Ugras, 1998; Harrison, & Treviño, 2010).
- 2. Women's entrepreneurial ventures are concentrated in service sectors. 71% of global GDP was attributed to the service sector as of 2010.
- 3. Due to their unique sensitivity towards social needs, women social entrepreneurs are frequently celebrated as "lead innovators" when it comes to social innovation. Further, women entrepreneurs in nearly half of the economies in the 2015 GEM report are equal or greater in innovation levels than men entrepreneurs (GEM Women's Entrepreneurship, 2015).

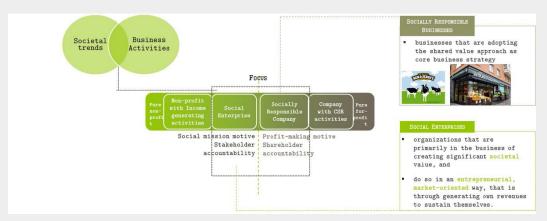


Figure 3 Pressing social Issues + Business Activity, Huysentruyt, M. (2014)

This parallel association of social entrepreneurship and women's entrepreneurship provides an important rationale for the intersection in the entrepreneurial tendencies in their objectives, motivation and values (Datta & Gailey, 2012; Goss, Jones, Betta, & Latham, 2011). Evidence of women seen as primary targets and agents (Braun, 2010; McKya et al., 2010) of social entrepreneurship strategies around the world confirms this connection (Hechavarria et al, 2012).

This space of overlap is indeed rich, propagating an increasing amount of research exploring the idea that women may be more likely than men to emphasize goals of social and environmental value creation when pursuing entrepreneurial activities (Hechavarria et al, 2012) and wondering if they are, in fact, commercial entrepreneurs at all (Huysentruyt, 2014). The motivation of caring about the social payoff is especially apparent in Canada where women's participation rates in the Third Sector, whether paid or volunteering, is greater than other parts of the labour sectors (Mailloux et al., 2002). This fact however, points to clarify a distinction between social enterprise and women's entrepreneurship, in that within the field of social enterpreneurship, businesses are structurally either a for-profit or nonprofit entity in order to test what would work for the business and its social impact goals for the situation. Women's businesses however tend to structurally remain as for-profit ventures unless otherwise clearly specified as a nonprofit. There are pros and cons for the structural choices of for-profit versus nonprofit types of businesses.

This research context informs my research question and confirms for me that women entrepreneurs, regardless of the type of industry they choose, have both the inclination and the capacity to promote social intent and socio-economic agendas.



DESIGN RESEARCH

Double diamond design model

Discover phase

Define phase

Develop phase

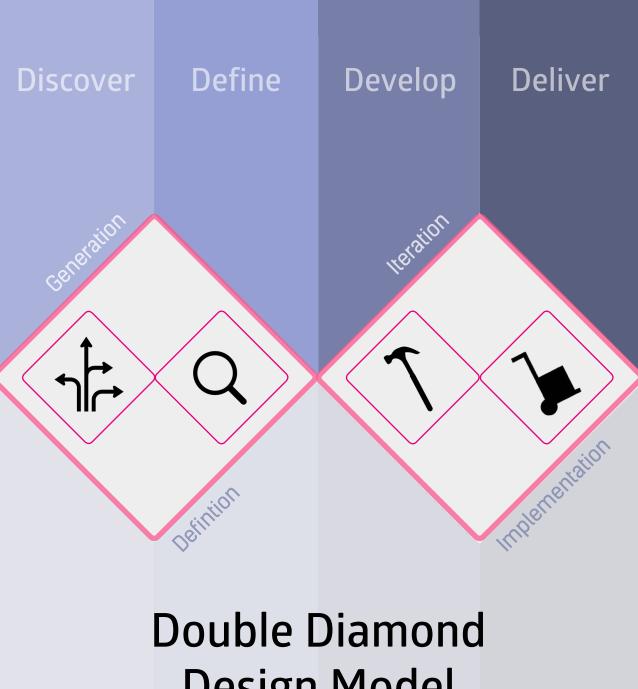
Deliver phase

OVERVIEW

In this chapter I demonstrate how I've unpacked my research question through the design research process. This process allows the researcher to understand people in the context of their lived experiences (interactions with products, services and environments), in order to later help meet their daily challenges by creating innovative interventions. As outlined in the introduction, this design approach simultaneously pays attention to the minute details of a person's concerns and extrapolates those personal details as a set of values that can inform the researcher's understandings of related global, systemic issues faced by the larger population. Tim Brown, CEO of the award-winning design consultancy IDEO, describes the design process metaphorically as "a system of spaces rather than a predefined series of orderly steps. The spaces demarcate different sorts of related activities that together form the continuum of innovation" (Brown. T, 2008). As a designer, I believe that the design research process is best suited to my topic because of its essence as qualitative research: it develops a deep empathy for the women entrepreneurs at the center of the study; with it, I can strive to decode assumptions and challenge barriers; and it inspires new ways of generating ideas.

To explore my research question, I will be using a design framework known as the Double Diamond design model, developed by The Design Council UK, in 2007. The Double Diamond is divided into four distinct phases: Discover, Define, Develop and Deliver. These phases provide a map for tracking how the design process passes from points where thinking and possibilities are as broad as possible (generative) to situations where they are deliberately narrowed down and focused on distinct objectives (evaluative) (Design Council, UK, 2007) (Refer. Figure V.). For each phase, I will explain the tools and techniques used while revealing the resulting ideas and findings. In presenting the objectives of each phase, I will describe the objectives according to the Double Diamond design model and report on how I have contextualized the objectives for this study. The chapter concludes by identifying ways in which the research data can be captured and visualized to inspire and create new knowledge.

Note: I used the Double Diamond design model more as a source of inspiration than for precise duplication. When this research diverges from that model, I will describe the framework used in its stead.



Design Model

Figure 4 Double Diamond Design Model Overview

Discover

Define

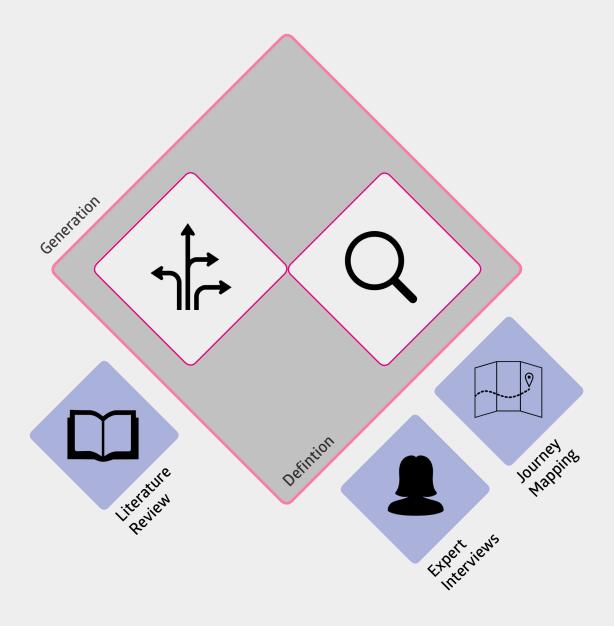


Figure 5 Part I Design Research Process in detail Inspired By The Double Diamond Design Model (Design Council, UK, 2007)

Develop Deliver

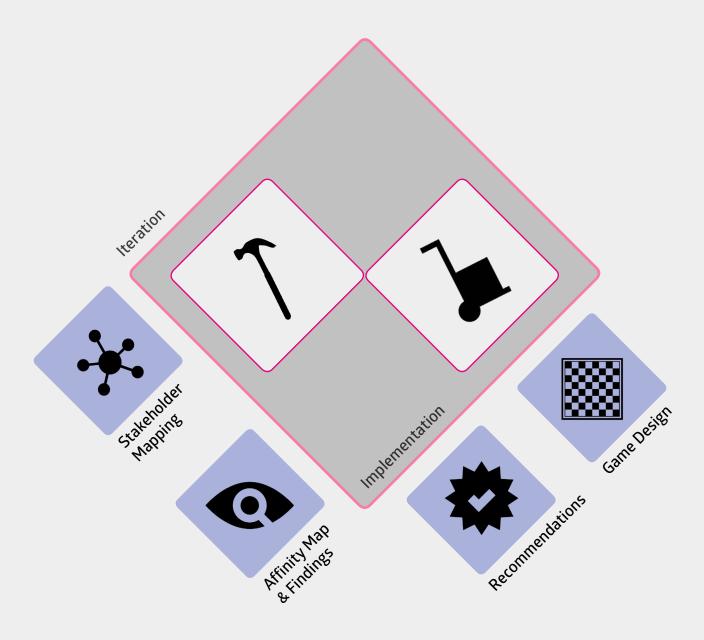
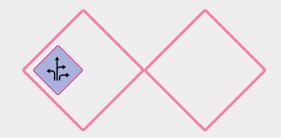


Figure 5 Part II Design Research Process in detail Inspired By The Double Diamond Design Model (Design Council, UK, 2007)

DISCOVER PHASE



The beginning of the design project, the Discover Phase, is also known as the exploratory phase, wherein the net is cast wide to gather a wide variety of insights and inspirations.

OBJECTIVES & METHODS

Discover Phase: Double Diamond

- Build a rich knowledge resource with inspiration and insights.
- Identify the problem, opportunity or needs to be addressed
- Define the solution space.

Discover Phase: This Study

- Gather data by conducting a comprehensive literature review spanning a variety of literature sources.
- Identifying challenges, areas of difficulty, and 'gaps' (unmet need not being currently fulfilled) within the literature.
- Framing the Research Question distilling the challenges identified to a specific topic.

Table 1. Discover Phase

The Discovery Phase is characterized by divergent thinking. The sources of the erature review included the following:

lit-

- Academic journals and publications from researchers of prominent Canadian and International universities who have paved the way for women's entrepreneurship literature. To name a few: Author Barbara Orser from the Tefler School of Management (Orser, B, 2007), University of Ottawa, Author Jennifer E. Jennings from the University of Alberta School of Business and Author Candida G. Brush from Babson College (Jennings, J. E., & Brush, C. G., 2013) etc.
- Government sources such as the Prime Minister's Task Force Report for Women's Entrepreneurship and reports from Statistics Canada, Industry Canada (Prime Minister's Task Force on Women Entrepreneurs; 2003).
- Industry reports such as Ernst's and Young's 'Scaling up' (2009), Dell's 2015 Global Women Entrepreneur Leaders Scorecard (2015).
- Third party institutions such as the Global Entrepreneurship Index 2016 (Ács Z, Szerb L, Autio E., 2016) Global Entrepreneurship Monitor Special Report on Women's Entrepreneurship 2015 (GEM, 2015).

Writing the literature review as a discursive piece, I was able to broaden my knowledge by critically analyzing the authors' research entry points into the content, for instance as stemming from feminist theory or organizational theory, etc. I also found it relevant to consider each author's presentation of the issue of women in entrepreneurship, their perspective on areas of difficulty and/or advantage for the women and finally, their recommendations of actions and interventions. This enabled me to recognize areas of difficulties and gaps that surfaced to pursue for further research. A few examples of difficulties identified included:

- Women continue to be underrepresented in entrepreneurial activities, especially high-growth entrepreneurship.
- Women have difficulty in accessing financing, and without having financial credibility they are unable to obtain loans.
- Women are often the persons who perform more precarious work and receive lower incomes with little to no benefits.
- Women are dissuaded due to discouragement of self-belief and fear of failure.

Examples of a gap included:

 Women experience a lack of role models and networking opportunities; women entrepreneurs report isolation and gender-based discrimination from male networks. And female leaders and women in high positions are often swamped for time to mentor.

EVOLUTION OF RESEARCH QUESTION

SEPTEMBER 2015

In an exploration of Female Entrepreneurship in the Canadian context, with a focus on Canada's financial center – the Greater Toronto Area, this investigation seeks to understand to what extent are social and commercial entrepreneurship different.

NOVEMBER 2015

The research zooms in on women entrepreneurs to find: who are they, what is distinct about them and are there key similarities and differences between female led commercial and female led social entrepreneurship, and if yes, in which way?

DECEMBER 2015

How might a calculation of the social, cultural and economic impact of femaleowned small and medium enterprises in Canada upgrade existing measurement frameworks of entrepreneurial success in order to begin working towards a greater equality outcomes?

JANUARY 2016

How might an exploration of the distinct experience and potential of women entrepreneurs enable a re-examination of the near exclusive emphasis on economic goals within mainstream thinking and general entrepreneurship literature, vis-avis parallel benefits in social impact?

MARCH 2016

In a complex growth economy of business innovation with social consequences, how might women entrepreneurs help lead Canada to an economy of shared values - where societal and economic progress are positively linked together.

