

Women's Economic Council National Survey of Organizations, 2017-2018

A gender-based scan of Canada's financial and community services.



Women's Economic Council (WEC) initiated this study as part of the Jigsaw Puzzle Project – a three-year engagement with the wider community to develop supports for women in small business. We are truly grateful to the following groups and individuals for assisting with survey research, design, content, organization, co-ordination, distribution and analysis:

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- Denise McLean PhD, for her expertise, innovative approach and superior analytical skills.
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- WEC Board of Directors and the Collective for their support and feedback.
- Members of WEC advisory groups and committees who tested early versions of the survey.

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WEC Collective
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EXECUTIVE SUMMARY

The Women's Economic Council (WEC) advances women-centred community economic development as one of the best means to bring about better lives for Canadian women, their families and their communities. During 2017-2018, WEC completed a national survey of financial institutions and non-profit agencies to explore the extent to which organizations are proactive in taking a comprehensive gender-based view of their programs and services. The survey gathered 136 responses from across the country.

While many good practices are already in place, it is clear that there are additional opportunities for organizations to be more intentional in understanding and meeting women's needs. Some of the key findings were:

- Most respondents indicated that the biggest barriers to women starting or growing a business are: lack of funds, the woman's personal situation, and lack of business skills. In response to these needs, many of the organizations that provide business funding (micro-loans, loans, grants) commented that they also provide other services such as financial literacy support, counselling and business consulting.
- Among these organizations only 50% of financial services and 64% of agencies reported that their financial products and services consistently reflect special steps taken to address inequalities between men and women. However, some comments indicated that answering 'Yes' to 'do you address inequalities' meant 'we treat everyone the same; we don't discriminate against women'. This suggests there may be limited understanding of what is required to address inequalities and therefore even these numbers might be overstated.
- Only about one third of the responding organizations analyze the impact of gender within their programs or services. Among those organizations that analyze the impacts of other characteristics such as age, disability or income, about one in five ignore gender in their analysis.
- Less than half of financial services organizations reported that they involve a diverse range of women in planning and implementing their programs and services.

The survey results indicate that there is some recognition that women have particular needs regarding financial and business support. Many organizations offer a bundle of services to help women succeed. However, organizations are seldom taking adequate measures to gather gender-based evidence that would help them to fully understand these needs and adapt their services and programs accordingly.

Results indicated a strong desire to reach out to women's organizations as partners of choice when meeting the needs of female clients. The strength of the finding suggests a high regard for women's organizations and a firm acknowledgement of their specialist skills, expertise and experience.

The survey was conducted as part of WEC's three-year Jigsaw Puzzle project that is building an online resource hub to help connect women, agencies and businesses across the country. The survey is an important vehicle for engaging financial services and service providers to build awareness of Gender-Based Analysis principles and practices. The Jigsaw project is financially supported by Status of Women

Canada. The University of Ottawa was a valued partner in undertaking the survey data collection and analysis – the work of a research team of dedicated students forms the foundation of what is reported here.

INTRODUCTION

Canadian women seek better lives for themselves, their families and their communities. The Women's Economic Council (WEC) advances women-centred community economic development as one of the best means to bring about that reality.

During 2017-2018, WEC completed a national survey of financial institutions and non-profit agencies to understand the current perspectives, programs and services that are on offer to Canadian women who are at various stages of enhancing their economic security. Some of these women might be improving their financial literacy, others are interested in starting or growing their own business, and still others might be exploring opportunities in social enterprise. The survey explored the extent to which organizations are proactive in taking a comprehensive gender-based view of their programs and services.

The survey was conducted as part of WEC's three-year Jigsaw Puzzle project that is building an online resource hub to help connect women, agencies and businesses across the country. The Jigsaw project is financially supported by Status of Women Canada. The University of Ottawa was a valued partner in undertaking the survey data collection and analysis – the work of its students forms the foundation of what is reported here.

The results of the survey will support the design and implementation of the online resource hub. The hub will showcase women-friendly organizations and will provide a vehicle for influencing systemic change through sharing learnings and best practices.

The survey was distributed by email and phone call to 529 organizations (financial services and non-profit agencies or social enterprises) and gathered 136 responses from across the country. The response rate of 25.71% is very good. The survey sample is unlikely to be statistically representative of the full range of organizations – those who chose to respond are more likely to be interested in issues of women's economic security.

OVERVIEW OF SURVEY METHODOLOGY

The survey was designed to be applicable to either non-profit agencies or financial institutions. The survey contained a total of twenty questions; it was available in English and French. See Appendix A7 for the survey questions.

A list of financial service institutions and relevant non-profit agencies was developed; only organizations operating in Canada were included and priority was given to organizations that were likely to be 'women-friendly' or possibly interested in women's economic security. Surveys were distributed in two waves between Spring 2017 and Spring 2018. A total of 529 organizations were contacted by phone and/or email up to four times each to complete the surveys; 234 of these were categorized as "Financial Services" and 295 as "Agencies". The survey was hosted online on Survey Monkey. See Appendix B for

more detail on the survey distribution methodology and Appendix D for learnings and insights about the research process.

PROFILE OF THE SAMPLE OF RESPONDENTS

This section presents the characteristics of the organizations that responded to the survey. Detailed results for all of the survey questions are presented in Appendix C.

OVERVIEW

The link to the online survey was distributed by direct contact (email and/or phone call) to 529 organizations (financial services and non-profit agencies or social enterprises). The survey gathered 136 responses from across the country. This response rate of 25.71% is very good and considerably higher than many surveys have been able to achieve.

The respondents covered the full range of relevant organizations. In summary:

- Respondents were drawn from all regions of Canada.
- The responding organizations had a range of areas of impact or jurisdictions, ranging from the local community to a national scale.
- Close to half of the respondents were non-profit agencies or charities.
- Over half were primarily involved in business or financial support services.
- Their numbers of estimated clients or members ranged from a small handful to several thousand.

ANALYSIS OF THE SAMPLE

The survey asked respondents to describe their organization, selecting from several options. The choice of “other (please specify)” was recoded where possible to be one of the options, based on the descriptive comment provided by the respondent. Close to half of the respondents were non-profit agencies or charities. (See Figure 1)

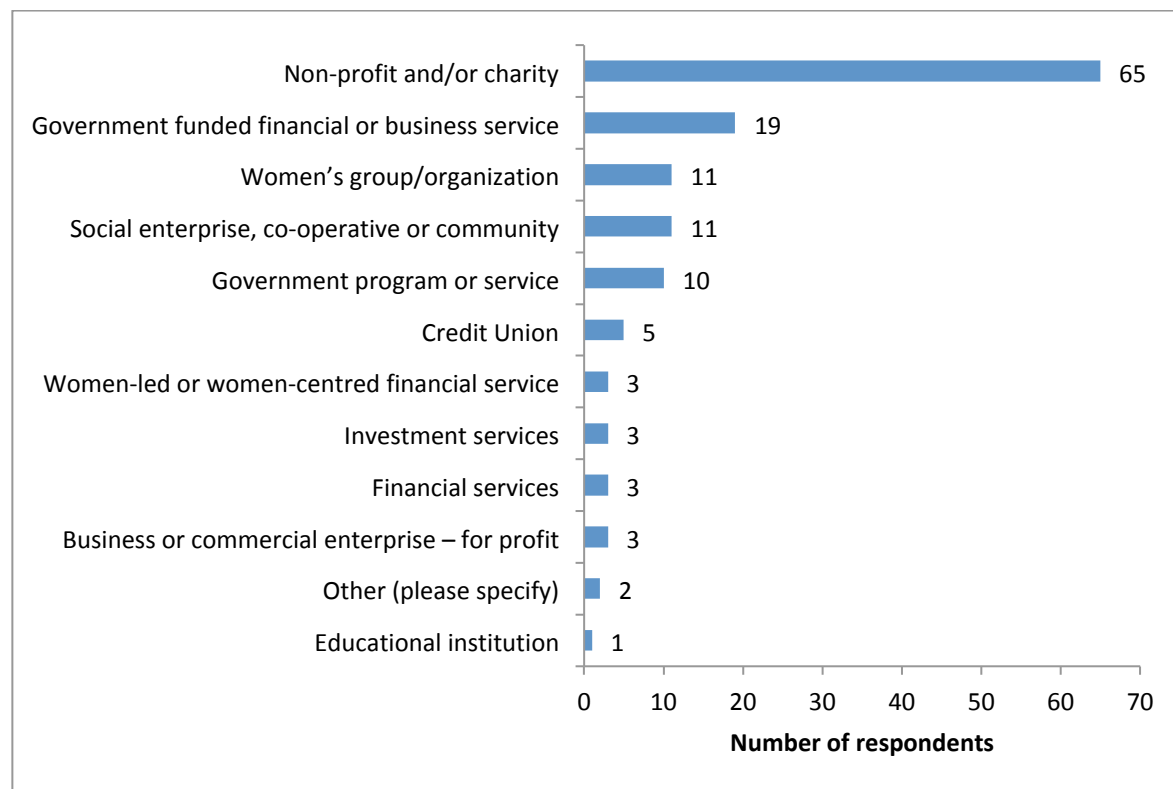


Figure 1: Types of organizations in the survey sample (n=136)

Respondents were also asked to indicate (from a list of options) their primary business mandate – the programs and services they offer. Again, those who selected “other” were recoded based on the explanatory comment they provided. Of the 136 responding organizations, 72 were primarily involved in business or financial support services; 44 provided other support services such as education or employment services; and 20 were focused on women’s programs and services.

