

Women Entrepreneurship

Description

Historically, women have experienced special problems as entrepreneurs or aspiring entrepreneurs. It probably is still true in some locales that women cannot get business loans without a husband's or father's co-signature. For this sort of reason, specially focussed programs for women can be important for a community to obtain the full benefit of this important sector for business development, quite apart from questions of equity.

Programs in women entrepreneurship may, but ordinarily do not also serve men, although much of the content of such programs would be no different if they happened to be organized for a group of men. For example, there are, of course, no gender differences in the processes of feasibility studies or market analyses. However, an emphasis, for example, on networking among solely women entrepreneurs provides a significant support for sharing experiences with gender-related obstacles and techniques for dealing with them. Moreover, seminars and other training sessions restricted to women probably offer a greater opportunity for the participants to gain from them than if the usual pattern of male-dominated interactions in the school and other training settings must otherwise be countered.

In rural communities, families on farms must seek supplementary income, and the woman who considers a side-business is particularly a potential client for an entrepreneurship program. Similarly, women dependent upon welfare supplements are another client base when these seek some means of self-employment in a very restricted labour market.

A women entrepreneurship program should not be limited to working with individuals or groups of entrepreneurs. An important function for such a program is to act as a collective advocate for women in business in the local community or in wider venues, including the province and the nation. For example, WRED (Women and Rural Economic Development) has been especially active in advocacy at the provincial and national level. It has also addressed the problem of credit for women businesses by getting a credit union to establish a loan program. In this instance, WRED offered to guarantee loans so as to encourage the credit union's participation. (See [Loan Guarantee Program](#).) Through WRED's advocacy efforts the lenders are also making some financial contribution by offering the loans at minimal rates.

Benefits

All too often the ideas, energy, and effort of women have been denied by and to a community's business development activities. This onerous handicap can be overcome by the techniques considered here. Thus today's national trend in which most new businesses are being started by women can be capitalized on in a CED strategy that promotes women entrepreneurship.

Major challenges

The biggest problem to address is the need for comprehensiveness in programming, especially in rural areas. It is not enough to simply encourage women to start their businesses; they will need a variety of supportive services to sustain the businesses, including access to capital. And probably most important is access to continuing consultation as they try to grow their businesses. These, of course, are the needs of all new businesses, but in rural areas, the infrastructure of support is so sparse. Thus a women entrepreneurship program, to be most effective, has to step in to do a variety of tasks that in urban settings are being addressed by other agencies or groups - e.g., basic numeracy and literacy training. Or failing that, the program would have to restrict its clients to those who do not need the full range of supportive services and preparatory training. In that case, the program neglects those who most need aid in moving into self-employment, particularly considering that they are least able to access any government programs.

Resource organizations & contacts

- WRED (519-273-5017) offers consultation to local groups who want to start their own loan funds or women entrepreneurship programs.
- The (Winnipeg) Manitoba Women's Enterprise Centre (204-988-1860) does not do consultation but is generous with its publications and training materials.

Publications

- Western Economic Diversification Canada has published "Services to Women Entrepreneurs: The Western Canadian Case." (Call 780-495-4164 or check their site: www.wd.gc.ca.)
- *Case Study: "Local But Strategic." In southwest Ontario, Women and Rural Economic Development (WRED) uses business networks to combine the grassroots energy of women microentrepreneurs with strategic direction.
- A research report by Barbara Orser, *Growth Intentions of Women Business Owners: Implications for Policy and Training*. Available from Manitoba Women's Enterprise

Tools & Techniques

Centre: (204-988-1860). Offers insights for curricula to orient aspiring or current women entrepreneurs to venture growth.