FOCUS OF RESEARCH: THEMES

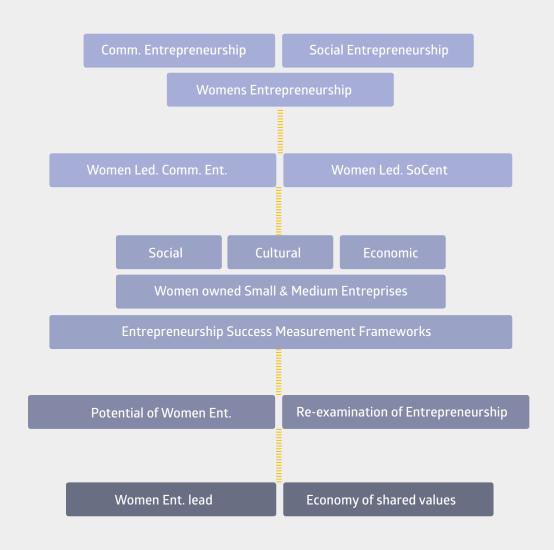


Figure 6 Evolution of Themes and Ideas in Research Questions

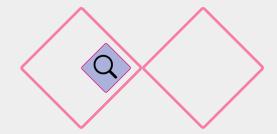
Action versus intention: There surfaced a significantly bigger gap, in comparison to men, between women's intentions toward an entrepreneurial venture and their belief in their own skills and ability to success. This is manifested in women's positive perception of entrepreneurship alongside the low rates by which they are actually entering the field.

Throughout the process of examining the research data, I gathered insights and developed better informed opinions, in order to generate a research inquiry that followed a few guidelines. Some of these are inspired by IDEO's tips on how to "Identify a Design Challenge" in their Human Centred Design Toolkit (2nd Ed. 2014). The question:

- Must be human-centred, keeping women entrepreneurs at the centre of the research. It must not shift to focus on organizations, analysis of entrepreneurship theory, or technology, etc.
- Must be broad enough to allow me to discover the unexpected areas of value.
- Must be narrow enough to make the topic manageable.
- Must begin with a question, "How might...?"

The process of arriving at a Research Question was highly iterative: the more I studied the field, the more I seemed to reconstruct the question. Beginning with structuring and creating a thematic clustering of topics, I learned the value of an iterative process in the flexibility of being open to new knowledge (Refer Image). Being able to pivot and learn from the journey contributes to a greater, more wholesome and better-informed final outcome. I had formulated six drafts of my question over a course of many months, until arriving at my final and current question (Refer Page No. 54).

DEFINE PHASE



The Define Phase channels the ideas explored in the Discover Phase towards actionable tasks, in order to gain insights.

OBJECTIVES & METHODS

Define Phase: Double diamond

- Analyse the outputs of the Discover Phase
- Synthesize the findings

Define Phase: This study

- In the Define Phase, I used Expert Interviews as a design method, to build on and inform my learnings from the Literature Review.
- I designed Journey Maps of my interviews in order to capture the life stories of the entrepreneurs' experiences from a first person viewpoint.

Table 2. Define Phase

After conducting a comprehensive literature review of the landscape of women's entrepreneurship in Canada, I had deeper questions that I considered of particular relevance and urgency and needed to pursue them. For this, I used the qualitative design research method of Expert Interviews (semi-structured format) to initiate conversations with the practitioners on whom I focused, namely, women entrepreneurs of business enterprises in Canada. The purpose was to collect the information that I needed to learn directly from them. By selecting experts and lead practitioners in the field, women entrepreneurs themselves, my

purpose was to study first hand, personal accounts of their lived experiences in order to unearth their motivations and challenges. After all, they have felt the effects more strongly than others.

Research Ethics approval was sought and received from the Research Ethics Board. Canada.

The individual interviews were helpful in providing a deep, rich understanding of the women's experiences, behaviours and perceptions. Some meetings were held in their office spaces, where the in-situ context allowed the interviewees control of a familiar environment and added to my understandings through observation of their places and objects and the people with whom they work. In one interview for instance, I noticed quite a few pro-woman objects (female statues, carpet with women's faces, etc.) and asked the entrepreneur about it. I found out that she did not consciously plan it! In another interview, I observed the presence of quite a few women in the office space and couldn't spot a single man. This stark divergence off the usual demographics of start-up environments supported the entrepreneur's claim when she spoke of the number of women to whom she offers work, training in top-notch skills, and personal mentoring.

The interviews were each nearly two hours long; they were in-depth conversations, uncovering and exploring a large amount of information that spanned the women's personal and professional experiences as entrepreneurs. As the sampling frame sought entrepreneurs with significant experience in the field, the women were able to recount their journey over many years, whereby directing me to the history of the field from their point of view. As I had predicted, the interviews substantiated findings from the literature, establishing some recurring themes. Finally, each interview presented personal accounts of struggles and action responses carried out that deeply contributed to the richness of the qualitative interview method.

SAMPLING FRAME

I sought a sampling frame of five women entrepreneurs in the Greater Toronto Area for a semi-structured interview of a maximum duration of two hours. Considerations for all the women in the sampling frame included the following:

1. Founders of small (fewer than 100 paid employees) and medium enterprises (at least 100 and fewer than 500 employees) in Canada.

- 2. Substantial professional experience in the domain of entrepreneurship. This suggests a likely demographic of women 30+ years in age.
- 3. Along with professional experience in entrepreneurship and business enterprise, they would need to be involved to any professional degree in a 'socially beneficial activity'. Their involvement could be a paid or unpaid (voluntary) position, as long as it is qualified as a formal participation. Here it is relevant to note that a participant might in fact be a 'social entrepreneur' whereby their business enterprise simultaneously works towards making an economic profit while also creating social impact.
- 4. The 'impact' of their participation in a socially beneficial activity should be rooted and observable in Canada.
- 5. The market reach for their for-profit entrepreneurial venture should include Canadian economic markets.

USER JOURNEY MAP

In the practice of Service Design, as briefly mentioned in the Literature Review, a Journey Map is a visual representation of a user's journey through their interaction with and usage of product or service over a period of time that can vary from over a few days to years. This allows the designer to understand when and how the user relates to the product or service, such as when the product or service is enjoyed by the user (magic moments) and when they experience displeasure with it (pain points). A User Journey Map takes the user's point of view and explains their actual experience of the product or service. (Design Council, UK, 2007). I adapted this method to my interviews, re-naming the user category "practitioners" (the entrepreneurs) and the product or service category as "the field" meaning entrepreneurship and its effects, with which they interact in various ways over time.

In order to immediately capture and retain the individual character and details of each interview, I crafted entrepreneurial profiles, brief descriptions that summarize each woman's entrepreneurial characteristics. Thereon, I used my adaptation of the User Journey Map, graphically documenting her relevant life events and stages in the form of a diagram.

Using an adaptation of Journey Maps, I was able to capture the entrepreneurs' responses to their early influences, career progress, leadership breakthroughs and identity as women entrepreneurs. The format of the journey maps (Refer -Image VIII, page 63) follows a timeline of each practitioner's entire life, generally beginning from her teenage years until present day. Listed are important life events, benchmarks and episodes, like a standard timeline. Below the timeline are three rows of additional analysis that break the events down into more finely granular details: Row I records the specific actions performed during the event described; Row II records the thoughts she experienced during the event; and Row III records her feelings and reflections about the event. By keeping these analytical areas in mind during the interviews, I was able to redirect the entrepreneurs' focus from merely describing the practices and processes of business as a theoretical entity, to contextualizing the interplay of business with their own lives. The technique allowed me to be attentive to their core values and progress as leaders, and to recognize emotional reactions to areas that needed improvement (pain points) and areas that seemed, in retrospect, to work well (magic moments).

An examination of the practitioners' reflective process also shed light on their views of broader political, socio-economic, and local community scenarios in a manner that, at least partially, revealed a vision toward which they each aspired, imagining what a positive future would hold for women entrepreneurs.

INTERVIEW PROFILE & JOURNEY MAP TEMPLATE

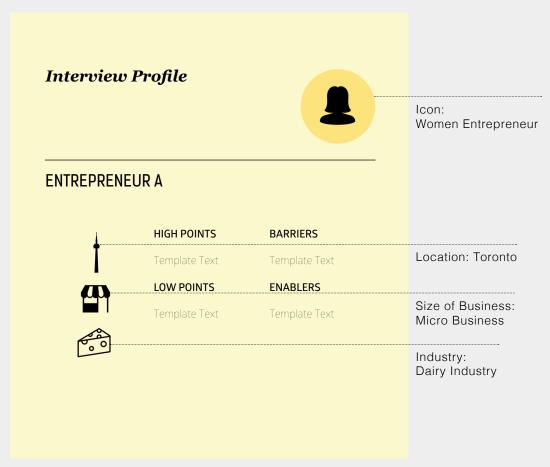


Figure 7 Interview Profile Template



Figure 8 Interview Profile in progress

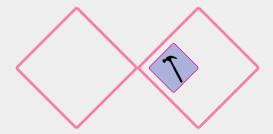
Journey Map	Icon: Women Entrepreneur
ENTREPRENEUR A	T. (D
	Title of Participant
JOURNEY	Journey of Participant
ACTIONS	Actions undertaken
THOUGHTS	Thoughts communicated
FEELINGS	Feelings described
KEY FINDINGS	Key findings post exerci

Figure 8 Journey Map Template



Figure 10 Journey Map in progress

DEVELOP PHASE



The Develop phase takes the initial design brief, or in this case the research question, and goes through a divergent process of ideating, developing and testing concepts until they are ready for implementation.

OBJECTIVES & METHODS

Develop Phase: Double Diamond

- Develop the initial brief for implementation
- Design the detailed elements and the holistic experience of the product or service

Develop Phase: This Study

- In order to think in terms of actionable strategies to inform the issues raised from the previous research, I had to increase my awareness of the women entrepreneurs' contextual environment in Canada. For this, I employed the design technique of Stakeholder Mapping.
- A brainstorm session, generating concepts and interventions, was captured effectively through the design method called Affinity Diagramming.

Table 3. Develop Phase

With the Develop phase begins the second stage of divergence. Although more narrowly focused within an outline of a desired set of outcomes from the research question, the process facilitates the development of ideas and concepts.

Having completed the interviews and created the entrepreneur's respective journey maps, I had a plethora of data regarding their individual experiences. What I lacked still was in depth awareness about their contextual environment and their relationships with the political, socioeconomic, and local community players/actors whom they mentioned. To take into account the key actors and players, in design terms known as the stakeholders, who impact or are impacted by women's entrepreneurship, I decided to use the design method of stakeholder mapping.

STAKEHOLDER MAP

A stakeholder map is a visual or physical representation of the various groups involved in a particular service (Stickdorn, M., & Schneider, J. 2010). The positive or negative associations in an entrepreneur's professional network tend to impact the operations of their businesses. In my research, I needed to pay careful attention to the individual goals of stakeholders and their effect on the entrepreneurs. A stakeholder map does just this; with it, I visually place the practitioner at the centre of an ecosystem and display the various connections to each member of their network (Refer Page No. 66). I designed the map to include the following elements:

- Identification: Listing all the key people influencing the women entrepreneurs' work.
- Establishing the value exchange between each stakeholder and the practitioner as either financial (e.g. monetary), informational (e.g. education, news), technological (e.g. data, technology services) or abstract (e.g. honourable reputation).

WOMEN ENTREPRENEURS - GENERAL STAKEHOLDER MAP



Figure 11 Women's Entrepreneurship Stakeholder Map: General

WOMEN ENTREPRENEURS - GREATER TORONTO AREA STAKEHOLDER MAP

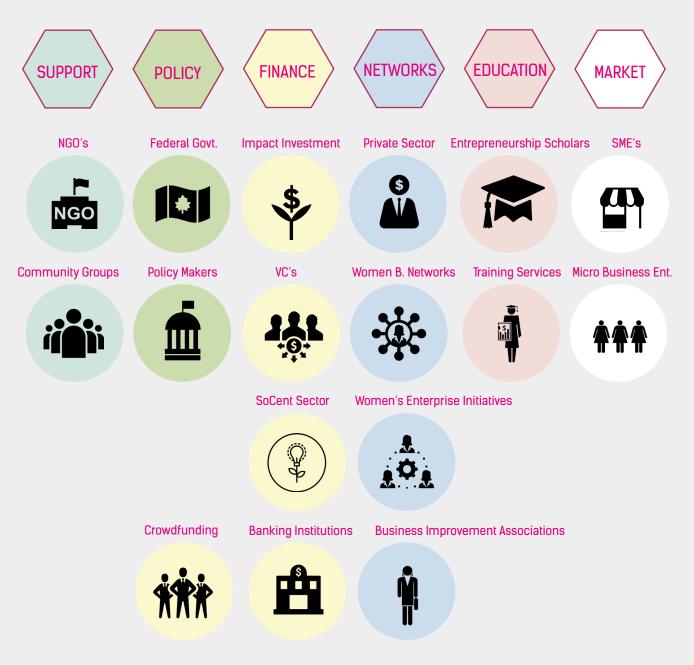
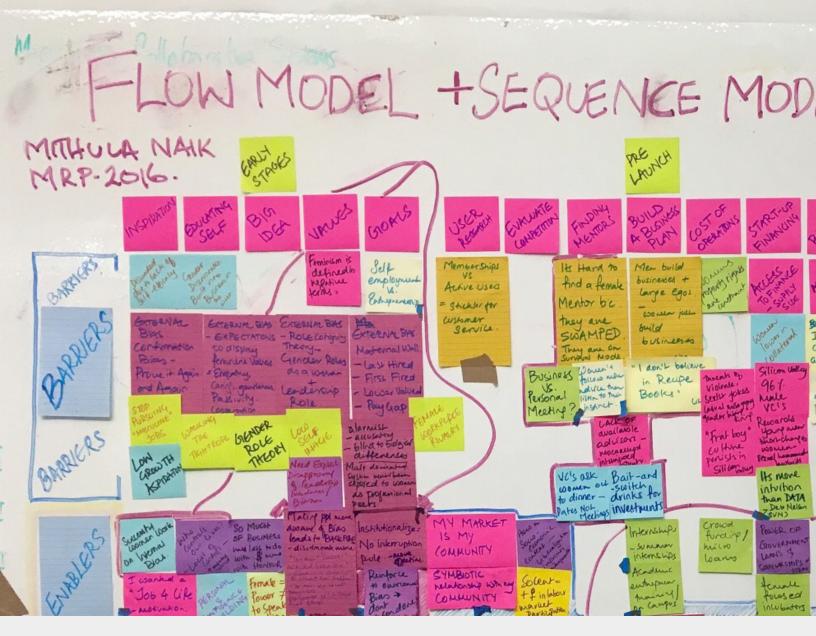