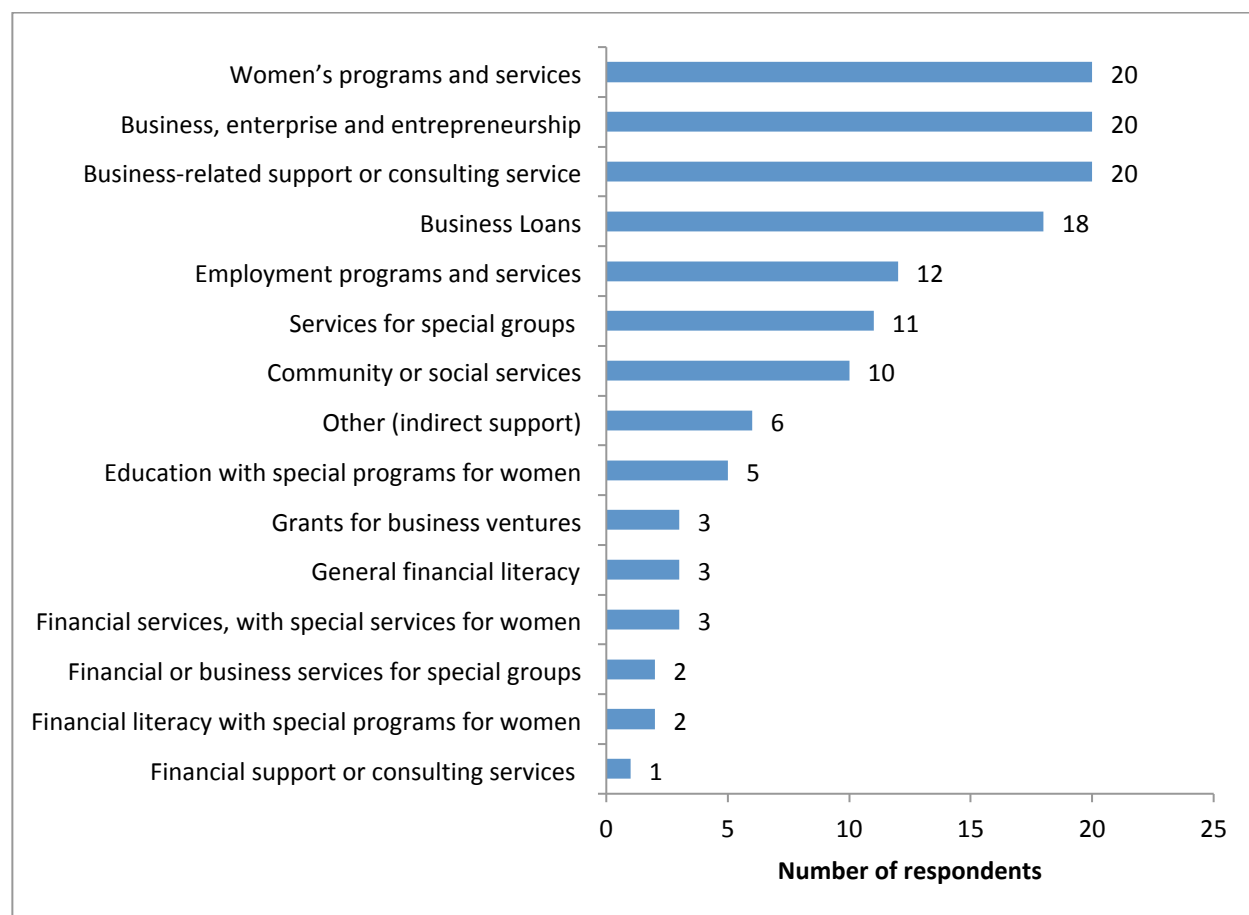


Figure 2: Primary mandate (programs and services) of organizations in the survey sample (n=136)

The responding organizations had a range of areas of impact or jurisdictions, ranging from the local community to a national scale (see Figure 3). Their numbers of estimated clients or members ranged from a small handful to several thousand.

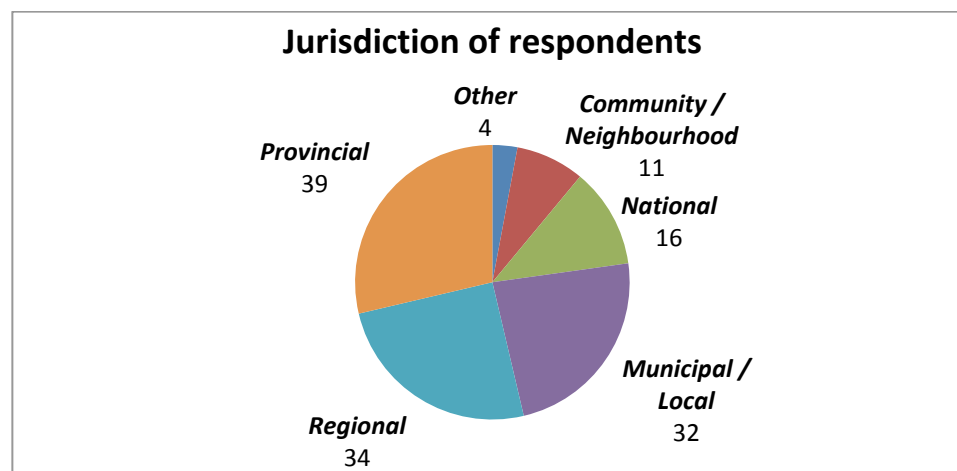


Figure 3: Area of impact (jurisdiction) of the organizations in the sample (counts; n=136)

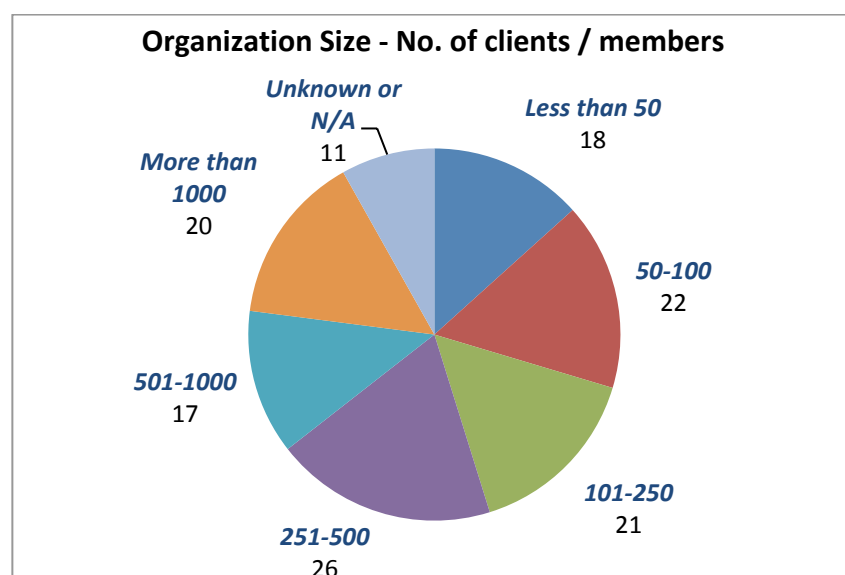


Figure 4: Numbers of clients/members of the organizations in the sample (counts; n=136)

KEY FINDINGS

This section summarizes selected findings from the survey. The full results for each question are presented in Appendix C.

COLLABORATING

The vast majority of the surveyed organizations have some degree of working relationships with other organizations to meet the needs of their clients.

- Just over two-thirds (68%) of the organizations reported that they partner with other business, employment or economic development organizations to deliver programs and services; 21% do so “on occasion”.
- Over half (55%) of the organizations surveyed indicated that they refer women clients elsewhere for business, employment or economic development services; 29% do so “on occasion”.
- Asked to choose three potential sources of information about women-centred community economic development, economic security for women or helping women start and grow a business, most respondents (65%) would turn to a women’s organization, and almost half (48%) would look to their provincial government (see Figure 5).

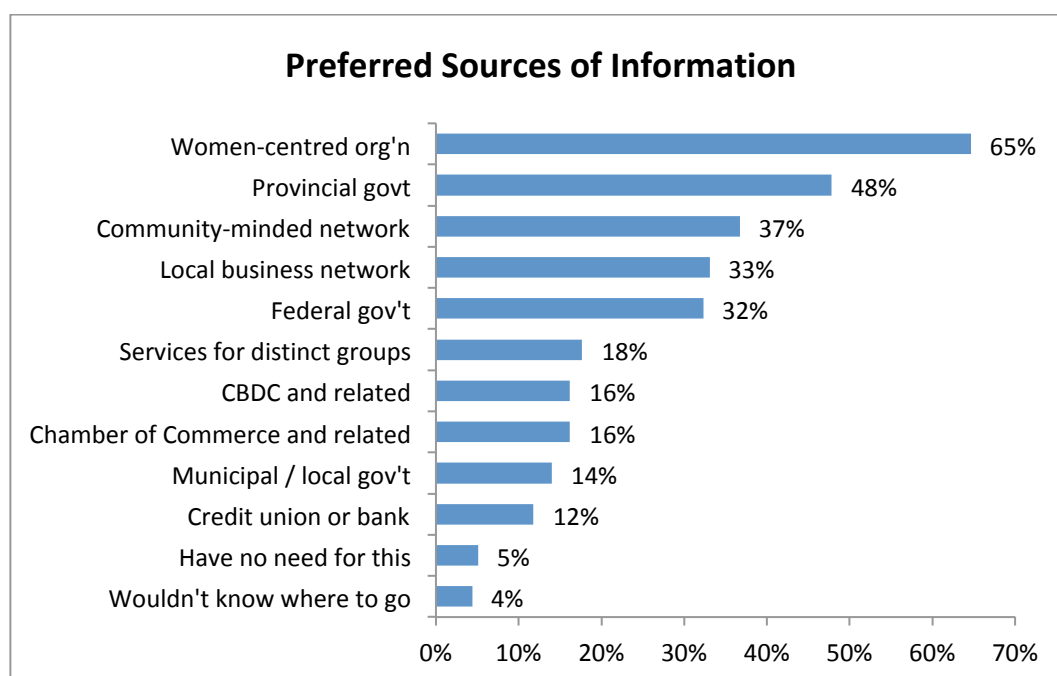


Figure 5: Preferred sources of information (% of respondents; each could select 3 choices)

PERSPECTIVES ON BARRIERS FACED BY WOMEN

The survey asked respondents to choose up to three barriers that prevent their women clients from starting or growing a business. As Figure 6 illustrates, over half of these organizations reported that a lack of funds, aspects of the woman's personal situation, and limited business skills were the greatest barriers. The perspectives of agencies and financial services were generally similar. Agencies were somewhat more likely to indicate that a lack of support appropriate to women's needs was a significant barrier.

Given these perspectives on barriers, it is perhaps not surprising that many of the organizations that provide business funding (micro-loans, loans, grants) commented that they also provide other services such as financial literacy support, counselling and business consulting.