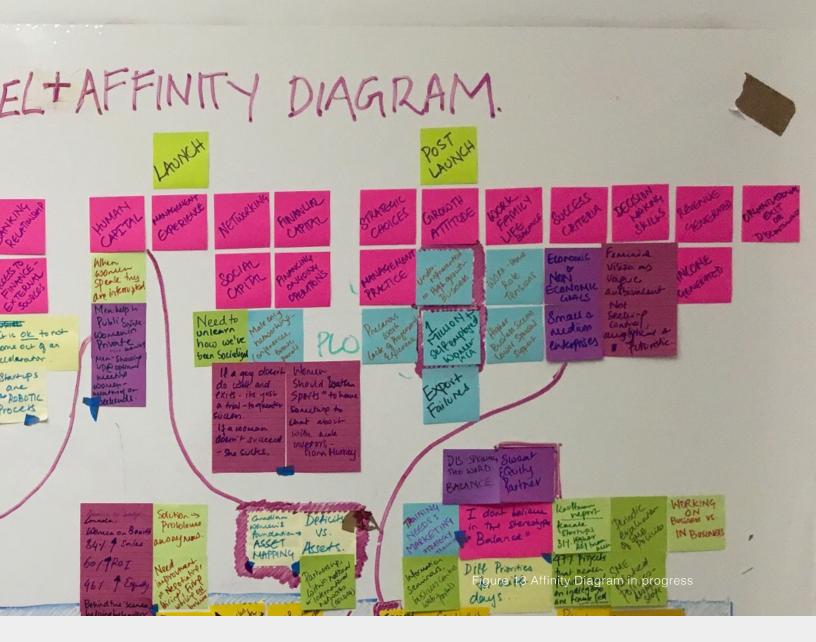
Figure 12 Stakeholder Map: Women Entrepreneurs from the GTA



AFFINITY DIAGRAM

Having completed the literature review, interviews, visualizations of journey maps and stakeholder maps, I had enough data to begin the ideation process. To conduct a brainstorming session to generate concepts and interventions, I used the design method called Affinity Diagramming.

Affinity diagramming helps designers capture research-backed insights, observations, concerns, or requirements on individual sticky notes, so that the design implication of each can be fully considered on its own. Notes are then clustered based on affinity, which form into research-based themes. - Universal Methods of Design, Martin, B., & Hanington, B. M. (2012).



First, I wrote on individual sticky notes over one hundred observations surrounding the various gaps and issues, barriers, challenges, enablers, motivations, desires, etc., that emerged from my study, thus far, of women entrepreneurs in Canada. I fixed these onto a white, erasable wall, which allowed me comfortably to move the sticky notes around as needed. Then I took a step back to begin interpreting my notes and attempting to understand their implications. As the name suggests, once I gathered some perspective I started clustering notes that seemed to share an intent, idea, problem or 'affinity' with one another. Completing this step, I had several clusters revealing a larger narrative of the prominent issues raised through the research process. And it was through these dominant themes and ideas that I came to articulate the findings and recommendations of the project.

EARLY STAGES

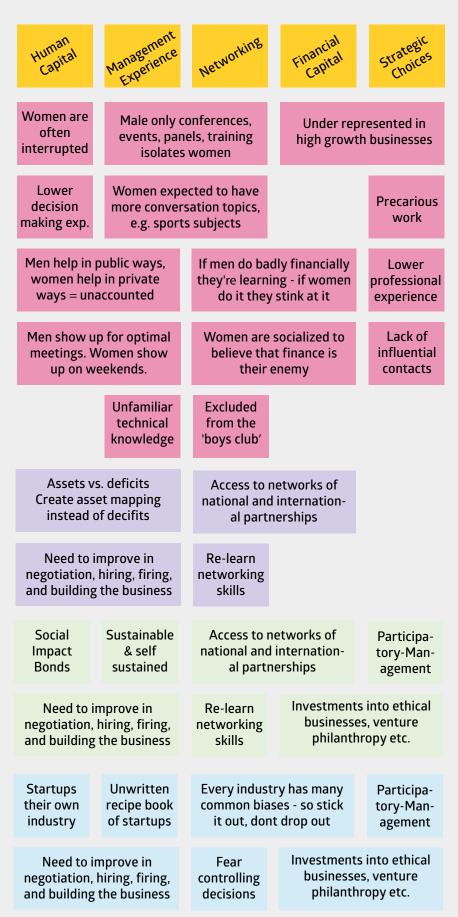
	Inspiration	Educating Self	Iq _{ea} Big	Values	Goals
Barriers	Dissuaded due to lack of self-efficacy		Feminism is understood in negative terms		Internal Biases
	Gender discrimination built into business in the West		Self employment Vs. Entrepreneurship		Career Independ- ence
	External Biases - Confirmation Bias Prove it again		External Biases - Maternal wall Last hired, first fired		Pay Gap as a motivation
	External Biases - Expectations to display 'feminine' values		Dissuaded from masculine jobs and dominated industries		Female workplace competition
	External Biases - Role congruity theory gender + leadership roles		Gender tight-rope	Low-self image	Lower competitive focus
Enablers	Flexibility & Independence	Work on Institution- Less to do with more to do with Bias equality and hor		vith happiness	
	Wanting a job for life - autonomy	Creating awareness of bias and reinforcing overcoming it		More speaking time	
Social Goals	More altruistic	More More SoCent suited - socially College with less, reso minded Educated radical innovat		resourceful,	
	SoCent lead Innovators	Have a history of social injustice + inequality to create awareness		Stronger non mone- tary values	Pursue Hybrid Goals
Insights	Retrace steps to find answers	Fem. more socially inclined	Feminism viewed negatively	Typology - different definitions	Interest Vs. Activity Gap
	Lack of history knowledge	injustice + i	ory of social inequality to wareness	Male Fem. traits merging	'Be your own boss' is Self Employ.

Figure 14 Digitized Affinity Diagram: Part I

PRE LAUNCH

User Research	Competition Evaluate	Find Mentors	Build Business Plan	Cost of Operations	Start-up Financing	Banking Relationship
Membersh Active U		Business Vs. Person- al Meeting	and egos. \	businesses Vomen just sinesses.	Access to finance is complicated	Lower credit history
	Hard to find female mentors bec. they are swamped		Startups have created recipe book formulaes for business growth models		Women lower in collateral	Higher internal bias to persist
	Women are surviva overworking	l mode,	Lack of business planning	Property rights barriers	Silicon V 96% male VC's	Stereotype of the 'accelerator'
Stickler customer s		Bait and Switch Dinners	Limit expertise to self	Start-ups are robotic	Rewards younger men	VC's rely on intuition not data
	Lack of available advisors		ask my wi		e VC's say "I'll Use ife about it" personal a Costello savings	
My marke community - relation	symbiotic	Network- ing, Events		Female focused incubators	Governme grants an schola	d training
Socio-econom - liberalization education opp	n improved	Internships, academic tranining	Academic er ship training and fu	g, mentoship	Crowd Funding	Micro Loans
Pro Social altruism, competitive	lower	Female mentors in third sector	Gender gap SoCent competition	Lower	Finance co investments trusts, do	s, charities,
Socio-econom - liberalization education opp	improved	Helping others is inherent	Women stu averse to press	market	Friends & far startup fin poss	ancing as
Gender blindne accurate metho uring entrep	od of meas-	Isolation - lack of role models	Both men & women would rather invest in a man - esp if he had the right look		VC's goals and women business goals aren't aligned - different ideas	
An investor mig all aspects outs business - in	side of core	Over reliance on males	Pale male stale - investors feel safer to invest in males like them		Access to finance for women is more complex than what it seems	

LAUNCH



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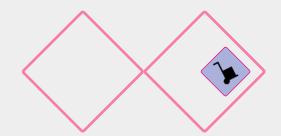
Figure 14 Digitized Affinity Diagram: Part III

POST LAUNCH

Growth Attitude	Nork Work	Success Criteria	Decision Making Skills	Revenue Generated	Internation alization	Organizatio Organizatio
Low growth aspiration stereotype	Work-life role tensions	Hybrid Goals		on as vague, and fragile	Low presence in exports	Personal reasons
1 million W. self employed			control, not a	Women "not seeking Travel constraints futuristic" w. family		Low revenue
85% micro businesses		Quality over quantity	Lack of credibility experience	Lower revenue generated	Lower travel funds	Competi- tion
Max. business threshold		Market acceptance valued				Multi- tasking fatigue
Sidestep fast expansion						
Marketing Strategy Training	Work Life Integration	Female startups more consistent in their financial success		Periodic evaluation of SME related policies		
Information Services - Web	Sweat equity partner	47% project that reach funding goal on Indiegogo are female led		Increased focus to working on business instead of working in business		
Quality vs. quantity - effective	Higher social captial	Ripple effects - social transformation. Open new markets & solve problems		Strong institutional settings needed. Regulation, education, training.		Scaling is biggest problem
Customer & need based growth	Higher networks, clubs, orgs	Investors worry about measuring social impact, value and returns Vast differences in regulatory framew			Viable business model	
Quality vs. quantity - effective	Parental leave is complex	Mentoring female investors	Like Snakes & Ladders	Formalization of women's so tions missing	cial contribu-	Women fail before they start!
Customer & need based growth	Work Life balance is old	Focus less on the speaker and more on the idea		Vast differences in legal, regulatory frameworks		Failure is subjective

Figure 14 Digitized Affinity Diagram: Part IV

DELIVER PHASE



The final quarter of the double diamond model is the delivery stage, where the resulting intervention that meets the needs of the users, and in this study, answers the research question, is finalized and launched.

OBJECTIVES & METHODS

Deliver Phase: Double Diamond

- Taking product or service to launch
- Share lessons from the Develop Phase back into the process

Deliver Phase: This Study

- Ceilings and Ladders is a re-imagined board game, inspired by the classic game Snakes and Ladders, which addresses the various forms of gender bias women still experience in the 21st century. The central metaphor remains: for every ladder a woman hopes to climb there is a snake/ ceiling waiting to foil her climb.
- My findings and recommendations, in the following chapter, consolidate learning's from this research process. As a final takeaway from the Deliver Phase is a list of 'barriers' and 'enablers' of women entrepreneurs in Canada, whereby barriers are difficulties and enablers are facilitators.

Table 4. Deliver Phase

CEILINGS AND LADDERS

In the Deliver Phase, I began iterations of a communication tool that could act as an intervention; effectively responding to the needs identified in the initial Discover Phase, and could reflect on the journeys documented from the interviews in the Define Phase. Placing a high importance on the 'accessibility' and 'level of engagement' of the intervention, I decided to design a board game. Voila! "Ceilings and Ladders" was born (Refer Fig. Page 74 and 75)

Ceilings and Ladders is a re-imagined board game, inspired by the classic Snakes and Ladders, applied to the various forms of gender bias women still experience in the 21st century. The central metaphor remains that for every ladder a woman hopes to climb there is a snake/ceiling waiting to foil her climb.

Aim: Raising awareness through direct interaction.

'Snakes and Ladders' is an ancient Indian board game regarded today as a worldwide classic (Althoen, 1993), played between two or more players on a board, usually, of 100 squares. "The goal of the game is to reach the end of the board by rolling the dice and moving that many squares. If the player lands on a ladder, they take a shortcut up the board, while landing on a snake moves the player back to its tail point" (R Ahmad - 2012). In Ceilings and Ladders, I use the same principle, wherein the players adopt the role of women entrepreneurs (from North America to be specific). The Ladder implies that landing on an enabler (promoter/supporter/backer) can accelerate their entrepreneurship venture and help them move ahead in their growth process, while landing on a Ceiling pushes the player behind and requires them to restart from several squares back.