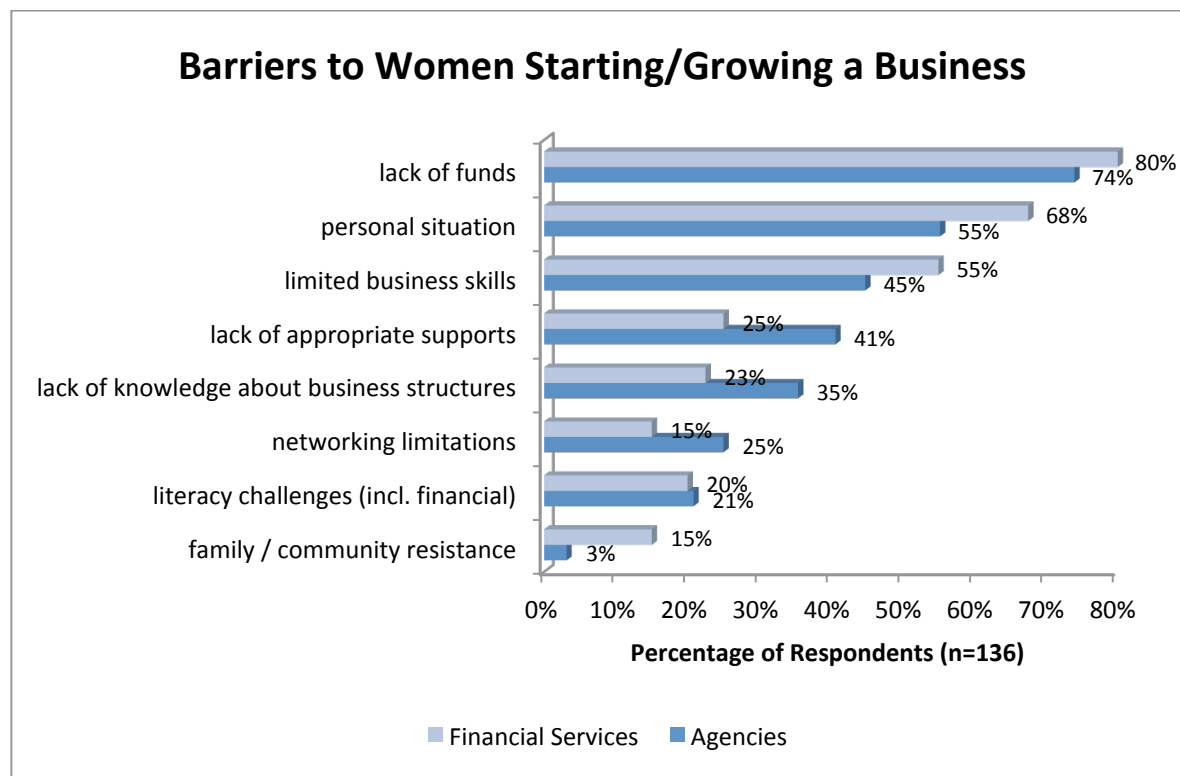


Figure 6: Greatest barriers to the organization's women clients starting or growing a business (respondents could select 3 choices)

PRACTICES FOR GENDER-BASED ANALYSIS

The survey was designed to explore the extent to which organizations are proactive in taking a comprehensive gender-based view of their programs and services. Gender-based analysis (GBA) assesses the differential impacts on women and men by considering their different life situations - their different socio-economic realities. GBA recognizes that the realities of women's and men's lives are different and that identical programs and services do not necessarily mean identical opportunities or results.

GBA practices are not widespread. Only about one third of the responding organizations analyze the impact of gender within their programs or services. Among those organizations that analyze the impacts of other characteristics such as age, disability or income, about one in five ignore gender in their analysis. For example, 9 of the 34 organizations that analyze impact by income do not also look at impact of gender.

There is some intention to address gender inequalities. Among the survey respondents, only 50% of financial services and 64% of agencies reported that their financial products and services consistently reflect special steps taken to address inequalities between men and women (see Figure 7). Even these numbers might be overstated; some comments indicated that answering 'Yes' to 'we address inequalities' meant 'we treat everyone the same; we don't discriminate against women'.

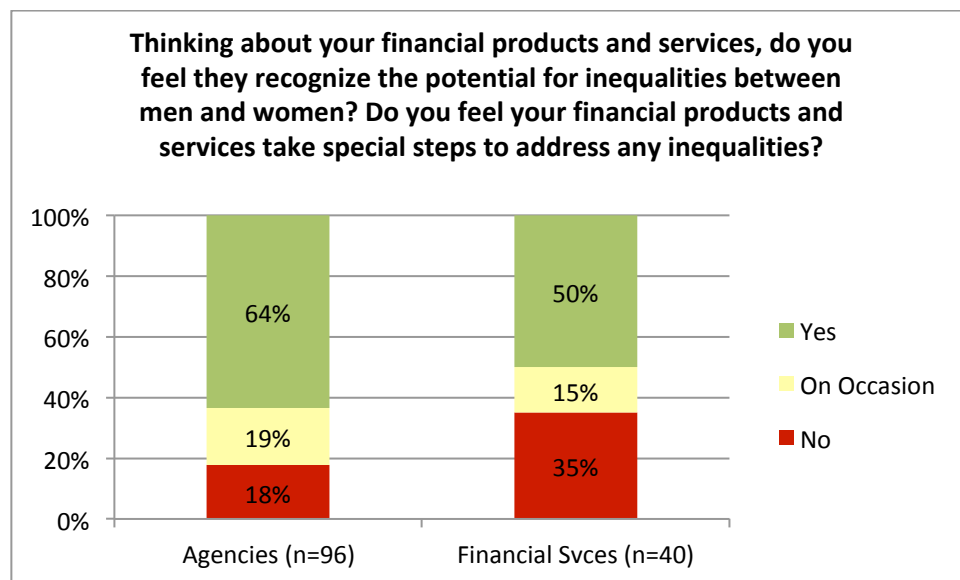


Figure 7: Percentages of organizations that recognize and take action on gender inequalities

The majority (60%) of the organizations who take special steps to have their programs / services address inequalities DO segment their client / member data separately for men and women (see Figure 8).

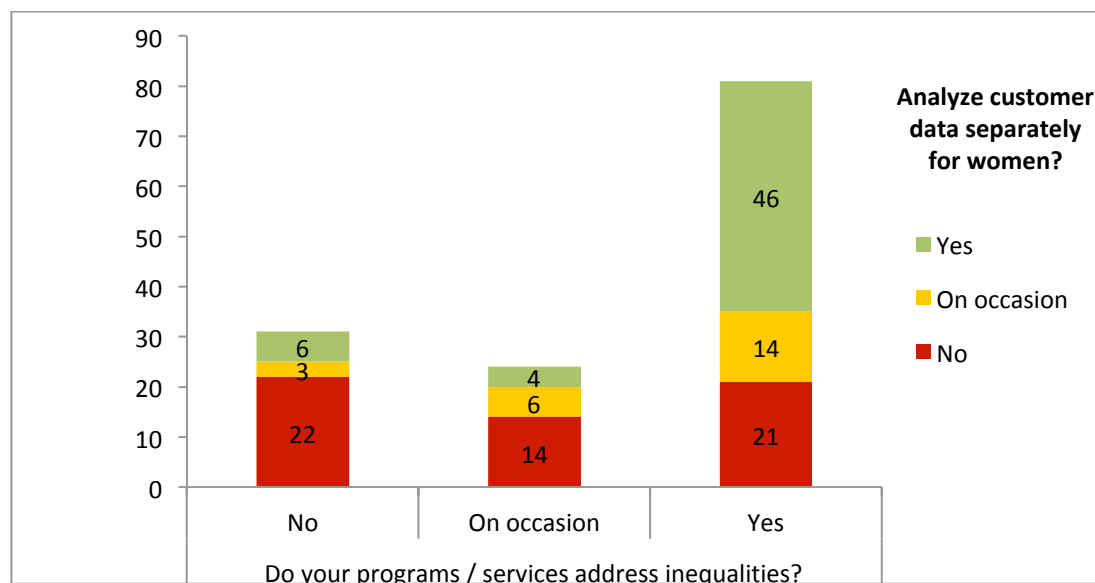


Figure 8: Numbers of organizations that segment their data by gender (n=136)

Similarly, organizations that say they are aware of inequalities and try to address them with their programs / services are more likely than others to analyze impact by gender, but still at best only half of those do so. That is, half of those organizations that say their financial products and services recognize and address inequalities apparently do not routinely measure and analyze the impact of gender.

GBA practices are related to having more women clients. Organizations where the percentage of women clients is highest are more likely to analyze their customer data separately for women, compared to organizations where women are less well represented among their clients (see Table 1).

Table 1: Relationship between percentage of women clients and GBA practice of segmenting client data by gender

		Analyze client data separately for women?			
% women clients		No	On occasion	Yes	Total
25% or less	Count	5	2	5	12
	%	41.7%	16.7%	41.7%	100.0%
26% - 50%	Count	25	5	7	37
	%	67.6%	13.5%	18.9%	100.0%
51%-75%	Count	6	7	3	16
	%	37.5%	43.8%	18.8%	100.0%
Over 75%	Count	11	8	40	59
	%	18.6%	13.6%	67.8%	100.0%
Total	Count	47	22	55	124
	%	37.9%	17.7%	44.4%	100.0%

Organizations where the percentage of women clients is over 75% are more likely to analyze the impact of their programs and services by gender; nonetheless the likelihood of collecting and analyzing gender-based data is still only about 50% (see Table 2).

Table 2: Relationship between percentage of women clients and GBA practice of analyzing impact by gender

		Organization analyzes impact by gender?		
% Women Clients		No	Yes	Total
25% or less	Count	6	6	12
	%	50%	50%	
26% - 50%	Count	29	8	37
	%	78%	22%	
51%-75%	Count	12	4	16
	%	75%	25%	
Over 75%	Count	30	29	59
	%	51%	49%	
Total	Count	77	47	124
	%	62%	38%	100.0%

USE OF GOOD PRACTICES FOR BEING A “WOMEN-FRIENDLY” ORGANIZATION

Respondents were asked to indicate whether they used any of a series of practices that are generally regarded as characterizing ‘women-friendly’ organizations. The questions included:

- When you compile information about your clients’ or members’ needs, interests, perspectives or experiences do you separately identify and assess the results from women?
- Thinking about your programs and services, does your organization consider ways to make participation physically safe or emotionally comfortable for your female clients?
- Do you believe your organization thinks it important for women to feel a sense of control when participating in your programs and services?
- Do you feel your organization involves a wide range of women (e.g. with disabilities, low income, Indigenous or multicultural) in planning and implementing your programs and services?
- Does your organization encourage women to connect and support each other? [Agencies only]
- Does your organization use special advertising or other targeted promotions or events to connect with women needing financial products or services for their business ventures? [Financial services only]
- Do you feel your organization “walks the talk” by being fully aware of the barriers facing women and making decisions that are inclusive of women?

Despite a belief that women should have a sense of control there are limited systemic actions to truly give them control. The vast majority of respondents reported that their organization thinks it is important for women to feel a sense of control when participating in programs and services (see Figure 9). In contrast, and as discussed above, considerably less than half of the organizations segment their client data to truly be able to adapt programs and services to their women clients’ interests and needs. Over one third (36%) of the responding organizations indicated they do not regularly involve a diversity of women in planning or implementing programs or services.

There are differences between Financial Services and Agencies. Agencies are significantly more likely to say they regularly involve a wide range of women. Agencies are also more likely to pay attention to ensuring women feel safe and comfortable in accessing programs and services. (See Figure 9).

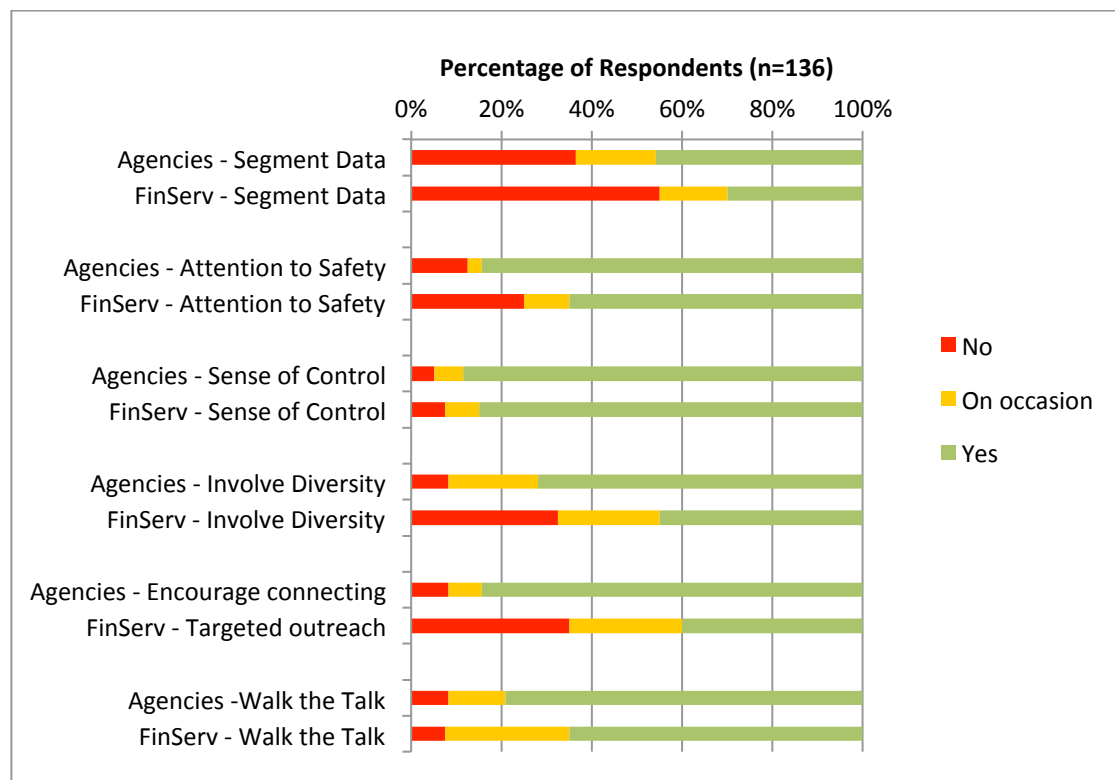


Figure 9: Percentages of organizations that use good practices for being women-friendly

Respondents had a choice of “yes”, “on occasion”, or “no” for each of the six good practices. It is interesting to look at how many practices were endorsed by each individual organization. Defining a “yes” as a strength and a “no” as a gap, Figures 10 and 11 summarize the results separately for Agencies and Financial Services.

There are clear differences between the two types of organizations. For example, approximately one third of the Agencies (32%) reported having six strengths among the six practices (i.e., they report that they have all of the practices in place). Among Financial Services only one eighth (12.5%) reported the same. Only 11% of the Agencies have two or fewer strengths; the comparable figure among Financial Services is 40%.

A similar picture emerges with gaps. Well over half of the Agencies report having no gaps among the six practices (i.e., they do all of the practices at least “on occasion”); only one quarter of the Financial Services report similar levels of success.

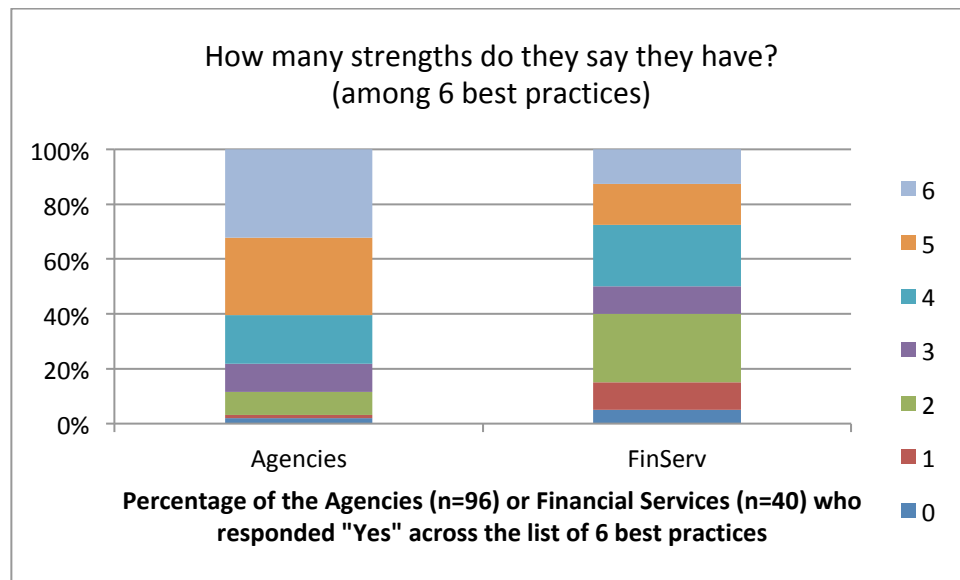


Figure 10: Reported numbers of best practices within Agencies and Financial Services

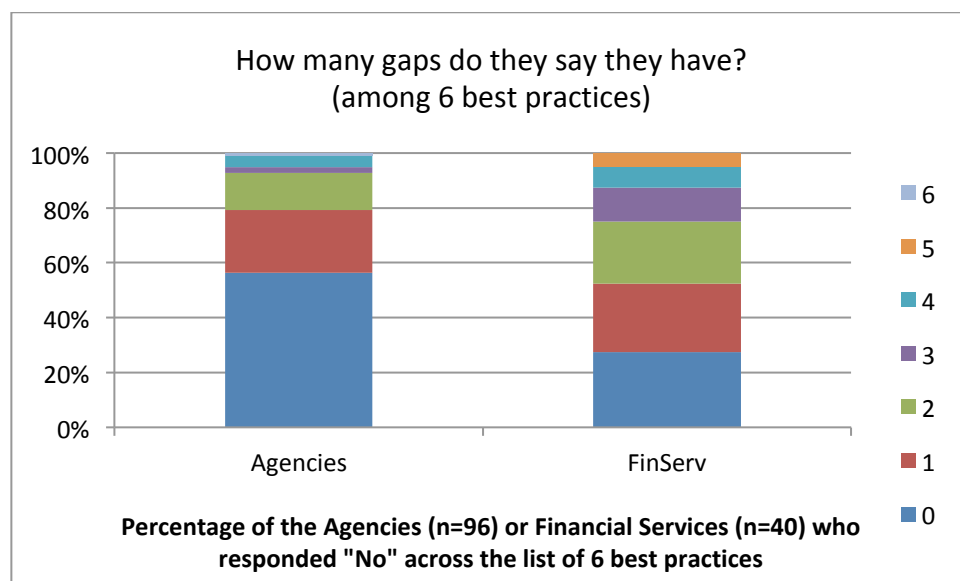


Figure 11: Reported absences of best practices within Agencies and Financial Services

There are differences in 'walking the talk' that relate to the percentage of women clients. As shown in Table 3, close to 90% of organizations where the percentage of women clients is over 50% report that they 'walk the talk'. In contrast, organizations where the percentage of women clients is 25-50% are less likely to be seen as 'walking the talk'.

Table 3: Relationship between percentage of women clients and “walking the talk” (being aware of barriers and making inclusive decisions)

% Women Clients		Organization ‘walks the talk’?			Total
		No	On occasion	Yes	
25% or less	Count	0	3	9	12
	%	0%	25%	75%	
26% - 50%	Count	5	10	22	37
	%	14%	27%	60%	
51%-75%	Count	1	1	14	16
	%	6%	6%	88%	
Over 75%	Count	2	4	53	59
	%	3%	7%	90%	
Total	Count	8	18	98	124
	%	7%	15%	79%	100.0%

CONCLUSIONS AND IMPLICATIONS

The survey results indicate that there is some recognition in Canadian organizations that women have particular needs regarding financial and business support. Many organizations offer a bundle of services to help women succeed.

However, organizations are seldom taking adequate measures to gather gender-based evidence that would help them to fully understand these needs and adapt their own services and programs accordingly. It is important to remember that this particular sample of organizations probably represents those that would be expected to have good practices – first of all, the contact database was a list of organizations identified as being potentially ‘women-friendly’, and secondly, the responding organizations are those that were willing to complete a survey on women’s financial services issues. Even within this somewhat select group, then, there are important gaps and opportunities.

One particular opportunity might be with organizations that have a meaningful percentage of women clients / members, but not yet a majority. Organizations with 25% to 50% women members are noticeably less likely to do gender-based analysis of member / client needs and interests, or of the impact of programs and services. They also report that they are less likely to ‘walk the talk’ by being fully aware of the barriers facing women and making decisions that are inclusive of women.

Financial services, overall, present another opportunity. Based on these survey results, they are less likely than service providers (“agencies”) to analyze gender-based data or to consistently use ‘women-friendly’ practices. It could be fruitful to explore methods of migrating good practices from leading commercial organizations and non-profits to a wider range of financial services organizations.

Most of the responding organizations will look to women's organizations for information about women-centred community economic development, economic security for women or helping women start and grow a business. The survey is a useful vehicle for engaging financial services and service providers across the country to foster change on this important issue. The results and related communications from WEC and its network will provide a solid evidence base to promote a stronger use of gender-based analysis.

APPENDIX A: SURVEY QUESTIONS

WEC GBA Survey, 2017 – 2018 (also available/distributed in French)

This survey is gathering information on:

- Programs and services for women in business, including home-based, and women in community economic development (CED).
- How women are included in the programs and services that support business, employment and economic development.

Your answers will help women with lower incomes start and grow businesses and also benefit many women-led enterprises across Canada.

As you complete the survey you may find yourself reflecting on ways your services, programs and products could reach more women and have even greater impact, especially for families and communities who tend to benefit most from women's business activities.