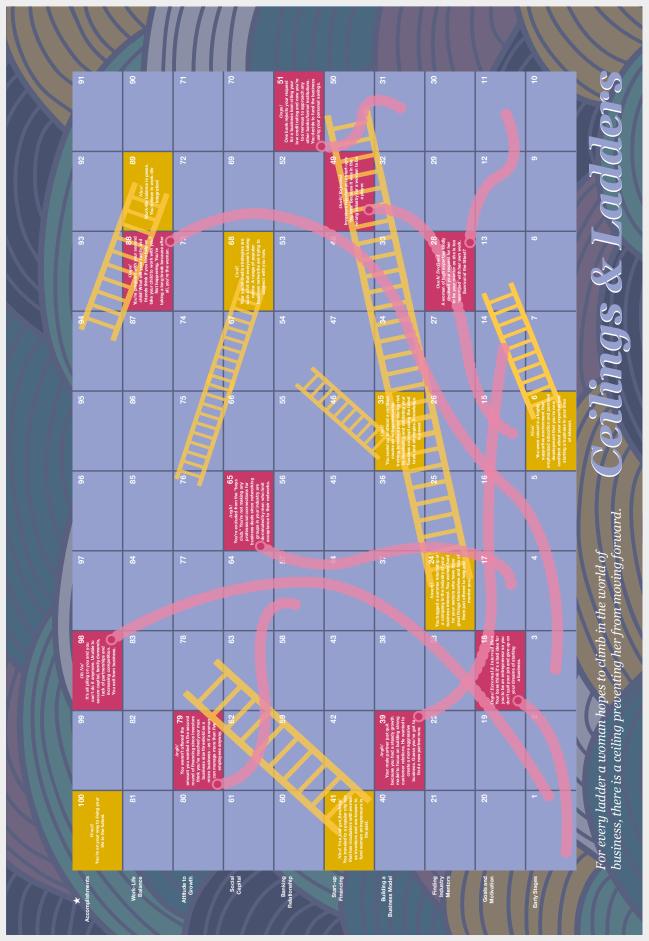


Figure 15 Ceilings and Ladders



FINDINGS

Macro picture findings Recommendations Micro level findings Recommendations

OVERVIEW

An inherent part of the research process was the identification of project-appropriate design methods: finding and following the just-right approach to the Research Question, the technique for analyzing and evaluating the material, and the visual communication format that would represent data best for uncovering rich insights, findings, and interventions for improvement. In this chapter, I attempt to gather all those findings, from the big ideas and overarching themes, to the recurrent patterns and behaviours, to the miniscule details of people's actions and words. In assembling these ingredients, I am reminded of tossing raw protein and vegetables into a big, hot pot and then needing the patience for it to simmer itself into soup. When ready, this hot pot offers a fragrant, delicious and presentable meal, in that everyone can digest and appreciate. In case I've lost you, I'm talking about presenting to the reader this project's findings after a process of thorough analysis and synthesis, analogous to the art of slow cooking.

I have divided the findings into two sections. Section I illustrates a macro-level, large scale, big picture approach to the research question. Section II represents a micro-level, small scale, individualistic approach. Both sections begin with findings that overarch the rest of the section. This is followed by a list of recommendations. The recommendations, in design thinking, are findings that also advocate that readers and concerned stakeholders think in terms of actionable strategies promoting the central ideas of the discussion. Stakeholders who may be particularly concerned with a set of recommendations are identified and offered guidance in developing a fresh viewpoint to the subject.

SECTION I THE BIG PICTURE

I have used a macro-level, big picture approach to point to the scale, complexity and higher systems that are involved in the field of women's entrepreneurship in Canada. With a broader understanding at this level, I hope that everyone, and especially key stakeholders and decision-making in positions of authority, might gain deeper awareness of the significant challenges and gaps and insights into addressing them, with the end goal being increased support for the efforts of women entrepreneurs. Ultimately, the better Canadian women entrepreneurs do, the more positive their overall impact on Canada will be.

FINDING I A LACK OF RECOGNITION

Women entrepreneurs might be the pioneers of social entrepreneurship in Canada.

Around the world, little is known about the influences of the women entrepreneurs who have owned and run businesses for decades, if not centuries, before the 1970's and 80s. Because it is only during this time that the first academic articles, reports and books on the subject began to surface in the general management sciences of North America (Jennings, J. E., & Brush, C. G., 2013). The documented evolution of the 'Social Entrepreneurship Industry', as we now know of it, also dates back to a similar time period. It was in 1980 when Bill Drayton, founder of Ashoka (U.S.A.), defined Social Entrepreneurship (Bornstein, 2007). His term was later adopted by Gregory Dees of the Skoll Foundation and others (Cukier.W, Trenholm.S, Carl.D, Gekas.G, 2011).

Interestingly, today, prominent members and academics of the Social Entrepreneurship Industry in the United States credit the field to early forerunners such as Andrew Carnegie, who, in the late 1890s, viewed his efforts to develop public libraries, hospitals and universities as "good works" (The Institute for Social Entrepreneurs, 2008). Acknowledging such pioneering labours is critical in attempting to identify key events in the ecosystem that has led to the emergence of an industry replete with investors, academics, consultants, media and others.

In the Canadian context, my literature study on entrepreneurship, women's entrepreneurship, feminist theory, and social and eco-entrepreneurship has shed light on the rather narrow understanding of women entrepreneurs' contributions to Canadian society. Seemingly overshadowed by progress in the U.S. and U.K., Canadian 'social enterprise' and 'social finance' has been practiced for decades in a very covert manner. The Canadian movement may, in fact, have been led by women. My research indicates that women entrepreneurs might have carried out their work almost completely under the radar, with no books, courses, seminars, accolades, certifications or awards to lend fame or public repute to their social entrepreneurship.

It will be interesting to see if current social metrics and impact performance measurements can now be applied to specific business ventures in order to determine if the women entrepreneurs of Canada were indeed the ones paving the way for emergence of the current Social Entrepreneurship movement. The general public is largely unaware of women's early contributions to Canadian society. If this finding can be well validated, then pursuing a secondary goal would be worthwhile: comparing Canadian women entrepreneurs' social and financial metrics to women entrepreneurs in other parts of the world.

My interviews highlighted that most women entrepreneurs who began their businesses in the late 1970s and early 1980s were not experiencing the bravado of start-up culture or the current excitement of being an entrepreneur. Many did not seem to identify with the label "entrepreneur," but rather saw themselves simply as business owners who were responsible to their customers, employees, and enterprises and to the markets they served. Their outlook on entrepreneurship had much less to do with its brand or tag, Entrepreneur, and more to do with its approach. I had a fairly specific sampling frame, all the experts interviewed were involved in socially beneficial activities to some degree throughout their careers, though only one actually defined her work as a "social entrepreneurship venture."

Consider a quote by interview participant, Entrepreneur B, who was a leader in the field of Publishing in Canada: "Today I think we've gotten into this notion that, 'Well, if I have strong values and if I can articulate the benefit to the world of this then it's a social enterprise.' No. It's a business that you're coming to with good values."

Tina Crouse is an entrepreneur and advocate for women in leadership in Canada. She heads Women in Leadership Ottawa, has worked in the non-profit and small business sectors for more than 20 years, was the creator and host of Canada's first digital radio program dedicated to social finance, "So Fine Canada", in 2011 and the creator of Canada's first Women in Social Business Forum in 2013. More recently she is producing a documentary titled "SKIRTS! Canadian Women in Social Finance: we changed lives, we changed laws, we changed business!" The film follows the journeys of Canada's ten outstanding female leaders who, she describes, "accomplished the firsts in impact investing" dating back to the 1970s. Amongst the women documented are Nancy Neamtan, who has been working to develop investment in the social economy in Quebec since the late 1980s (Crouse, T. 2014), Tessa Hebb, one of Canada's longest standing academics in the field of impact investing (Crouse, T. 2014) and Tonya Surman, who, in 2009, created Canada's first community bond to buy and renovate the Centre for Social Innovation in Toronto.

In an interview in early January 2016 with Sister Leadership, an online platform for women in business to meet and match with prospective mentors, Crouse is quoted as saying, "While the rest of the world is just waking up, Canada has been ahead of the curve, achieving our aims and improving things for society long before people realized the need for women to lead, to be on boards, to innovate and create whole systems of change.

And since this new idea has emerged, I thought it a good time to celebrate our female leaders and what they have already achieved." She goes on to comment on how the international community's perception of Canada being further behind in women's leadership is actually because Canada has been so far ahead.

An immediate implication of this finding is the need to develop and publicize research efforts to increase public awareness regarding women entrepreneurs. A lack of information is a leading cause of the gender biases that still prevail: more stories about these pioneering, mission-driven women need to be made available.

A second, post-research implication would be to formalize women entrepreneurs' place in Canadian economic and social history. Formal recognition women entrepreneurs in the history of Canada will undergird efforts to support and encourage continuation of their entrepreneurial visions for benefiting the nation economically and socially. Formalization leads to the socialization and exposure of the phenomenon, which, in-turn, would positively benefit Canadian women from all walks of life. For example, more women might see themselves as worthy and able to voice their opinions in panel discussions, as judges in events, on boards, etc.

FINDING II LEADERSHIP SKILLS

"Female Skills" are Needed for Thriving in 2020

Studies have been assessing sex-related differences in the leadership styles of men and women since the 1950s (Eagly & Johannesen-Schmidt, 2007). The interesting factor to note is that, over the course of the past decades, research has actually indicated a highly overlapping distribution of traits (behaviours and roles) between the sexes. This was further echoed in the interviews when entrepreneurs discussed their observations of the changing nature of business leadership styles with the merging of feminine and masculine qualities in Canada, however that the gender stereotypes still remained the same.

The World Economic Forum recently published the ten skills a worker will need in order to thrive in the "Fourth Industrial Revolution - 2020." They include:

- 1. Complex Problem Solving
- 2. Critical Thinking
- 3. Creativity
- 4. People Management
- 5. Coordinating With Others
- 6. Emotional Intelligence
- 7. Judgment and Decision Making
- 8. Service Orientation
- 9. Negotiation
- 10. Cognitive Flexibility

Early management studies have often cited many of the above-mentioned skills as dominantly female, or feminine. For instance, in 1990, researchers Eagly and Johnson, in their study, "Gender and Leadership Styles: A Meta Analysis" found women to display more collaborative, nurturing, participative and democratic management styles. In 2003, psychologist Simon Baron-Cohen presented findings that female leaders may have greater empathy, social and adaptability skills than male leaders, who display more dominant and competitive traits.

In many early studies, however, these findings seemed to carry an undertone of criticism, as if feminine traits were signs of weakness. The findings seem to question women's ca-

-pacity to be effective leaders. Researchers Barbara Bird and Candida Brush (Bird, B., & Brush, C., 2002) described the entrepreneurial vision of women as "reflective, vague and ambivalent in contrast to a man as seeking control, analytical and futuristic." They proceed to explain women's actions as emotional and cooperative in contrast to the masculine characteristics of rationality and being strategic and competitive. More recently, Adam Grant, professor and author, and Sheryl Sandberg, COO at Facebook, author and activist co-wrote a four-part series in the New York Times about gender discrimination of women at the workplace. They emphasized the gender stereotype of men being ambitious and results-oriented and women being nurturing and communal as still highly prevalent. "When a man offers to help, we shower him with praise and rewards. But when a woman helps, we feel less indebted. She's communal, right? She wants to be a team player." (Sandberg, S., Grant, A., 2015). While the goal may have been in emphasizing a difference between the value systems of success and power between men and women, general entrepreneurship research seemed to highlight one as more highly esteemed than the other.

It is fascinating to consider this bias as we currently perceive leadership qualities in Canada. For example, leadership at its highest level, Prime Minister Justin Trudeau, receives adulation from one end of a spectrum and skepticism from the other for his empathetic leadership style. Headlines such as "The Feminization of Trudeau" (Sampert, S. 2015) "Justin-Trudeau's Government by Empathy" (Sallot, J. 2016) top news stories regularly. Jeff Sallot, one of Canada's respected political writers, says of Trudeau, "I really don't mean to be cynical. Trudeau's empathy is genuine, I think. His style and charisma are very different from his father's" (Sallot, J. 2016). Is the country's gradual acceptance of leadership qualities such as empathy reflective of a generational change? Are emotional intelligence and social skills soon to be viewed as just as, or possibly more important in a leader than analytical thinking and technical know-how? If so, then we must acknowledge, perhaps retroactively, the influential role of years of women's leadership and management styles on leadership writ large.

With the continued growth of Canadian purpose-driven businesses, social enterprises, and a broadening desire to live in a society designed with sustainability and equality in mind, including women leaders and entrepreneurs is essential. Experienced women entrepreneurs, in particular, have been formulating over decades their alternate views on power and success that includes considerations for social good, quality of life and the betterment of entire communities. Women from this period, who began their careers in ICT and business-related fields, faced years of scorn and condemnation for the identical traits proudly discussed and displayed by today's male leaders and entrepreneurs. (Imagine for a moment, the public reaction to a female national leader on climbing on a

table to hold a yoga pose for the press corps, as Justin Trudeau recently did.)

Reflecting on and correcting for gender bias is essential in making equitable our evaluation of identical attributes, behaviours, traits and tasks performed by a woman or a man.

RECOMMENDATIONS

You never change things by fighting against the existing reality.

To change something, build a new model that makes the old model obsolete.

- Buckminster Fuller

Buckminster Fuller's quote serves as a source of inspiration in encapsulating the concept that in the adoption of a 'new paradigm' such as the cultural acceptance of a Canadian society based on shared values of economic and social value creation, one has to first experience an abandoning of an older paradigm that no longer seems to work. This older paradigm must be abandoned, firstly, in our mindsets, much like how people are realizing the need to move away from for profit businesses that cause significant aftereffects, as well as in our establishments, just as authoritative masculine skill sets are being replaced by feminine democratic ones.