Please know that your privacy is important to us and your answers will remain anonymous. Everyone who completes the survey can obtain the results. Just provide the requested contact information and we will send you the findings.

WEC wants to hear from you. Contact a WEC Collective Co-Manager (see below) if you have questions about women-centred CED, the Women's Economic Council (WEC) or comments for this survey.

- Janet Kranz: janetk@womenseconomiccouncil.ca
- Rosalind Lockyer: rosalindl@womenseconomiccouncil.ca
- Valerie Carruthers: valeriec@womenseconomiccouncil.ca

Only 19 quick questions ... takes less time that you think!

1. How would you best describe your organization?

- ☐ Non-profit and/or charity
- ☐ Business or commercial enterprise – for profit
- ☐ Social enterprise, co-operative or community economic development (CED)
- ☐ Women's group/organization
- ☐ Educational institution
- ☐ Financial services
- ☐ Government program or service
- ☐ Other (please specify)

2. What programs or services does your organization provide? (check your primary business or mandate)

- ☐ Business, enterprise and entrepreneurship
- ☐ Employment programs and services
- ☐ Community or social services
- ☐ Services for special groups e.g. settlement services, services for people with disabilities; Aboriginal services
- ☐ Business-related support or consulting services e.g. training, mentoring, adaptation e.g. to newcomers in the workplace, etc.
- ☐ Women's programs and services
- ☐ Financial services, with special services for women
- ☐ Education with special programs for women, including leadership, empowerment and/or business

- ☐ Business and related education, without special programs for women
- ☐ Other (please specify).

3. Do you partner with other business, employment or economic development organizations to deliver programs and services?

- ☐ Yes
- ☐ No
- ☐ On occasion

Example or comment (optional)

4. Do you refer female clients elsewhere for business, employment or economic development services?

- ☐ Yes
- ☐ No
- ☐ On occasion

Example or comment (optional)

5. Thinking about your female clients, what are some of the big barriers preventing them from starting or growing a business? (pick your top three)

- ☐ Lack of information about different business structures e.g. co-operative, social enterprise, community enterprise, sole proprietorship etc.
- ☐ Lack of funds
- ☐ Poor networks or networking skills
- ☐ Resistance from family or community
- ☐ Personal situation e.g. responsibilities for children or the elderly; life skills
- ☐ Lack of business skills/knowledge e.g. production, operations, marketing, scaling up
- ☐ Low literacy: financial, computing, language
- ☐ Lack of supports appropriate for their needs

Comment (optional)

6. Thinking about your programs and services, do you feel they recognize the potential for inequalities between men and women? Do your programs and services take special steps to address inequalities?

- ☐ Yes
- ☐ No
- ☐ On occasion

Example or comment (optional)

7. Thinking about your programs and services do you routinely measure and analyze the impact of any of the following: (check all that apply)

- ☐ Gender
- ☐ Sexual orientation
- ☐ Ability (physical and intellectual)
- ☐ Income
- ☐ Age
- ☐ We collect some or most of this information but have not analyzed it
- ☐ We do not collect this type of information
- ☐ Comments (optional)

8. When you compile information about your clients' or members' needs, interests, perspectives or experiences do you separately identify and assess the results from women?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional)

9. Thinking about your programs and services, does your organization consider ways to make participation physically safe or emotionally comfortable for your female clients?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional):

10. Do you believe your organization thinks it important for women to feel a sense of control when participating in your programs and services?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional)

11. Do you feel your organization involves a wide range of women (e.g. with disabilities, low income, Indigenous or multicultural) in planning and implementing your programs and services?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional)

12. Does your organization encourage women to connect and support each other?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional)

13. Do you feel your organization "walks the talk" by being fully aware of the barriers facing women and making decisions that are inclusive of women?

☐
☐
☐

- Yes
No
On occasion

Example or comment (optional)

14. What does your organization see as its primary area of impact or jurisdiction? (check one only)

☐
☐
☐
☐
☐
☐

- National
Provincial
Regional
Municipal/local
Community or neighbourhood
Other (please specify)

15. If you/your organization wanted to know more about women-centred community economic development, economic security for women or helping women start and grow a business, where would you go for information? (Check your top three choices)

- ☐ Federal government
- ☐ Provincial government
- ☐ Municipal or local government
- ☐ A local business network
- ☐ Credit Union or bank with women's programs
- ☐ Any reputable community-minded organization specializing in business and enterprise
- ☐ A women-centred non-profit specializing in women's enterprise
- ☐ Services for distinct groups e.g. Aboriginal services, services for people with disabilities, immigrant settlement services
- ☐ Chamber of Commerce and allied organizations
- ☐ Canadian Business Development Corporations (CBDC) or allied organizations
- ☐ I wouldn't know where to go or whom to ask
- ☐ I would never need or use this type of information
- ☐ Other (please specify) or Comment (optional)

16. If your organization's website has information useful for this survey, please provide the URL in the box below.

17. Approximately how many clients or members were active with your organization in the past 12 months (excluding online inquiries with no identifiable ties to your organization):

18. Approximately how many of your clients or members are women?

- ☐ < 10%
- ☐ 11% - 25%
- ☐ 26% - 50%
- ☐ 51% - 75%
- ☐ > 75%

19. Please use this section to add comments, give general feedback on the survey or provide information that will be helpful to WEC and women-centred CED.

YOU'RE DONE! THANK YOU SO MUCH.

20. May we contact you in future to further explore some of these topics or to inform you about progress on this project? All responses will remain confidential. Yes, I wish to receive the results and/or be contacted at this email address

APPENDIX B: DETAILS OF SURVEY METHODOLOGY

The following details have been provided by the University of Ottawa student research team who conducted the data collection and preliminary analysis.

STATISTICAL METHODS

In order to obtain results, the statistical techniques were rather simple. The surveys were created on the Survey Monkey website. This website allows you to compile the desired data received through the survey, which is helpful for analysis. The surveys included 20 questions each and were primarily sent by email, although organizations were also contacted over the phone. The organizations could simply click on the link and complete the survey directly on the Survey Monkey website.

SURVEY METHOD: ORGANIZATION PROFILES IN THE DATABASE

AVAILABLE CONTACT INFORMATION

- A total of 529 Organizations were contacted to complete the Jigsaw Puzzle Project Surveys. 295 of these were categorized as “Organizations” and 234 as “Financial Services”.
- Of the 529 organizations, 122 had no associated phone number, representing 23.06% of the organizations that could only be reached by email.
- On the 512 email addresses linked to the organizations, 123 of them were generic email addresses. The Quebec region had a higher volume of generic email addresses with 33, followed with British Columbia with 31 generic email addresses.
- Of the 529 organizations contacted, we had a specific contact person’s name for 196 of these (37%). Of these 196 organizations with a specific contact name, we could confirm 57 completed surveys.

Table B-1: Distribution of contact email addresses in the contact database

<i>Region</i>	<i>Category</i>	Number of email addresses	Number which were a generic email
Atlantic Canada	Financial	25	8
	Organization	20	2
Atlantic Canada Total		45	10
British Columbia	Financial	29	4

	Organization	102	27
British Columbia Total		131	31
National	Financial	42	14
	Organization	18	0
National Total		60	14
Newfoundland	Financial	8	0
	Organization	32	4
Newfoundland Total		40	4
Ontario	Financial	51	13
	Organization	12	0
Ontario Total		63	13
Prairies	Financial	38	11
	Organization	16	5
Prairies Total		54	16
Quebec	Financial	17	8
	Organization	94	25
Quebec Total		111	33
Territories	Financial	8	2
Territories Total		8	2
Grand Total		512	123

GEOGRAPHY

- Overall, the survey was distributed to locations across the country. The geographic reach of this survey is influenced by WEC's Jigsaw Puzzle Project, which operates in three key areas: Vancouver and environs; St. John's/Newfoundland and Thunder Bay/N.W. Ontario. For the purposes of this survey, and to gather data in predominantly francophone areas, we added Montreal and parts of Quebec. We also included Prairie provinces and parts of Atlantic Canada

but limited by both time and budget, we could not include more of Ontario, Canada's largest province. It is under-represented in this survey. However, this does not in any way diminish the value of the information gathered in the selected regions.

- Within the Agencies, the majority of those on the distribution list were located in Quebec or British Columbia, followed by Newfoundland, other Atlantic provinces, and Ontario, the Prairies, and Western Canada. Further breaking down the geographic distribution of these organizations, the majority from British Columbia were found in Vancouver, and the majority from Quebec in Montreal.

Organizations by Region

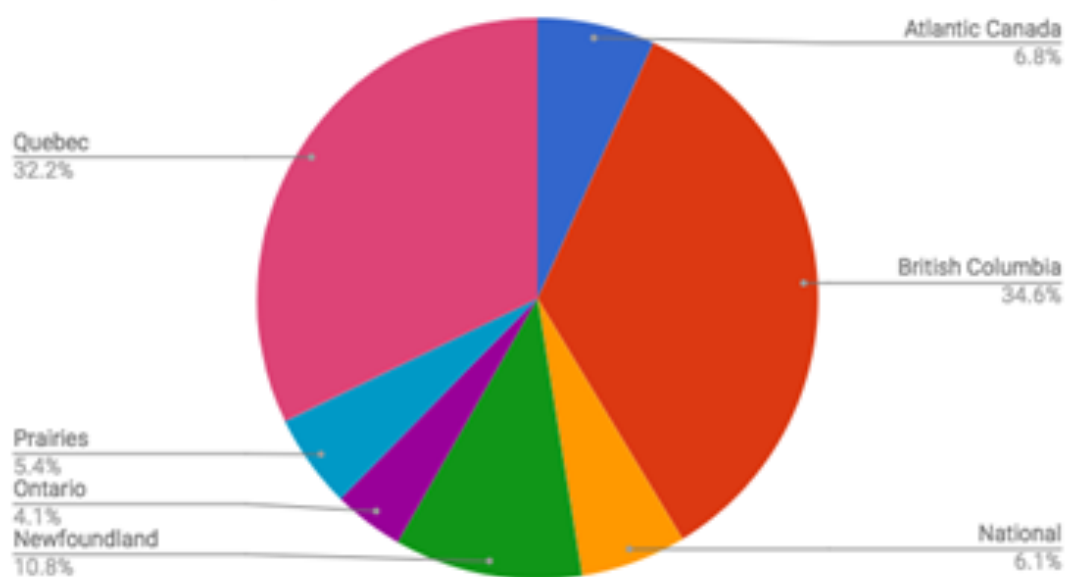


Figure B-1: Regional breakdown of Agencies in the contact database

Organizations by Location

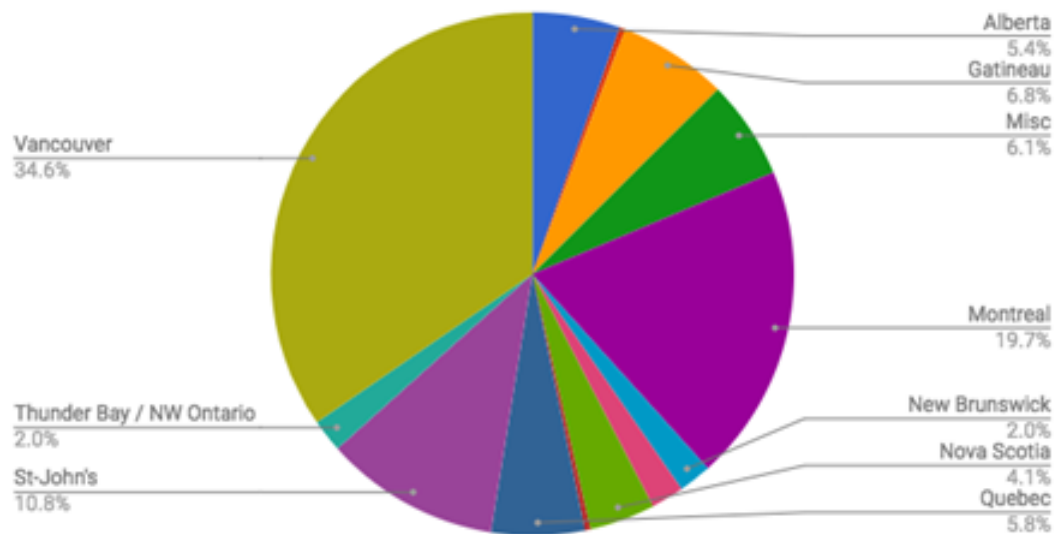


Figure B-2: Location breakdown of Agencies in the contact database

- The geographic split differs for the financial services contacted. Of the 234 organizations in this category of the mailing list, the majority were found in Ontario or were National organizations. The Financial Services contacted also had much broader coverage of Canada than the Agencies contacted, including organizations from the Territories and more from the Prairies. Breaking down the geographic split of these financial services further, this breadth of organizations contacted becomes more clear with a larger number of cities included in this list.

Financial Services by Region

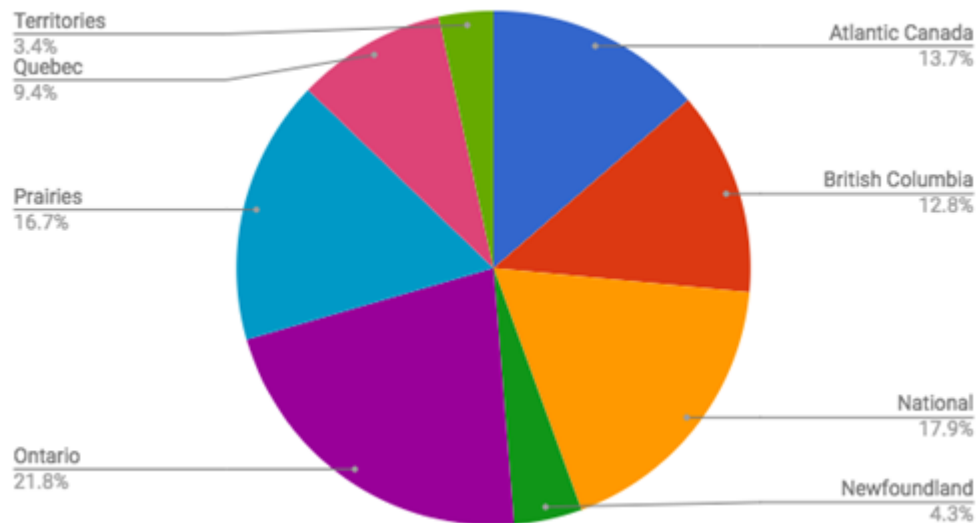


Figure B-3: Regional breakdown of Financial Services organizations in the contact database

Financial Services by Location

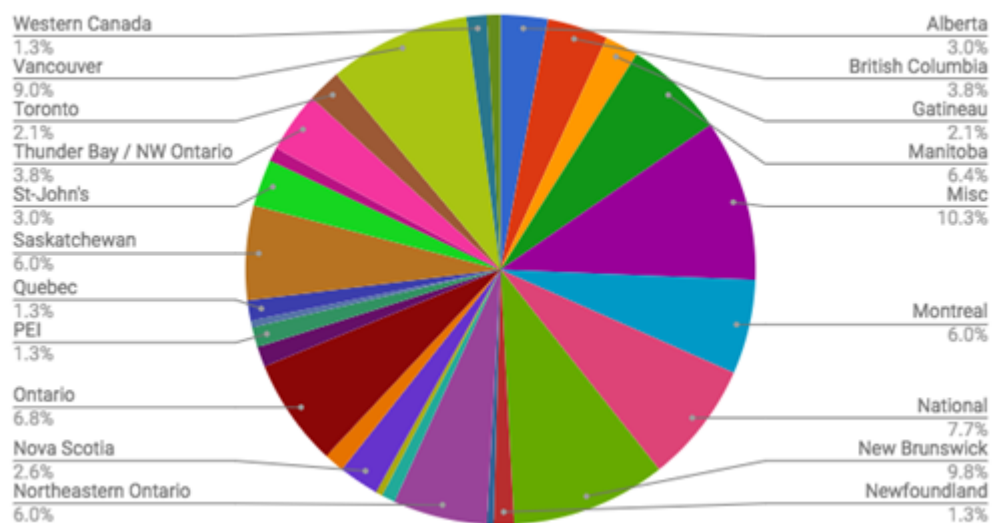


Figure B-4: Location breakdown of Financial Services organizations in the contact database

- The following table summarizes the distribution of surveys by region.

Table B-2: Dissemination of survey for Agencies and Financial Services, by region

Region	Total Number Sent	No. of Agencies	No. of Financial Services
Atlantic Canada	52	20	32
Newfoundland	42	32	10
Quebec	117	95	22
Ontario	63	12	51
Prairies	55	16	39
British Columbia	132	102	30
Territories	8	0	8
National	60	18	42
TOTAL	529	295	234

SURVEY METHOD: RESPONSE RATES

- The online survey was designed to be confidential and anonymous, without requiring respondents to report the location of their organization. Nonetheless, through the follow-up phone calls, other contacts, or information provided in the survey, it was possible to confirm the location of 42% of the respondents for the purpose of reviewing the breadth of the final sample.
- From the identified locations, it was possible to confirm that responses were received from both Agencies and Financial Services organizations from all regions where the survey had been distributed, giving a cross-country sample.
- Response rates were higher in general with Agencies vs. Financial Services. This could be due to the fact that the survey of Agencies began earlier than the Financial Services survey, and therefore had more time in circulation. Agencies were also contacted up to four times regarding this survey, compared to an average of two times for financial services (due to the time started). This increased contact could have also contributed to the higher response rates from Agencies.
- We also found that there was a rather large discrepancy between the agencies and financial services who confirmed with us that they had completed a survey vs. those who completed the survey anonymously. We captured 58 confirmations from agencies and 18 from financial

services, for a total of 76. However, Survey Monkey captured 95 responses from agencies and 40 from financial services, for a total of 135 (both French and English surveys). Overall, we only captured 56% of the total number of responses received, demonstrating that about half of respondents preferred to respond anonymously. We had slightly more success in capturing the number of confirmed responses with Agencies (61%) than Financial Services (45%).

Table B-3: Confirmations of completed surveys

	# Responses received online (Survey Monkey)	# Completions confirmed through contact with the research team
Agency	95	58
Financial	40	18
Total Responses	135	76

- In total, we received 6 outright refusals to complete the surveys from organizations in Vancouver, National, and Ontario. We were also unable to reach 18 organizations, either because emails or phone numbers on organization websites were out of service, blocked, or could not be reached for other reasons. This result was found with organizations in Vancouver, National, Alberta, and Quebec.
- These organizations and surveys were contacted in 2 rounds, 2017 and 2018. Overall, more responses were collected in 2017 (86) vs. 2018 (49). More responses for the Agencies survey were collected in 2017, which can be largely attributed to the fact that the majority of them were contacted at this time. Follow-ups were completed in 2018 for Agencies, and were able to capture any stragglers.
- More responses for the Financial Services survey were captured in 2018. This is largely due to the fact that this survey was launched at the end of 2017, and financial services organizations were only contacted once this year. More communication was completed with financial services in 2018, and additional organizations were added to this list in early 2018, leading to additional contacts in this year with both financial services and agencies.

Table B-4: Numbers of completed surveys

	# Responses (Survey Monkey)
2017	86
Financial	15
Agency	71
2018	49
Financial	25
Agency	24

- Organizations were contacted up to 4 times each. Agencies were more likely to have 4 contacts than Financial Services, largely due to the fact that Agencies were contacted over a longer period of time.
- In total, 1316 actions were taken to contact organizations over the full research cycle. 480 of these actions were directed to Financial Services (36%) and 836 were directed at Agencies (64%). 510 actions were completed in 2017 (39%) and 806 actions were completed in 2018 (61%).

Table B-5: Numbers of follow-up contacts

	# 1 Action	# 2 Action	# 3 Action	# 4 Action	TOTAL # Actions
2017	311	138	61	0	510
Financial	97	0	0	0	97
Organization	214	138	61	0	413
2018	210	324	194	78	806
Financial	134	201	45	3	383
Organization	76	123	149	75	423

- For Financial Services, 15 survey responses were received in 2017 from 97 total actions. This is a 15% success rate. In 2018, 25 responses were received from 383 total actions, which is a 7% success rate. Overall, 480 actions were taken towards Financial Services, and received 40 survey responses - a rate of success of 8% for the number of follow-up outreach actions.
- For Agencies, 71 survey responses were received in 2017 from 413 actions, which is a 17% success rate. In 2018, Agencies provided 24 survey responses from 423 actions, a 6% success rate. In general, 836 actions were directed to Agencies, and received 95 total responses, a rate of success of 11% for the number of follow-up outreach actions.
- For a total of 135 surveys completed from 1316 total actions, the rate of success being 10%. It was clear that there was a diminishing rate of success over time – it was more difficult to obtain responses in 2018 with organizations that had already been contacted previously.
- In our raw data, we captured a total of 76 survey responses. These responses were received at various intervals, and after a various number of actions taken towards a particular organization.