These were the sentiments kept in mind while developing the priorities for action. The following recommendations look to embrace women's entrepreneurship in Canada, and by doing so help in the growth of a new paradigm.

RECOMMENDATION I

Researchers must collect rigorous data on women business owners positive impact in the History of Canada, beyond financial returns.

A dearth of formal data about women's social impact in the history of Canada has been identified and established in this project. Researchers would need to gather information on how women business owners' entrepreneurial outlook played a key role in leading Canada towards more societal changes. One goal of such research would be to demonstrate how their intentions and actions as entrepreneurs translated into measurable social impact. They might go about this by involving women entrepreneurs from the 1970's and 80's as 'lead users' of female entrepreneurship in Canadian entrepreneurship history, during the research process.

RECOMMENDATION II

Research must be undertaken on women business owners current social and environmental contributions to Canadian society, not just to the economy.

Although there have been a number of case studies establishing the intersection of women's likely participation in social entrepreneurship (Datta & Gailey, 2012), and engagement in more "social and environmental activity than males" (Hechavarria et al, 2012) there has not been an effort by the federal or provincial government, private or not-for-profit organizations to calculate, at a national scale, the social and environmental contributions of women entrepreneurs in Canadian society. If researchers and policy makers are to better understand the influences of women entrepreneurs in Canadian communities, then undertaking this research using social impact metrics in addition to financial metrics is vital. Since Canadian women are currently at the forefront of women's entrepreneurial participation at a global level, it will be additionally worth pursuing the objective of ranking or comparing their social impact metrics (from the data collected above) with women entrepreneurs from other countries in the world.

AIM

Use impact measurement tools to assess the quantifiable benefits that women entrepreneurs create through the lifecycle of their business (particularly in the SME Sector) and to communicate their value to the government and impact investors. Likely further impact would be that heightened awareness of women's achievements may improve their own performance and enhance their social impact. Examples include: The Global Impact Investing Rating System (GIIRS), the SROI guidelines (Social Return on Investment - www. sroiproject. org.uk) and the IRIS standards (Impact Reporting & Investment Standards).

HOW

The researchers might go about this by involving current Canadian women entrepreneurs in the research process as 'lead users' in order to accurately assess the contributions of female entrepreneurs in Canada. The study can be focused on a particular business sector, such as SME's, since women's participation is concentrated most highly in this sector, and since the government already has federal SME support programs in place for women entrepreneurs. Further, the research might once again include the women entrepreneurs in the latter stage of the process in developing recommendations for action strategies and entrepreneurship policies for implementation.

STAKEHOLDERS



RECOMMENDATION III

Policy makers must encourage Canadian lawmakers to understand social enterprises as a distinct form of a business operational model. In order to promote women's presence in the for-profit entrepreneurial economy, while simultaneously conducting social impact, a distinct legal regime would need to be developed to govern social enterprise activity.

"While other jurisdictions like the U.K. and certain U.S. states have developed specialized corporate forms intended to accommodate this unique category of venture, Canadian law remains largely divided between traditional non-profit and for-profit models" (MaRS White Paper Series, 2012). The key benefits of such a legal identity of for-profit businesses specifically for women, include; 1. Increased participation in the for-profit business ecosystem that allows for flexibility in pursuing a range of business activities, allowing women to move towards newer activities and sectors of businesses 2. Secondly, for-profit businesses may have increased flexibility in their access to and investment of capital than nonprofits and charity organizations. This will further increase women's experience with financial management and the biases that follow them. 3. Thirdly, it is relatively easier to convert a business structure from a for-profit to a non-profit than vice versa, in this way women always have the option of changing their business structure depending on the circumstances of their social enterprise.

RECOMMENDATION IV

Policy makers must advocate for the federal and provincial governments to use social impact bonds as an innovative method to promote and incentivize women entrepreneurs to carry out their entrepreneurial contributions that concurrently improve social outcomes.

A Social impact bond or a Social Benefit Bond, is a contract with the public sector in which a commitment is made to pay for improved social outcomes that result in public sector savings (The Economist, 2011). Social impacts bonds create business partnerships between for-profit and nonprofit organizations in order to carry out services to improve

societal outcomes, and if the agreed upon results are achieved the government will pay the investors of the effort their investment including a return, depending on the level of contributions, up to a maximum limit (New Zealand Government, Ministry of Health, 2013).

If entrepreneurship scholars establish the social and environmental contributions of women entrepreneurs in Canadian society then this method will be particularly helpful to motivate women entrepreneurs with the required capital to continuing delivering their beneficial services. This method particularly allows for women entrepreneurs to carry out social impact that is focused on early interventions and prevention, and the government will also gain by reviewing and verifying results of outcomes achieved. Social impact bonds recognize the good work done by entrepreneurs, and entrepreneurs in turn are focused on effectiveness and larger impact, as it will determine the amount of their repayment.

RECOMMENDATION V

Research data in Canada must begin analyzing women entrepreneurs using asset-based evaluations instead of deficit-based evaluations, which tend to compare women to their male counterparts. The theories of asset mapping support a way of thinking that adds value to the social, economic, and human resources that exist in a community or organization.

AIM

"Assets are what we want to keep, build upon, and sustain for future generations. Thinking about common assets unites people around a positive identity and a collective cause instead of thinking about needs. The needs approach tends to divide people and communities by becoming a competitive process that often pits them against each other (in this case men and women)" (Asset Mapping Handbook, 2011). By viewing the field through the lens of gender, the research will add depth to current understandings of entrepreneurship.

PURPOSE

The methods and measures used by several literature reviews set up a male/female binary analysis that almost inevitably leads to suggestions that women do not "measure up" to the (male-defined and dominated) norm. As a consequence, the traditional implications drawn from such interpretations is that women must change; for example, become better educated, possess greater aspirations, network differently, etc. (Jennings et. al, 2013). By shifting to an asset mapping mode of analysis, researchers would gain:

- An inventory of all the positive features of women's entrepreneurship
- A ranking of their most valued aspects
- The reasons why the members involved in the study (key stakeholders, collaborators etc.) place high value on the assets of women's role in business.

HOW

The idea for asset thinking and asset building came from Professor Tony Fuller and Lee Ann Small, of the University of Guelph, and their experience of applying the concept of Sustainable Livelihoods to rural development in Ontario.

STAKEHOLDERS



SECTION II A MIRCO-LEVEL APPROACH

My research has indicated that women are more likely to feel discouraged from pursuing entrepreneurship due to a fear of failure and lack of self-confidence (Jeong and Kehoe, 2012, Caliendo, Fossen, Kritikos and Wetter, 2014). Additionally, studies have shown an inconsistency in women's positive aspirations to start their own business but the low rates that they are actually entering the field.

This tells me that a small-scale, individualistic and communally-oriented approach to promoting women's entrepreneurship is crucial in complementing the macro-level approach. The mobilization and involvement of women who feel the freedom to embrace their own entrepreneurial style and enact independent leadership, strategic and managerial practices as champions of their companies, opens an authentic dialogue on matters of awareness building, priorities of issues, strategies for action and receptivity. In turn, it would achieve a clearer overall picture of the impact of women entrepreneurs on Canadian society.

FINDING I CONQUERING INTERNAL BIAS

Women entrepreneurs tend to realize greater satisfaction in their lives if they keep working on their internal biases of gender discrimination.

If empowerment is defined as "a spectrum of political activity ranging from acts of individual resistance to mass political mobilizations that challenge the basic power relations in our society" (Bookman and Morgen, 1988), then the first takeaway from this definition is in the recognition of a particular domination, i.e. awareness of it. The second takeaway is in the willpower to create a personal and contextual transformation. This unpacks the process of empowerment into three parts, namely, intellectual, experiential and contextual (Holland et al, 1991).

While it is important to advocate for women's entrepreneurship at an organizational, political and societal level, the fundamentals of empowerment remind us that it must, in fact, start with the self. My literature review was an appropriate method to develop an understanding of the systems that play central roles in the push and pull of women's performance in business. For example, ascertaining the role of academic institutions in encouraging girls to participate in incubators and entrepreneurship competitions. But what most research and industry reports lack is the depth of qualitative research findings, descriptive information that leads to understandings about individual participants.

Thus, my major findings in this section were predominantly revealed through deep oneon-one interviews with the sample of women entrepreneurs. Addressing gender bias and infusing the field of entrepreneurship with greater understanding of the contributions made by women business owners will take such deep boring in along with research into broad trends. Large, systemic and organizational changes take place over long stretches of time. Meanwhile, expert, practitioner and public awareness can be raised, so that changes can begin within the field itself, and be promoted by women business owners themselves, raising the demand and setting the stage for systemic, institutional changes.

EXTERNAL BIAS, INTERNAL BIAS

Conscious and unconscious biases, as outlined previously in the literature review chapter can broadly be categorized as internal and external. Here are some of them:

External Bias	Internal Bias
Expectations of women to display "feminine values" such as empathy, gentleness, caregiving and passivity etc. (Eagly, 2004).	Women stop themselves from pursuing work that demands leadership qualities that are stereotyped to possess masculine values, such
	as assertiveness, ambition, dominance and strength (Eagly, 2004).
Role Congruity Theory: prejudice against female leaders, suggesting an inconsistency between her female gender role and her leadership role (Eagly & Karau, 2002).	'Double bind' describes the situation of women walking a tightrope between displaying traits that are too masculine and too feminine (Bowles, Babcock, & McGinn, 2005).
Confirmation Bias: Women have to constantly prove their competence because information that contradicts stereotypes is forgotten or discarded; men, on the other hand, prove themselves less or not at all, as their competencies are accepted as a pre-existing notion (Fleming, Petty, & White, 2005).	Women's low self-image: believing that they are not equipped to follow careers such as entrepreneurship (Verheul, Uhlaner & Thurik, 2005).
Maternal wall: These biases carry on throughout her life stages until old age, but particularly when she decides to have children. Women with children are less likely to be hired, half as likely to be promoted, and the first to be let go (William & Dolkas, 2012).	Women have consistently been restricting themselves to specific sectors of work, such as the service industries. The sectors they are least likely to participate in are knowledge-based industries (KBI) and manufacturing operations (Carrington, 2006).
	The Tug of War: Female rivalry with each other in the workplace, due to their narrower range of available positions than men, creates an unhealthy competition and holds many women back in their careers (Zatz, 2002).

Table 5. External and Internal Bias

This research reveals that external biases can have a ripple effect of creating an internal bias within the minds of women, starting from an early stage. Internal biases, often unconsciously held, can be very disruptive of a woman's success in business, because they are likely to erode a woman's ability to make professional decisions and actions independent of deleterious, externally biased influences. They can limit a woman's ability to reach her potential, dream and then act on big dreams, go on adventures, and/or take the steps she believes necessary for her personal and professional fulfillment. A voice inside her says 'No, you can't," or "No, you shouldn't," instead of "Yes, I can and should."

After a thorough synthesis of the early motivations, inspirations, professional strides, and major accomplishments of all the experienced women entrepreneurs I interviewed, an interesting pattern began to emerge: each of them was undertaking initiatives, both subtle and obvious, to combat their own internal biases. My research revealed that each of these women took conscious efforts to regularly work and correct their internal biases and the negative self-talk in their minds. This behaviour, they felt, helped them steer their experiences so that they could achieve advancements in their personal and professional journeys, and so that they experienced a greater amount of life satisfaction overall. Each of them endured difficulties and challenges that were unique to being a woman in business, yet each chose to operate by centering and internalizing her locus of control. The outcomes of her actions stemmed more from internal positive self-talk and decisions than from dependence on external factors.

An analysis of the journey maps have revealed four broad approaches to how the entrepreneurs were able to implement these changes:

- 1. Learning by Trial and Error
- 2. Creative Problem Solving
- 3. Learning from the Experience of Others
- 4. Learning from Within

Learning by trial and error

Consider a quote from Entrepreneur B, who was a leader in the field of Publishing in Canada, discuss what it takes to get over fears of making mistakes as a woman in business:

"You have a year of learning where no question is stupid. You apologize profusely for what you you don't know and you say you're completely appreciative – say thank you more times than seems reasonable. You must learn everything you can."

Maintaining an attitude of trial and error essentially removes the perceived danger of facing undesirable consequences. It enables a growth mindset that views every experience as an opportunity for learning and does not presume perfection at any juncture. In this way, a woman does not have to measure herself against some external yardstick or by someone else's list of criteria of how she ought to be. Notice that the quote mentions a time period for the technique: one year. During that first year, the entrepreneur gives herself infinite opportunities to try approaches that may fail, and not be negatively affected. When in trial and error mode, she allows herself to be watchful of her own decisions and the reactions people have to them. Further, she can monitor her reactions to their reactions. The magic comes in the ability to change it all over again without burdening herself with a sense of failure to measure up.

2. Creative problem solving

Consider a quote by interview participant, Entrepreneur D, former multinational corporate executive in publishing industry turned serial entrepreneur, discuss her experience as a dairy manufacturer in Ontario:

"People from the larger association wouldn't give me the time of day. I wanted to meet with the movers and shakers. But I was starting to feel like they were not cooperating. So I had beers with the smaller manufacturers one night after the session, and I asked, "Where is the association for small dairy farmers? Why is it all about the big boys, what about us? Because they're clearly not talking to us." One person replied, "We're too small for them." So, then I said, "Well, we should form our own association." And that's what I did."

Learning from experience motivates Entrepreneur D to respond to current circumstances that faced her then and there. She could find a way to remove a bias or create a response that removed its impact on her. Entrepreneur D could have quit her business, deciding that no major player in the industry would give her the time of day. That choice would have reinforced for her and others the bias that women should be less dominant, stick to certain sectors of work, and avoid others. Instead, she intuitively questioned the actions of her larger dairy-farming peers; she chose, as Gandhi had been known to say, to be the change she wanted to see.

3. Learning from the experience of others

Consider a quote by interview participant, Entrepreneur A, a leader in learning systems and solutions for global organizations, on her motivation to start a business:

"Fairly early on in the banking sector, I saw a lot of other women being either laid off or receiving one third the salary as a man for the same job he did. I didn't want my job to be in the hands of someone else. I wanted a job for life that I had control over. So I quit and starting looking into starting my own business."

At a young age, Entrepreneur A noticed a lot of women being laid off and receiving a lower salary for the same quality and hours of work that a man did. She observed that this was a circumstance that was being inflicted on them by higher-ups. This motivated her to seek more control over her career. She responded by quitting her job to start a business of her own. Rather than giving in to gender bias by feeling threatened by or competing with other women vying for the same narrow range of jobs at the bank that paid less than male roles, she visualized a desirable situation for herself and went ahead with creating it.

4. Learning from within

Consider a quote by interview participant, Entrepreneur A, again, this time on how she negotiated between her work and personal life.

"My first experience was making a meal. It took two hours to make a dinner, ten minutes to eat it, and nobody wanted to eat it anyway. So meals became very unimportant to me. How clean the house was? Very unimportant, because nobody cared. I learned very early that it didn't matter. Those things were not important. So paying for help was my thing. I wanted to do what I wanted to do, for and with my kids."

Perhaps the most powerful technique for a woman in confronting an internal bias is in being watchful of the silent conversations she has in her mind. Intuition, gut-feeling, meditative thoughts, reflecting: there are many ways to describe how she can gain insight into what is true for her. The key is in being internally perceptive and open to hearing the biases within the thinking. Entrepreneur A explains how realizing the difference in what was important and unimportant to her – as opposed to rating these activities on someone else's scale of importance for a working woman – allowed her to channel her energies into what was truly important to her at home. Through self-reflection and weighing the dynamic of her family, Entrepreneur A determined that spending time with her children was more significant than home-made dinners or the cleanliness of her house. She gained full acceptance of her thoughts and feelings, which allowed her to disregard stereotypical, societal norms of the "good" mother or wife.

FINDING II ENTREPRENEURSHIP VS. SELF EMPLOYMENT

The overlapping nature of entrepreneurship and self-employment can adversely affect women.

A growing number of women entering the global workforce as self-employed professionals identify themselves as entrepreneurs. While self-employment refers to a specific employment status, entrepreneurship is a term that usually encompasses self-employment yet more so bears the implication of creating something new and the desire to grow the business beyond sole proprietorship (Wayland, 2011). Not all self-employed individuals are entrepreneurs, while some entrepreneurs are not self-employed.

In my research, a general lack of differentiation between these two categories seems to be at the core of much negativity regarding women's entrepreneurship in Canada. The criticism seems to stem from an overly broad definition of entrepreneurship. Some believe self-employed persons possess, by definition, entrepreneurial attributes and therefore are entrepreneurs. Others maintain that simply running one's own business does not make one an entrepreneur; this group criticizes the "merely" self-employed for labelling themselves as entrepreneurs.

Women in Canada are particularly prone to this criticism, since they are known to make up nearly one third or more of the total self-employed persons in Canada, more than in any other country in the world (Statistics Canada, 2002). In 2009, nearly one million women, 11.9% of all those with jobs, were self-employed (Statistics Canada, 2009). How does this criticism affect women? Due to the much-studied subject of the majority of women entrepreneurs having lower growth aspirations when compared to men (Belcourt et al., 1991; Cliff, 1998; Lee-Gosselin and Grisé, 1990; Orser and Hogarth-Scott, 2002), investors tend to categorize nearly all women as maintaining a 'fixed growth' mindset. A fixed growth mindset is also commonly indicative of self-employment, since a self-employed person takes on as much work as they can handle (the product is the person's own services, skills, and expertise). In comparison, an entrepreneur dedicates the majority of her energy toward growth (an actual product or packaged service is the product,

while the entrepreneur's value has more to do with expanding the company's horizons). Additionally, women are known to take fewer risks and to avoid highly competitive environments (Orser, B. 2007). Both aversions would speak against women having a highly growth-oriented business mindset. As a result, women who seek funding for expansion, improvisation, innovation and internationalization of their businesses are often denied.

In other words, women who are keen on a high-growth business strategy are adversely affected by the stereotype that all women identify entrepreneurship as a 'be your own boss' and 'enjoy the independence of working from home' self-employment mentality.

Since women business owners are not a homogeneous group, an early distinction in their business goals, whether they are fixed (self-employment) or growth-oriented (entrepreneurial), may benefit women in creating a business roadmap that aligns with their ambitions. This awareness might also help the government's small and medium enterprises department target correct categories of businesses with their policies and programs. Finally, funding institutions would be able to reduce their gender bias if the distinctions between business mindsets was highlighted in a formalized manner.

RECOMMENDATIONS

Although the following Recommendation outlines an initiative at a higher policy level I have placed it here for the description of the finding and the call for priority action to correspond to one another, and to elucidate that issues experienced on an individual level might subsequently require a large-scale, higher authority intervention.

RECOMMENDATION I

The federal policy community might consider developing a specific criteria for government lending institutions and banks to evaluate the potential and performance of women-led businesses that embraces and intends to "normalize" a woman's distinct entrepreneurship journey.

Differences in the entrepreneurial stages of male and female entrepreneurs has been identified and established in management research. The differences between male and female leadership styles have also been documented. If lending institutions embraced the above differences instead of displaying 'gender blindness' towards their programs and services for women entrepreneurs, they may enable a more appropriate and directed approach to encourage women entrepreneurs to self-identify with business as a promising career option, thereby increasing their performance and presence in the entrepreneurial economy.

Further, they would be able to develop mutually beneficial programs and schemes for women entrepreneurs if they acknowledged the differences in financial management, attitude towards savings, investment and risk-taking, and growth intentions between male and female entrepreneurs.

KEY STAKEHOLDERS



RECOMMENDATION II ADVICE FOR WOMEN ENTREPRENEURS

Following my interviews with women entrepreneurs, I decided to coalesce from their responses a list of the actionable strategies and behaviours that turned their challenges into opportunities, and their difficulties into strengths. What emerged, was this list of ten short statements advising current and aspiring women entrepreneurs. Although some of these might seem like principles and success tips for all entrepreneurs, they have been examined under the lens of gender to reveal how individual women entrepreneurs from the interviews have taken action steps beyond what has been 'prescribed' or established as the norm with entrepreneurs in general. An awareness of these steps, therefore, not only add to knowledge of women's entrepreneurship but in doing so looks to mobilize and expedite the process of their entry into the field.

But before I begin, a disclaimer: As one of the women I interviewed joked, "Bad advice is plenty for every aspiring entrepreneur." So, practitioners should keep in mind that no matter what the advice, their intuition is probably wiser.

PUT PRINCIPLES FIRST.

"I'm value driven. I'm a values person." Entrepreneur A

Your principles, purpose and core values come ahead of everything else in your business. Many things might change, like staggering financials or the workforce, but what remains constant are your principles.

KNOW YOUR RIGHTS

"At fifteen I became a young, second wave feminist." Entrepreneur B

"Another big influence was being part of the Canadian Liberalism movement. University became affordable because there were student loans and student grants" Entrepreneur A

Do your homework on your rights. Legally and financially, you should personally be responsible to your business. Read the history of feminism - it gives you a thorough background on how you got to enjoy the rights you now have.

FIND THE RIGHT PEOPLE.

"Our business always puts people first. Not our team first, not our customers first – just people, everybody including our suppliers, our clients and each other. We believe people come first."

Entrepreneur A

Technology and users are not your biggest problems; your biggest problem or blessing will be the people with whom you work. The right people will help you. Develop symbiotic relationships with helpful people to create an ecosystem of mutual support

4. OPEN YOUR MIND TO SEEKING OUTSIDE FINANCES.

"We struggled more than a bit in the beginning. I had no personal money to bring. When

I discovered that there was a charitable registration, I thought, 'okay I can fundraise'. I turned around and raised 40K. So we now had as much capital as we did the initial combination of grants plus we would have more grant money coming in." Entrepreneur B

Finance is not your enemy. There are many new sources of credit available: micro credit, impact sourcing, social finance, crowd funding, fundraising, grants, and government loans etc. Get to know them.

SEEK APPROPRIATE MENTORS.

"After an association meeting I got a call from a goat farmer."

"He taught me what farmers were. He was brilliant at it."

"He was my mentor into understanding my people."

"When it came time to build my dairy he was involved and helped me start. So yes, people materialize out of nowhere."

Entrepreneur D

Make it a point to look for mentors. The right mentors provide a lot of guidance and first-hand experience. If there is one person you want as a mentor, but she does not have the time to devote to your progress, request that she simply critique your work. A solid critique of ideas or concepts is highly beneficial.

CONTROL YOUR TIMING.

"I lived in Thailand during my early twenties. I taught English and gave scuba diving lessons. I eventually opened a Café at the island where I was staying. It was my first shot at entrepreneurship and it was a great learning experience."

Entrepreneur C

Sometimes, people make the 'right timing' into an external factor with magical powers. Instead, focus more on choosing the timing that is determined by your readiness. For instance, taking a step back can be good thing: to focus on learning, to travel, to volunteer, to try a new skill etc.

DEVELOP AND USE SOCIAL CAPITAL.

"In the new industry I was trying to crack I was a nobody. To find the talent I needed, I

would go to all these meetings and conventions because I needed to know what was going on."

Entrepreneur D

The power of maintaining a strong social network, both online and offline, cannot be underestimated. Research reveals that social capital, particularly the frequency of attending club or organization meetings, emerges as perhaps the single strongest statistical predictor of those likely to identify as social entrepreneurs (Ryzin et. al, 2009).

PAY ATTENTION TO WORK-LIFE INTEGRATION.

"We (my business partner and I) don't believe that one comes at the cost of the other. I believe I have true integration. And I insist on it with anyone I work with." Entrepreneur C

Work life balance is passé. Today is not about balancing two plates, it is about integrating all the aspects of your life. Accept that you need to make conscious choices regarding what you deem important to your life; this is more critical than you can imagine. Do you have or want to have children? Do you want a husband who shares responsibilities like a 'sweat equity partner'?

Be real with yourself; use affirming self-talk, and an honest assessment of the needs of those with whom you share life, to make good decisions, not the external, traditional markers relating to your various roles.

9. ENCOURAGE WOMEN COLLEAGUES.

"When people say to me what is your greatest satisfaction from your publishing business I think they expect me to say one of my leading series, I say the number of women I mentored. I don't even hesitate."

Entrepreneur B

Last but not least, do not give in to the gender bias that suggests you need to compete with women colleagues at the workplace to get your spot. Instead, support, motivate, hire, train and promote them. Mentor them.

FINDINGS RECAP

Macro Approach - Informing policy, regulations & society

Finding I - Lack of Recognition

Women entrepreneurs might be the pioneers of social entrepreneurship in Canada.

Finding II - Leadership Skills

Skills needed to thrive in 2020 are 'female skills'

Recommendations - Formulate New Metrics

- 1. Calculating women's enterprises impact using social impact metrics in the history of women's entrepreneurship in Canada.
- 2. Calculating women's enterprises impact using social impact metrics in current women's entrepreneurship in Canada.
- 3. Law in Canada must consider Social Entrepreneurship as a distinct form of business operation.
- 4. Government must issue Social Bonds to women to incentivize their social impact in society.
- 5. Using Asset Based Evaluations Asset Mapping
- 6. Collect data on the generational differences of women entrepreneurs in Canada
- 7. Policy community must disseminate information on newer forms of entrepreneurship.

MACRO APPROACH



Figure 16 Findings Recap

Micro Approach

Informing women entrepreneurs & organizations

Finding I - Conquering Internal Bias

Women entrepreneurs tend to realize greater satisfaction in their lives if they kept working on their internal biases of gender discrimination.

Finding II - Self Employment Vs. Entrepreneurship

The overlapping nature of entrepreneurship and self-employment can adversely affect women.

Recommendations

- 1. Developing a specific criteria to assess women entrepreneurs.
- 2. Advice To Aspiring Women Entrepreneurs: Actions and behaviours that turn challenges into opportunities



CONCLUSION

Research objectives Research findings A fair transition

RESEARCH OBJECTIVES

I began this study in a quest to explore the unique potential of women entrepreneurs in Canada, and have found along the way that they make substantial contributions to the well-being of the country. The specific research question I sought to answer was:

"In a complex growth economy of business innovation with social consequences, how might women entrepreneurs help lead Canada to an economy of shared values, where societal and economic progress are positively linked together?"