Table B-6: Numbers of responses as a result of follow-up contacts

	After 1 Action	After 2 Actions	After 3 Actions	After 4 Actions
Financial	7	5	4	2
Organization	18	24	12	4

- For Financial Services, we recorded a total of 18 responses. 7 of these were recorded after the first action, 5 after a second action, 4 after a third action, and 2 after a fourth action.
- For Agencies, we recorded 58 responses. 18 of these were recorded after the first action, 24 after a second action, 12 after a third action, and 4 after a fourth action.
- These results do not overwhelmingly tell us that more than one contact/reminder is necessary to receive a survey response, however more responses were received following multiple actions.

APPENDIX C: DETAILED SURVEY RESULTS BY QUESTION

The following details have been provided by the University of Ottawa student research team who conducted the data collection and preliminary analysis.

How would you best describe your organization?

Agencies - Our survey shows that more than half of the agencies (62.5%) described their organization as a Non-profit and/or Charity. Surprisingly, social enterprise, co-operative or community economic development (CED), and Women's group/organization were all second (9.4%). (Figure C-1)

Agencies - The results also showed that almost 80% of the returned surveys were from Agencies with Municipal/local (28.1%), Provincial (26.0%) and Regional (25.0%) jurisdictions. (Figure C-2)

Financial Services - As for the financial services who completed the survey, 16 of them described themselves as Government funded financial or business service (42.1%), 13 considered their financial services as other than one of the offered choices (34.2%). Only 3 financial services said they were a Women-led or women-centred financial service (7.9%).

Financial Services - The 2 responses received on the French financial services survey showed that both described themselves as a Government-funded financial or business service

Financial Services - The primary jurisdictions for the financial services who completed the survey are Regional (34.2%), Provincial (23.7%), and National (18.4%). (Figure 3)

Financial Services - The French survey showed 1 business loans and 1 categorized as other

Q1. How would you best describe your organization? vs. Answer Choices

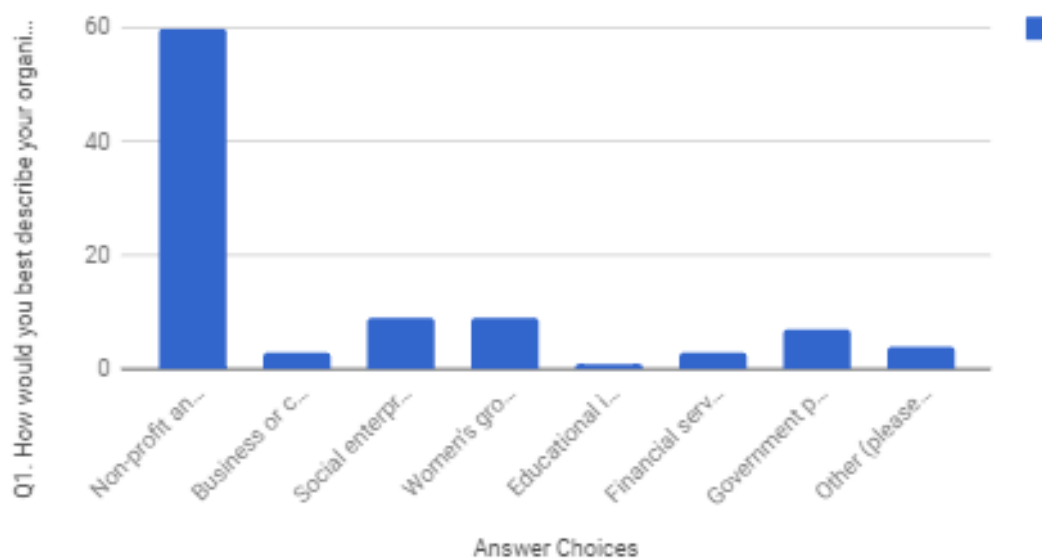


Figure C-1: Type of organization (percentages of responding Agencies)

Q14. What does your organization see as its primary area of impact or jurisdiction? (check one only)

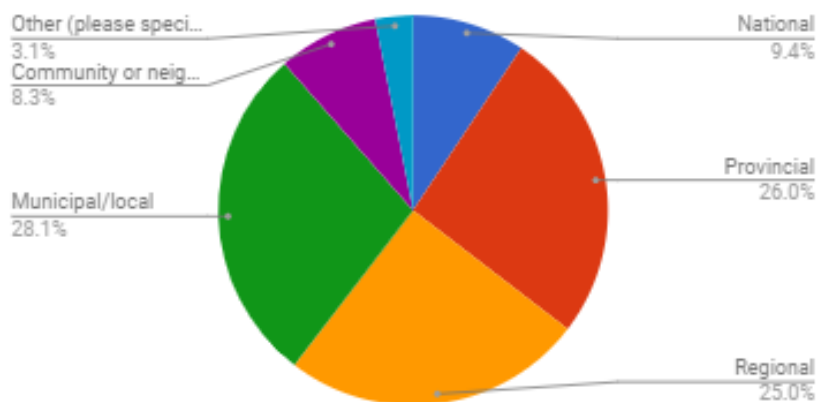


Figure C-2: - Area of impact (jurisdiction) for responding Agencies

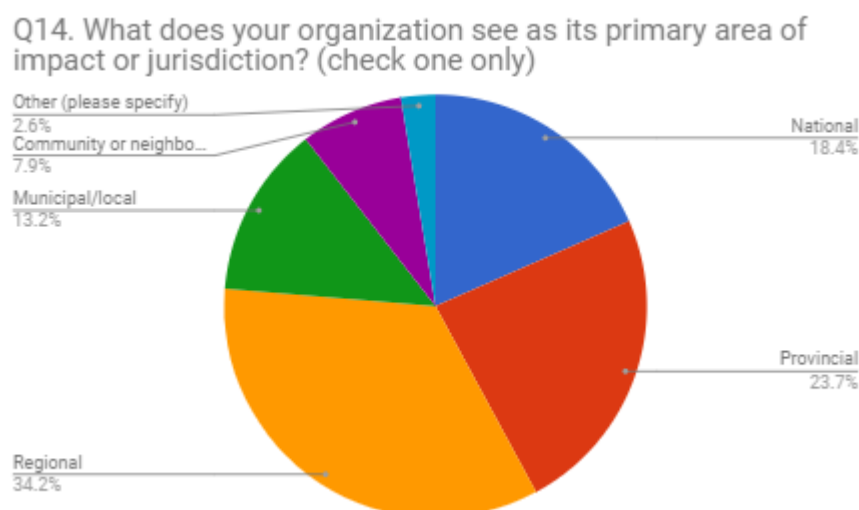


Figure C-3: Area of impact (jurisdiction) for responding Financial Services organizations

Q2 - What programs or services does your organization provide?

Agencies - Unsurprisingly, *women's programs and services* are considered to be the primary mandate of the organizations we reached (20.8%) followed by business, enterprise and entrepreneurship (19.8%). A relatively significant 17.7% of organizations chose "other", most often because they offered a suite of related programs and services.¹

Financial Services - The financial services who completed the survey mostly offer business loans (31.6%), and the second highest result was "other" services (42.1%)², often reflecting a combination of services such as consulting, counselling, financial literacy, etc. Other responses included Grant for Business Ventures (5.3%), Financial or Business services for special groups (5.3%) and Financial Literacy with special programs for women (5.3%). Yet, no respondents offer primarily Women's financial programs, products or services.

¹ Note that for the summary reported earlier in the report, these "other" responses were recoded to a choice corresponding to the descriptive comment they provided.

² Similarly, the "other" responses from Financial Services were recoded in the summary reported earlier in the report.

Q2. What programs or services does your organization provide? (check your primary business or mandate)

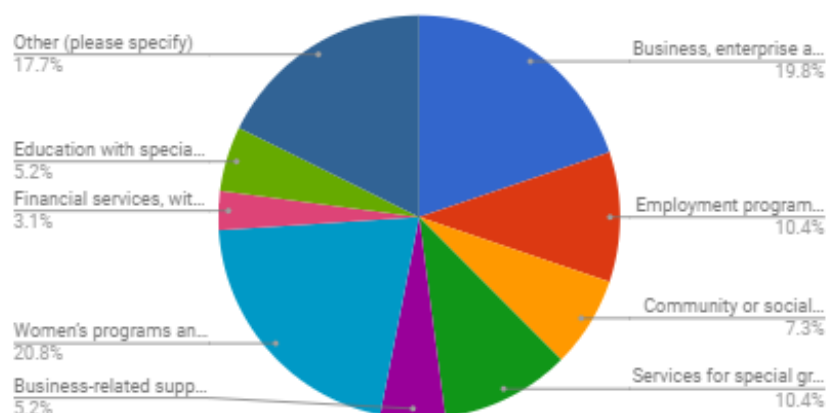


Figure C-4: Primary service (mandate) for responding Agencies

Q3 - Do you partner with other business, employment or economic development organizations to deliver programs and services?

Q4 - Do you refer female clients elsewhere for business, employment or economic development services?

Agencies - More than half of the organizations who completed the survey said that they have some kind of partnership with other businesses (67.7%).

Agencies - It is interesting to note that the majority of the organizations (54.2%) do refer their clients elsewhere. However, 33.3% agreed to say that whether or not they refer a client elsewhere also depends on the individual situation.

Financial Services - 71.1% of the financial services agreed that they do partner with other business in some way. Only 55.3% ever referred female clients elsewhere concerning women-centred financial products, compared to 23.7% that never gave a referral to another.

Financial Services - Both of the respondents for the French survey said they were referring female clients elsewhere.

Q5 - Thinking about your female clients, what are some of the big barriers preventing them from starting or growing a business? (pick your top three)

Agencies - Organizations were asked their opinion on the primary barriers preventing women from starting or growing a business. Across all domains, key informants were to believe that *Lack of Funds* (74%) was the primary barrier. However, the *Personal Situation* of women was cited as the second most common barrier (55%) followed by the *Lack of Business Skills/Knowledge* (45%). It is important to note that the *Lack of Supports* appropriate for their needs is not far behind with 41%.

Financial Services - The respondents for the financial services had similar responses: 80% noted Lack of Funds, 68% noted Personal Situation, and 55% noted Lack of Business Skills or Knowledge.

Q6 - Thinking about your programs and services, do you feel they recognize the potential for inequalities between men and women? Do your programs and services take special steps to address inequalities?

Agencies - Most of the organizations recognize the inequalities between men and women. A total of 63.5% answered yes and 17.7% answered no to this question.

Agencies - The individual survey results showed that the French version had 0 response under “on occasion” comparatively to the English version who have been answer by 18 organizations.

Financial Services - As for the respondents from financial services, 52.6% answered that they do feel they recognize the potential inequalities between men and women. However, almost half the respondents also answered that they do not or only on occasion recognize the potential inequalities between men and women (47.3%).

Q7 - Thinking about your programs and services do you routinely measure and analyze the impact of any of the following: Gender, sexual orientation, ability, income, age...

Q8 - When you compile information about your clients’ or members’ needs, interests, perspectives or experiences do you separately identify and assess the results from women?

Agencies - The most frequently occurring response was that they do collect the gender information (19.3%), the impact of age (15.5%), and the impact of income (14.4%). Despite that, the second highest response was that although this information is collected, it is not analyzed (17.1%).

Agencies - Less than half (45.8%) of the agencies report that they compile information about members’ or clients’ needs / interests separately for women (Figure 2).

Financial Services - Financial Services respondents equally agreed that they do not collect this type of information (31.6%) and if they do, it is it is mainly the gender data (31.58%) followed equally again by income and age (18.4%).

Financial Services - In addition, just like the agencies, the financial services don't typically assess members' or clients' needs separately for women. More than the half of the respondents answered no (52.6%), compared to 31.6% who answered yes.

Q9 - Thinking about your programs and services, does your organization consider ways to make participation physically safe or emotionally comfortable for your female clients?

Q10 - Do you believe your organization thinks it important for women to feel a sense of control when participating in your programs and services?

Agencies - The vast majority of the organizations (84.4%) answered that their organizations feel it is important for women's participation to be physically safe or emotionally comfortable. 3.1% answered NO while 12.5% answered "on occasion".

Agencies - Similarly, the vast majority of the agencies (88.5%) answered that their organizations feel it is important for women to feel a sense of control. 5.2% answered NO while 6.3% answered on occasion.

Agencies - Combining the responses to Q9 and Q10, we can see that 86.5% of the answers (two answers for each respondent) were "Yes", showing that their programs and services are created in order to respect their female client. Nonetheless, 8.9% of the answers were NO, and the remaining 4.7% of responses were "on occasion".

Financial Services - Most of the financial services organizations (65%) answered that their organizations feel it is important for women's participation to be physically safe or emotionally comfortable. A full 25% answered NO while 10% answered "on occasion".

Financial Services - Similar to the Agencies, the vast majority of the financial services organizations (85%) answered that their organizations feel it is important for women to feel a sense of control. 7.5% answered NO while 7.5% answered "on occasion".

Financial Services - The combined Q9 and Q10 results for the financial services showed that 75.0% of the answers (two answers for each respondent) were "Yes", suggesting that respondents think that their programs and services do respect their female clients. The remaining 25% of answers were NO or on occasion, constituting quite a big portion of respondents. (Figure 2).

Q11 - Do you feel your organization involves a wide range of women (e.g. with disabilities, low income, Indigenous or multicultural) in planning and implementing your programs and services?

Agencies - More than half of respondents (71.9%) report that they involve a wide range of groups.

Financial Services - Almost half (44.7%) of financial services respondents said they involve a wide range of groups. However, 34.2% answered NO and 21.1% answered On Occasion.

Q12 - Does your organization encourage women to connect and support each other? [Agencies only]

Agencies - Most of the agencies (81 out of 96) answered that they do encourage women to support each other for a total of 84.4%. Surprisingly, 8.3% of them answered no (Figure C-5).

Q12. Does your organization encourage women to connect and support each other?

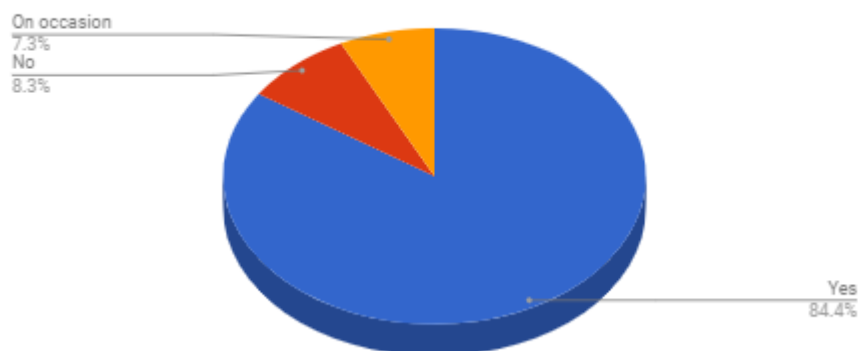


Figure C-5: Likelihood that Agencies encourage women to connect and support each other

Q12 - Does your organization use special advertising or other targeted promotions or events to connect with women needing financial products or services for their business ventures? [Financial services only]

Financial Services - Less than half (40%) of the financial services respondents reported that they have particular outreach methods for women clients; 35% said 'No', and 25% answered 'on occasion'.

Q13 - Do you feel your organization "walks the talk" by being fully aware of the barriers facing women and making decisions that are inclusive of women?

Agencies - Curiously, even if 79.2% of respondents agreed that their organization was fully aware of the barriers facing women and believed their organization "walks the talk", 20.8% still answered no/on occasion. (Figure 1)

Financial Services - 65.8% of the financial services respondents believed that they do feel they “walk the talk” with 34.2% who answered no/on occasion. (Figure 2)

Q13. Do you feel your organization “walks the talk” by being fully aware of the barriers facing women and making decision...

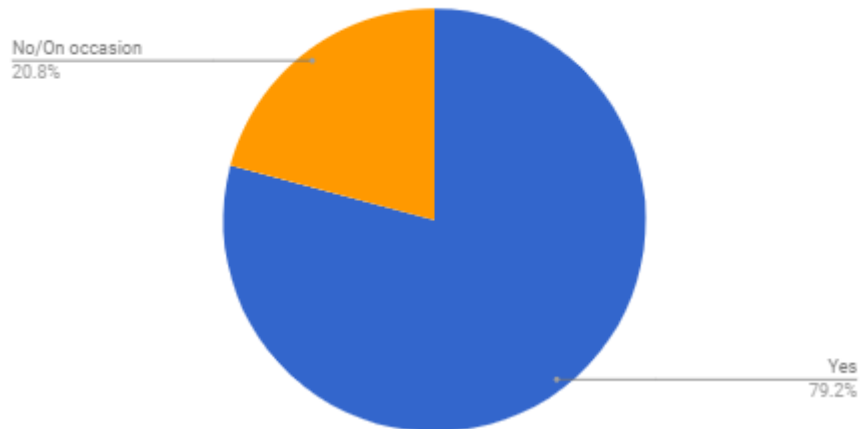


Figure C-6: Likelihood that Agencies “walk the talk”

Q13. Do you feel your organization “walks the talk” by being fully aware of the barriers facing women and making decision...

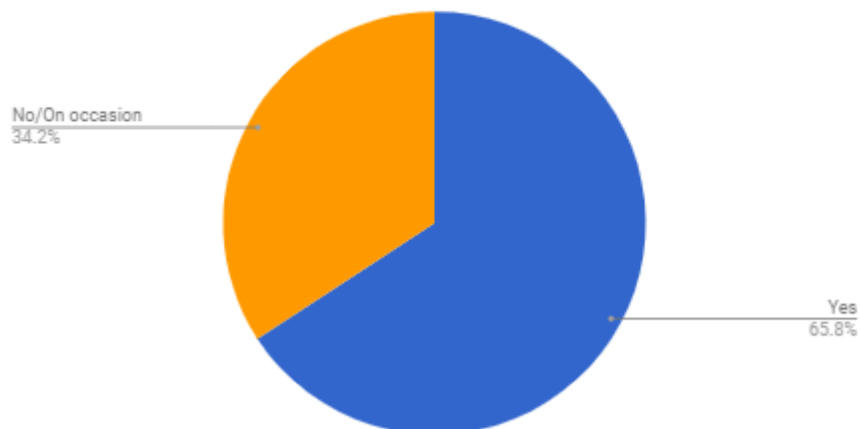


Figure C-7: Likelihood that Financial Services organizations “walk the talk”

Q14 - What does your organization see as its primary area of impact or jurisdiction?

These results have been reported above.

Q15 - If you/your organization wanted to know more about women-centred community economic development, economic security for women or helping women start and grow a business, where would you go for information? (Check your top three choices)

- For this question, we combined both organizations and financial services results to have a global perspective. Generally, respondents said they would go to a women-centred non-profit specializing in women's enterprise (65%), the Provincial Government (48%), and any reputable community-minded organization (37%) for this information. Respondents were permitted to choose up to three responses – the following chart (Figure C-8) shows the percentages based on all of the responses.

Q15. If you/your organization wanted to know more about women-centred community economic development, economic security for women or helping women start and grow a business, where would you go for information? (Check your top three choices) vs. Answer Choices

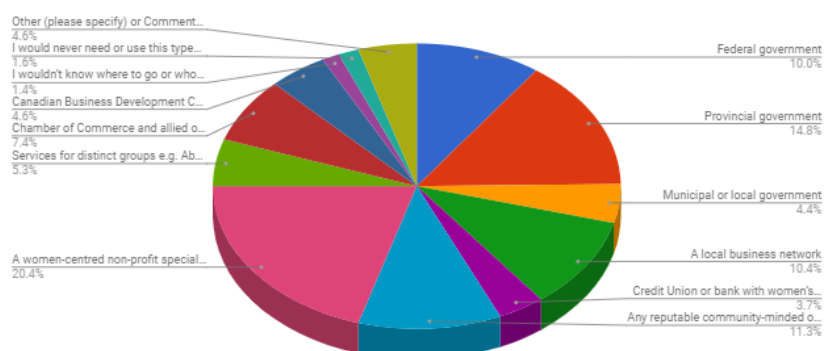


Figure C-8: Preferred sources of information (percentages of total responses; each respondent was permitted three choices)

APPENDIX D: LEARNINGS FROM THE RESEARCH PROCESS

It is always helpful to summarize key learnings from the process of conducting a research project, to help inform future work. The University of Ottawa students offered several useful insights that will be captured in the Jigsaw Project evaluation report. Some highlights that could be useful to future researchers are:

- Participating in a research project such as this survey helps to inform young people (in this case, university students) about the issues. The research team members commented that they had a much greater appreciation and understanding of the barriers faced by women in pursuing entrepreneurship.
- A national survey is a time-consuming process. Persistent follow-up with organizations was required to generate good response rates.
- A search of websites was not consistently successful in generating names and contact information. Larger organizations often provided only a generic email or phone number, making it more difficult to reach an individual who would be willing to complete the survey.
- The combination of telephone outreach and follow-up email worked well.
- The anonymity and confidentiality of the survey was important, but it limits the ability of WEC to now use the responses to prioritize resources and organizations for inclusion in the online portal.
- Several organizations were very enthusiastic about the project, willingly providing additional resources and information. Many have asked to see the survey results.