Attempting to weave a unified story between women's personal identity as entrepreneurs and the measure of their impact on the Canadian economy, I have observed that their distinct experience inherently positions them to be agents of socio-economic change. Modern society has been plagued by the outdated dichotomy and social consequences of purely for-profit and purely social welfare organizations. I used a model of qualitative and design research methodologies known as the Double Diamond design model (Design Council, 2005) to demonstrate how women entrepreneurs have the ability to negotiate between the two complex systems to reveal a middle ground, a vision of Canadian society wherein businesses do not act in conflict with the good of the people, but rather, in concert with it.

The Double Diamond framework enabled an examination of the issues surrounding women's entrepreneurship in Canada through four distinct phases: Discover, Define, Develop and Deliver. I analyzed the research question incorporating different design methods in each phase, including a literature review, expert interviews, journey mapping, stakeholder mapping, affinity diagramming and sequence modelling in order conduct a thorough investigation. Research for each phase was designed to build a strong platform of insight for the next.

RESEARCH FINDINGS

Discover:

Literature Review

As an initial objective, I delved into the common perception of women-owned businesses performing poorly when compared to men-owned businesses, to surface the one-sided nature of research reliant on standard economic benchmarks and metrics, such as financial growth and job creation to calculate value. This reliance, however, ignores the rationale that value can be measured in more ways than one.

In order to depart from the single story of women business owners' inadequacy, I described four separate accounts, titled 'stories' in my literature review, that illustrated a more accurate picture of the current context and the contributions of women entrepreneurs in Canada. The first story, "a culture of progress," although acknowledging women's advancement in the entrepreneurial economy, revealed that there is still much work to be done. The second story, "a culture of differences," highlighted important issues that provide adequate reasoning for women's continued challenges in entrepreneurship, such as persistent biases and stereotypes, gender/power relations, and workplace gender discriminations, to name a few. The third story, "background story," articulated the current circumstances women experience in entrepreneurship as stemming from the biases built into the foundations of entrepreneurship literature, such as the gender role theory and masculine hegemony, which reinforce gender-specific occupations and workplace roles. The fourth and final story, "a culture of shared values," clarified that women, in aggregate, are more motivated by social change, altruism and social impact than are men, and therefore tend, as entrepreneurs, to share more business motives with social entrepreneurs, who adopt business methodology as a means to creating social change.

Define:

Expert Interview: Journey Mapping

As part of the Define phase, my in-depth, two hour long interviews with five women entrepreneurs from the Greater Toronto Area, transmitted a wealth of firsthand knowledge of barriers and challenges. These women each have significant professional experience in the field of Canadian entrepreneurship, from the 1980s to the present.

Their reflections in 'connecting the dots backward' were captured as observation notes. Analysis revealed how the women adopted survival strategies and sustained a growth mentality in business to combat the negative impact of gender discrimination. Witnessing the changing business landscape and trends in Canada, also exposed the women I interviewed to a shifting trend in leadership and management skills, from predominantly authoritative styles that are associated with masculinity to present participatory management styles that are identified as feminine leadership traits.

Finally, the interviews seemed to take a mutually beneficial turn in raising my and their awareness of the overlapping objectives of women entrepreneurs and social entrepreneurs. The entrepreneurs learned more about the growing body of research correlations between women's traits and social entrepreneurship. Each interview confirmed the literature findings that women possess a natural inclination to establish 'purpose driven businesses,' and that social outcomes may not be perceived as exclusive or separate undertakings. Some of the women took this a step further by hinting that, since their early days as entrepreneurs in the 1980s, it was the women in Canada who pursued both economic and non-economic goals in their enterprises, and that this is not a novel concept, despite what the field of social entrepreneurship is suggesting.

Develop:

Stakeholder Mapping, Affinity Diagramming, Research Findings

Capturing the above observations in the Develop phase, I used the technique of stake-holder mapping to introduce the broader contextual environment and key actors/participants involved with and affected by women's businesses. Applying the final method of analysis, affinity diagramming in a sequence model, I was able to convert the substantial observations into insights that would serve as the foundation for my research findings. I synthesized my major findings in this section to answer the research question.

The following findings adopt a macro-level, big picture approach to point to the scale, complexity and higher systems that are involved in the promotion of women's entrepreneurship in Canada.

1. Women entrepreneurs might be the pioneers of social entrepreneurship in Canada:

To predict the future impact of women entrepreneurs, I looked to their past performance for indications that they might indeed have inaugurated the concept of social entrepreneurship in Canada. My finding on this question points to the lack of research, formalization and recognition in the history of Canada (since the 1970s) of women entrepreneurs whose entrepreneurial intent suggest contributions to their communities and society that stretch beyond the economic. If this finding can be validated by determining the women's social impact by way of current social metrics, then it would very likely support and encourage present-day and aspiring women entrepreneurs to even more so envision their roles as benefiting the nation economically and socially.

2. 'Female skills' are needed for thriving in 2020

For Canada to accelerate its vision of growth in economic as well as social conditions, promoting women's presence in entrepreneurship and leadership positions is essential. Research has demonstrated that in order to establish a society incorporating values of equality and sustainability, the skills that are required in leadership and management are those that have been studied as dominantly female or feminine. These include participative, democratic and empathetic leadership styles and management skills such emotional intelligence, collaboration, adaptability and communication (Eagly and Johnson, 1990, Simon Baron-Cohen, 2003).

The leadership styles of men and women that have been analysed since the 1950s have indicated a highly overlapping distribution of traits over the past few decades (Eagly & Johannesen-Schmidt, 2007); masculine, authoritarian, dominant leadership styles and management skills of control and competition are trailing in an increasingly globalized, collaborative, sharing economy.

The leadership styles of men and women that have been analysed since the 1950s have indicated a highly overlapping distribution of traits over the past few decades (Eagly & Johannesen-Schmidt, 2007); masculine, authoritarian, dominant leadership styles and management skills of control and competition are trailing in an increasingly globalized, collaborative, sharing economy.

The following findings adopt a micro-level, individualistic, communally oriented approach to mobilizing and expediting the advancement of women's entrepreneurship in Canada.

1. Women entrepreneurs tend to realize greater satisfaction in their lives if they keep working on their internal biases of gender discrimination.

My qualitative research suggested that when women take conscious efforts to correct their internal biases (often caused by the ripple effect from exposure to external biases), they tend to achieve advancements in their personal and professional journeys, and thereafter experience a greater amount of life satisfaction overall. This finding, revealed particularly through the expert interviews, suggests that women who address their internal biases experience increased mental and emotional freedom to pursue their entrepreneurial visions, regardless of external gender discrimination and biases. Since women place higher importance on social value creation than do men, then when more women feel free to pursue entrepreneurship, their participation in business will expand, and that expansion will improve the Canadian economy and overall society.

2. The overlapping nature of entrepreneurship and self-employment can adversely affect women.

I found that a general lack of differentiation between the categories of entrepreneurship and self-employment is a particular cause of criticism and negativity from financial investors of businesses towards women's entrepreneurship. This is because self-employment is commonly indicative of a fixed growth mindset, and women in business, who research shows to have lower growth aspirations (Orser and Hogarth-Scott, 2002) make up nearly one third or more of the total self-employed persons in Canada, more than in any other country in the world (Statistics Canada, 2002).

Here, my research indicated the need to create a distinction for women in the early stages of business entry to clarify their business growth aspirations, in order to aid investors, lenders and suppliers of finance in tackling their gender biases that all women identify with the 'work from home' and 'be your own boss' self-employment stereotype. As a result, women who are keen on a high-growth business strategy will be able to counter the self-employment tag, receive increased funding, and go on to pursue their entrepreneurial aspirations.

In my research, I found that Canada sees very few women in large business participation (Carrington, 2006) and businesses involved in internationalization (Watson, Orser, Townsend; Riding, 1996). The research confirmed that women, in comparison to men, have lower growth orientations. Encouraging growth in more of the women who do dream of engaging in business expansion, innovation and export would surely be advantageous, both economically and socially.

Deliver:

Recommendations, Game Design, Implications

The scale of my findings are extensive and multifaceted at the local and higher organizational, systemic level. To generate achievable strategies and development efforts to promote Canadian women who start businesses with strong social commitments, there is need for more research at the regional and national scales.

My recommendations are outlined in the Findings Chapter in order to correlate each call for action with the specific finding on which it was based. In addition to those recommendations, are the following:

Research Oriented:

Researchers must collect data on the generational differences between women business owners from the baby boomer generation to young, "millennial" women entering the field of entrepreneurship.

Nearly three decades mark the generational gap between women entrepreneurs from the baby boomer generation to today's younger entrepreneurs from Generations X, Y and Z. Over this period Canada, and the global economy as a whole, has witnessed transformational changes in technology, management and operations. It is critically important to conduct a comparative study between women entrepreneurs in these two categories in order to identify and document the differences and similarities of their developmental milestones and setbacks. Such a study could also help us understand what past experiences have contributed to current conditions. It would be useful to focus on their leadership and management styles, their motivation to pursue entrepreneurship, their access to finance, etc.

Policy Oriented:

The federal policy community involved in the development of gender-based programs to support women business owners must disseminate on their websites and information channels more research on newer forms of entrepreneurship that include the alignment of social impact contributions, such as social and environmental entrepreneurship business.

To increase awareness and participation in entrepreneurship as an attractive career path for women, the federal government must facilitate and promote communication on more types of entrepreneurship than the mainstream, for-profit entrepreneurship model. If federal publications, marketing tools and government funded SME programs for women demonstrate broader field of potential for women looking to exercise their higher concern for social good and altruistic behaviour, then the government would be able to reach out to more women, earlier in their career paths, to consider social and environmental entrepreneurship that would not only boost the economy but result in social value creation.

Ceilings and Ladders

In the Deliver phase, as a final outcome from the research, I designed a board game with the intent of raising awareness through direct (offline) interaction that can be shared and disseminated with a larger audience. Ceilings and Ladders is a re-imagined board game, inspired by the classic game Snakes and Ladders, which addresses the various forms of gender bias women still experience in the 21st century. The central metaphor remains: for every ladder a woman hopes to climb there is a ceiling preventing her from moving forward.

The game's central aim is for participants to educate themselves and begin a conversation with fellow players about the various barriers women continue to experience in entrepreneurship, and the kinds of techniques they can employ to overcome them. Through the act of 'playing' and adopting a character that is still grounded in reality, the game may be a simple yet powerful intervention to disseminate new ideas, especially in the minds of young, aspiring women entrepreneurs.

A FAIR TRANSITION

My research findings provide support in explaining how women's entrepreneurship would serve Canada's culture in building an economy that also promotes social and environmental values.

Canada is at an opportune stage in its history to be making transformational shifts on a number of fronts. It has an economy that benefits from the diversity of its people, a strong focus on smart technology, a leading health care system, and a movement towards clean energy. Women, who comprise half the population and half the potential of the nation, are experiencing many firsts in rising from the shadows to occupy positions of leadership from which they can act, using their unique socially-oriented motivations, as catalysts in re-envisioning a nation that weaves economic progress with societal good.

The analogy of weaving necessitates that these two separate threads be bound together for the creation of the desired textile. If the meeting of these apparent opposites, business success and positive social impact, does not take place, an equitable, just and thriving economic future in Canada might not be created; each part is enhanced by its opposite and takes its meaning from it. To end on a hopeful note, the Canadian First Ministers so eloquently mirror these thoughts in their recent declaration of the joint communiqué on March 3, 2016:

"We know that a fair transition to a sustainable, low-carbon economy is necessary for our collective prosperity, competitiveness, health, and security. Taking smart and effective action today is essential for future generations. These decisions will put Canada at the forefront of the global clean growth economy, and will create opportunities to diversify our economies, open up access to new markets, reduce emissions, and generate good paying, long-term jobs for Canadians."

Canada, Communiqué of Canada's First Ministers, "Vancouver Declaration on Clean Growth and Climate Change" (Ottawa: Office of the Prime Minister, 2016) ("Declaration")

COMMUNICATION & DISSEMINATION

The Communications Plan is designed to provide a framework for effective implementation of a growing discussion of women's contributions as entrepreneurs in Canada, beyond the economic. The presentation of research and outcomes will include a digital copy of the final report as well as print guidelines for the activity and board game, 'Ceilings and Ladders'.

This project will be shared first with the supporting network that helped bring it to life, beginning with my graduate committee, the experts who were kind enough to participate in the research efforts of this project, faculty, peers and well-wishers of the Strategic Foresight and Innovation program at OCAD U, and last, but not least, my family and friends. Thereafter, I envision that the Communications Plan will encompass local outreach to academic entrepreneurial hubs, incubators and accelerators in Toronto's entrepreneurial and social entrepreneurial ecosystem, such as OCAD University's Imagination Catalyst, Ryerson's DMZ, MaRS, Acumen Fund Toronto Chapter, Centre for Social Innovation, SoJo Toronto, SheEO, and so on. This will be followed by local organizations involved in art and design efforts for social change, social investment foundations, and purpose-driven funding organizations concerned with the support and promotion of women's entrepreneurship in Canada.

As a means to ensure broad dissemination of these ideas beyond gender-related conferences and special events, I plan to write a series of short articles based on this report for distribution through digital and print publishers such as digital magazines, websites and local print newspapers and magazines in Canada, as well as those newspapers interested international entrepreneurship news from India.

Finally, I will share this project and subsequent efforts on my personal website - www. mithula.com.



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APPENDICES

Definitions
Ceilings & ladders
Design tools
A personal reflection

APPENDIX A DEFINITIONS

In order to create an adequate framework within which the concepts discussed in this report are easily understood I began from the beginning - with definitions. Terms however, were less identifiable in a universal sense, thus, my first insight - specific words are chosen to give life and meaning to a specific agreed upon idea or concept, but if the words aren't agreed upon, what happens to their inherent meaning?

In the article 'Social Entrepreneurship: The Case for Definition' authors Roger L. Martin, former dean of the Joseph L. Rotman School of Management at the University of Toronto and Sally Osberg, president and CEO of the Skoll Foundation illustrate this idea in the Stanford Social Innovation Review (CITE). On Social Entrepreneurship they write, "If we can achieve a rigorous definition, then those who support social entrepreneurship can focus their resources on building and strengthening a concrete and identifiable field. Absent that discipline, proponents of social entrepreneurship run the risk of giving the skeptics an ever-expanding target to shoot at, and the cynics even more reason to discount social innovation and those who drive it." The article goes on to argue the relevance of first agreeing upon the meaning and context of entrepreneurship in general, entrepreneurial characteristics and outcomes and from here its relationship to the more nascent, social entrepreneurship.

My second insight taught me how the definition of 'key terms' to a study doesn't just provide the study with substance, but also draws its boundaries. Boundaries are important to differentiate what is within the scope of the issues raised and what aren't. For instance, from the same article, Roger L. Martin and Sally Osberg (2007) differentiate social entrepreneurship from social service and social activism by specifying the varying outcomes and actions the actors of the fields respectively possess. And this categorization is particularly significant to my study because it "will help clarify the distinctive value each approach brings to society and lead ultimately to a better understanding and more informed decision making among those committed to advancing positive social change" (Martin and Osberg, 2007). This insight was once again emphasized for me when I stumbled upon the world of 'Social Finance'. Social Finance seemed to include a whole new set of people to the scope of my focus that begged me to question - are women who have led social finance organizations for so many years also credited as entrepreneurial? How are they different from social entrepreneurs? I will revisit this question later in the distinctions of the definitions selected.

My third insight that resonated with Martin and Osberg's (2007) findings is in highlighting the shades of gray between these definitions. In real life these actors tend to practice a hybrid mix of strategies that are often rooted from the 'pure forms'. It's not all black or white. I believe uncovering women's entrepreneurial contributions to the country has less to do with placing their actions into specialized boxes of theoretical definitions, instead, it is in attributing their impact in a more regardful manner to the strategies and management undertaken by them - whether from a pure or hybrid form.

The Human Centred Design approach is in placing the woman entrepreneur at the center of the process in order to fully understand the body of her work, her leadership patterns and the value of her outputs and only thereafter to determine if a definition does justice in enhancing her lived experiences. And if the definition of a pure approach does not fit her entrepreneurial style- she then must have the freedom to create her own definition. This must stand true for all entrepreneurs, not just the women.

Below I have selected definitions that echo the sentiments of my research inquiry. Therefore I would request you to keep the research question on the top of your mind as you build on the meaning of the definitions selected.

• Entrepreneurship defined by Howard H. Stevenson:

"The pursuit of opportunity beyond the resources you currently control."

Here I use Howard H. Stevenson, Professor Emeritus of Harvard University's definition of Entrepreneurship as "The pursuit of opportunity beyond the resources you currently control." because of its inventive, opportunistic, and persuasive meaning.

• Business defined by Industry Canada:

"The term "business" refers to registered business establishments. To be included in our sample population, a business establishment must meet one of the following criteria: have at least one paid employee (with payroll deductions remitted to the Canada Revenue Agency (CRA)), have annual sales revenues of \$30,000+, or be incorporated and have filed a federal corporate income tax return at least once in the previous three years. As Industry Canada uses a definition based on the number of paid employees in this publication, our analysis excludes the self-employed and "indeterminate" businesses. Also excluded from the sample population are businesses in the following industrial sectors: public administration, including schools and hospitals; public utilities; and non-profit associations" (ic.gc.ca).

- Small and Medium Enterprises defined by Industry Canada: Industry Canada defines a small business as one with fewer than 100 paid employees and a medium-sized business as one with at least 100 and fewer than 500 employees (ic.gc.ca).
- Women entrepreneurs defined by Industry Canada: Women entrepreneurs include: women business owners (WBOs), majority womenowned firms and female self-employed 'own account' and 'employer' workers (ic. gc.ca).

• Social Entrepreneur defined in ashoka.org Social entrepreneurs are individuals with innovative solutions to society's most pressing social problems [...] They are both visionaries and ultimate realists, concerned with the practical implementation of their vision above all else.

Here I have selected the visionary and committed entrepreneurial definition of a social entrepreneur from Bill Drayton, Ashoka (http://www.ashoka.org).

• Social Finance defined by MaRS DD

Social Finance is an approach to managing money to solve societal challenges. This movement covers many different approaches to creating a positive social impact: socially responsible investments, micro-loans, community investments, and more. Grant making and program-related investments also fall under the umbrella of social finance. Social entrepreneurs, investors, lenders and grant makers all use the tools of social finance to open, operate and scale their social and/or environmental missions. (http://impactinvesting.marsdd.com)

The following definitions are cited from 'Entrepreneurial Feminists: Perspectives About Opportunity Recognition and Governance' by Barbara Orser, Catherine Elliott and Joanne Leck (2010):

Feminist

Feminism embraces perceptions about: women's unique needs; their subordination; differences of power within social interactions; and the need for strategies to improve the well-being of women (Gattiker and Larwood 1986; Nabi 2001).

Entrepreneurial Feminist

Entrepreneurial feminists are defined as change agents who exemplify entrepreneurial acumen in the creation of equity-based outcomes that improve women's quality of life and well being through innovative products, services and processes (Orser, 2007).

Being Female

Being female refers to the: 'subordinated element in the gender dualism masculinity/ femininity-carry meaning derived from often associated essentialized female traits, such as passivity, irrationality, and desire to nurture even at the expense of self' (Borgerson 2007, p. 484).

Gender

Gender is assumed to be a social construction (Ahl 2004, 2006; Burke et al. 2006; Limerick and O'Leary 2006; Ridgeway 2006), where gender is enacted through women's ' \dots interaction with the world' (Welch et al. 2008)

APPENDIX B CEILINGS & LADDERS

Game Instructions: How to Play Ceilings and Ladders

1. Understand the object of the game.

The object of the game is to be the first player to reach the end by moving across the board from square one to the final square. Follow the numbers on the board to see how to move forward. For example, if you rolled a five and you were on space number 11, then you would move your game piece to space number 16.

2. Decide who goes first.

Each player should roll one die to see who gets the highest number. Whoever rolls the highest number gets to take the first turn. After the first player takes a turn, the person sitting to that player's left will take a turn. Play continues in a circle going left. If two or more people roll the same number, and it is the highest number rolled, each of those people roll the die an additional time to see who gets to go first.

3. Roll the die and move.

To take your turn, roll the die again and read the number that you rolled. Pick up your game piece and move forward that number of spaces. For example, if you roll a two, move your piece to square two. On your next turn, if you roll a five, move your piece forward five squares, ending up on square seven.

4. Climb up ladders.

The ladders on the game board allow you to move upwards and get ahead faster. If you land exactly on a square that shows an image of the bottom of a ladder, then you may move your game piece all the way up to the square at the top of the ladder.

In Ceilings and Ladders, the Ladder implies an enabler (promoter/supporter/backer) that can accelerate the players entrepreneurship venture and help them move ahead in their growth process. If you land at the top of a ladder or somewhere in the middle of a ladder, just stay put. You never move down ladders.

5. Slide down Ceilings.

Ceilings (or snakes) move you back on the board because you have to slide down

them. If you land exactly at the top of a ceiling, slide your game piece all the way to the square at the bottom of the ceiling. If you land on a square that is in the middle or at the bottom of a ceiling, just stay put. You only slide down if you land on the top square of ceiling.

6. Take an extra turn if you roll a six. If you roll a six, then you get an extra turn. First, move your piece forward six squares and then roll the die again. If you land on any ceilings or ladders, follow the instructions above to move up or down and then roll again to take your extra turn. As long as you keep rolling sixes, you can keep moving.

7. Land exactly on the last square to win. The first person to reach the highest square on the board wins, usually square 100. But there's a twist! If you roll too high, your piece "bounces" off the last square and moves back. You can only win by rolling the exact number needed to land on the last square.

For example, if you are on square 99 and roll a four, move your game piece to 100 (one move), then "bounce" back to 99, 98, 97 (two, three, then four moves.) If square 97 is a ladder base or ceiling, climb or slide as usual.

Benefits of the game

- Ceilings and biases, or rewards and bonuses, are included to impede or enhance progress so that the players can understand the range of the possible at different stages.
- When the Player sees a Ceiling at their stage, it means that there are unfavourable circumstances ahead of them
- Players will correlate the life stage experienced by the woman entrepreneur with the specific ceilings she faces, regardless of the stage of her entrepreneurship venture.
- Ladders show players opportunities for advancement at that particular point in a women's entrepreneurial career.
- Ceilings (punishments) and Ladders (rewards) are present at each step of the
 journey, and can be used to enhance the conditions of entrepreneurship for women
 while overcoming existing barriers. For instance, if a lack of mentors is an impedance, then a mentorship Ladder is the hoped for solution to leaping ahead.

APPENDIX C DESIGN TOOLS

The following are design tools employed in the Double Diamond design framework research process. These might serve useful to students, researchers, designers and entrepreneurship practitioners.

INTERVIEW PROFILE TEMPLATE



Figure 17 Interview Profile Template

JOURNEY MAP TEMPLATE

JOURNEY ACTIONS THOUGHTS FEELINGS KEY FINDINGS	ENTREPREN	EUR A		
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THOUGHTS FEELINGS	191011111111111111111111111111111111111			111111111111111111111111111111111111111
FEELINGS	ACTIONS			
	THOUGHTS			
KEY FINDINGS	FEELINGS			
		KEY FINDINGS		

Figure 18 Journey Map Template

APPENDIX D A PERSONAL REFLECTION...

Toronto International Women's Day March 2016

On the cold saturday morning of March 5th 2016 I attended my very first rally at the Toronto International Women's Day March. Rallies and marches are interesting events - people in large numbers take to the streets to represent what they truly believe the 'others' need to take notice. It's not a form of 'retweeting' on Twitter or 'liking' on Facebook and Instagram, a phenomena otherwise known as Slactivism (actions performed via the Internet in support of a political or social cause but regarded as requiring little time or involvement but a proactive behaviour to be seen and heard. My participation taught me that as much as I wanted women's rights and feminism to be symbolize the person I was, by holding the big signs and walking beside 'my kind of folk' I was looking for an inner acceptance of an ideology that I knew preceded me, will surpass me and whose sum was truly greater than me. But each individual does matter and everybody's presence is real because the true nature of a rally is in that they start and end on the streets and the streets is where we as a people, all share as one.

I had two major takeaways from the rally that informed my project. First, as a participant promoting women entrepreneurs and feminist entrepreneurs (why aren't they the same thing these days?) my cause was a minority by far. It is an unfortunate reality that many of the other causes in support of women's rights are the ones we've heard before and rather familiar to the public-violence against women, child care support, pay equity to name a few. It is unfortunate because their appeal has become so redundant that people have deduced them to the daily humdrums of modern life, life traffic or pollution in cities- we all know they exist, yes it's annoying but we can't do much about it. And just like that women's rights is something we move on from. In contrast, I was realizing that women as entrepreneurs, as business leaders, as movers and shakers are not the images people typically associate them with, but more as the stereotypical 'bra burning feminists' of the women's liberal movement from the sixties. Is that what is expected of women from 2016? It was half a century ago that women fought on the streets, in their homes, their workplaces and with the government for us to gain an equal education, own a credit card, buy a house, return to our jobs after our pregnancies and run thriving businesses if that's what we chose to be our life's work. And enjoying all of those things they fought for us today we most definitely have, but their vision did not end there. This brings me back to an insight I began the report with: we think that in modern life the



Figure 19 Toronto International Women's Day March 2016 (source: authors own)

higher up in professional circles the lower the gender discrimination, but even for Canada there is a long way to go because higher up just might mean more inconspicuous. Echoing the words of the Prime Minister, Justin Trudeau, "There's still much work to be done on gender equality" (Catalyst Awards 2016, March 2016).

My second takeaway stems from reading a blog post from a co-participant in the rally that the total turnout was shockingly poor especially in comparison with the numbers that turn out for the Annual Gay Pride Parade. In her words, "A show of 100,000 for a city with 2.5M women, Canada, with a feminist P.M? No sweat right? Wrong. The number of participants (about 60% women, 30% men, 10% kids) for the rally and march numbered barely 1200." (Kassun-Mutch, P, 2016). So what gives? What is it about being vocal for women's equality that is so infamous in our society? Or is it just that once again, we prefer hiding behind our fancy devices instead of confronting what we need to express face to face. Is this what my Facebook generation has reduced itself to? I shudder.