



Invisible Entrepreneurs: The Impact of Small Business Policy Neglect on Self-Employed Individuals

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Introduction

The Economic Equity Alliance (the “Alliance”) was initiated by the Canadian Women’s Chamber of Commerce in January 2023 to bring together organizations representing the interests of solo entrepreneurs and self-employed individuals. Nancy Wilson, the CEO of CanWCC, realized after attending government consultations with other chambers of commerce that the interests of her members were not being represented. She secured funding for the Economic Equity Alliance project to see if she could find common ground with others. She hired Judy Rebick, a well-known feminist activist with outstanding coalition-building skills, as an advisor to the project and set out to see if an alliance could be constructed that would represent the interests of self-employed individuals, whether they call themselves entrepreneurs, small business people, artists, freelancers, self-employed or gig workers.

Through the Alliance meetings, we realized that there are more areas of common concern than differences among the groups represented (see Appendix A). In late 2023, the Alliance held a series of regional focus groups that revealed shared concerns and challenges across a diverse group of self-employed individuals.

The Alliance is breaking the myth that large Chambers of Commerce represent all types of enterprises. We believe that the work of the Alliance represents a new awareness of the invisibility of self-employed people in our social and economic safety nets and the need for them to have a voice.

In this report, we outline the critical issues identified through this work and insist on an economic interest that differs from the classic business/labour dichotomy.

This report defines self-employed as someone who earns business or professional income (distinct from employment income) and has no employees (paid or unpaid). Statistics Canada calls this category “[own-account workers](#)”¹ but we will use the term self-employed.

Equity-deserving groups are disproportionately represented in self-employment:

- [10% of the Canadian](#) labour force are self-employed².
- 80% of women entrepreneurs are self-employed³.
- [50% of Black](#)⁴ and [68% of Indigenous entrepreneurs](#)⁵ are self-employed.
- [25%](#) of all self-employed individuals are people of colour⁶.

- [18%](#) of individuals living in rural Canada are self-employed⁷.

Public policy discussions about small business consistently focus on employers and formal waged with benefits job creation. This excludes 10% of Canadian businesses and workers, making it harder for them to survive, make a living, and grow their businesses. There is no recognition that the self-employed individual is an employer of one. There is also no recognition of self-employed business owners' indirect economic contribution, providing goods and services to each other, the public, and small and medium-sized businesses (SMEs).

An excellent example of the problem is the [Canada Digital Adoption Plan](#). In [Budget 2021](#)⁸ the Federal Government announced a **\$4 billion investment**⁹ in the Canada Digital Adoption Plan (CDAP). This program provides microgrants and loans to businesses to assist with technology adoption expenses. To qualify for the program, a company of one enterprise must have at least one additional employee, **making 80% of women entrepreneurs and 50% of Black and Indigenous entrepreneurs ineligible**.

Who are the Self-Employed

Statistics Canada data shows that, in 2021, 10.1% of the Canadian labour force were self-employed workers without employees¹⁰.

In 2021, 25% [of the self-employed population was racialized](#). In the same year, [18% of immigrants](#)¹¹ were self-employed. Among Black and Indigenous entrepreneurs, [50%](#) and [68%](#) operate with no employees, respectively. [Eighteen percent](#) of individuals living in rural Canada are self-employed.

As of 2022, [women accounted for 37%](#)¹² of the self-employed in Canada (nearly 1 million women), up only 11% from 1976. 80% of women entrepreneurs in Canada are self-employed [without paid employees](#)¹³.

Notably, the gender gap among the self-employed (37% women versus approximately 63% men) is much smaller than the gender gap among majority ownership of small and medium size enterprises (SMEs), where only [18% of SMEs are majority owned by women](#)¹⁴.

What is the issue?

The data we collected demonstrates that the lack of support for self-employed workers stems from systemic gender and race discrimination.

Self-employment serves as a crucial avenue for individuals to pursue their innovative ideas, aspirations and livelihoods outside the realm of traditional employment. While it presents an opportunity and a privilege for some, for others, particularly those already marginalized by various factors such as intersecting identities, geographical location, and socio-economic context, self-employment is a necessity. The [Organization for Economic Co-operation and Development \(OECD\) defines self-employment](#) as both a survival strategy for those unable to secure alternative sources of income and as an expression of entrepreneurial drive and autonomy¹⁵.

The documented barriers women face in [accessing capital](#)¹⁷ are widely recognized. The impact of gender roles and systemic bias is starkly evident in the shift from self-employment, where women account for 37%, to ownership of small and medium-sized enterprises (SMEs), where only 18% are led by women. Transitioning from self-employment to small and medium-sized enterprise (SME) ownership marks a significant progression for many entrepreneurs.

Some individuals are self-employed because of the nature of their work. For example, freelance writers or dancers are unlikely to have employees. They are also unlikely to find employment in the traditional labour market to match their specific profession or skill set. Consequently, they are excluded from social safety nets such as Canada's employment insurance system, which is designed for those in paid employment.

By designing and implementing support for the self-employed, whether they are aspiring to become employers or are self-employed due to the nature of their work, resources will naturally go toward individuals who are systemically marginalized and excluded. About half of Black and Indigenous entrepreneurs are self-employed. 18% of self-employed people are immigrants. Self-employed people tend to be older, with an [average age of 48.6](#)¹⁸. This group is the epitome of the inclusive economy that government policy is designed to foster.

Despite their importance, the self-employed face neglect from policymakers when it comes to program and policy design. This was true before the COVID-19 pandemic, during the

pandemic, and remains true now. It is not a new phenomenon nor unique to the current government. There are many examples, some of which are listed below:

- **Canada Job Grant:** \$500 million dollar program announced in [Budget 2013](#)¹⁹. The program offers a non-repayable grant of up to \$10k for job-specific training. However, only employees are eligible to take the training. Owners are not allowed to be the person taking the course (and the program is not open to self-employed individuals).
- During COVID-19, the [Canada Emergency Business Account \(CEBA\) loans](#) were initially only available to businesses with a minimum 2019 payroll spend. Only after months of external pressure did the Federal government create an additional eligibility scheme for business owners without employees.
- **Canada Digital Adoption Plan (CDAP)**, announced in [Budget 2021](#), is a \$4 billion program that offers grants and loans to businesses for technology adoption. To be eligible, businesses must have at least one employee.
- Promises for a comprehensive EI plan to cover self-employed freelancers, independent contractors and “gig” workers have been on the table for many years with **no action**.

All of these programs share two things in common: one, they exclude the self-employed. Two, they represent access to capital. Programs like these can help self-employed individuals live a more secure life and grow their business by either moving towards becoming an SME or increasing their indirect effect on the economy.

The Alliance

The Economic Equity Alliance (the Alliance) project is designed to achieve two primary objectives: firstly, the establishment of a collaborative advocacy alliance spanning various sectors, and secondly, the implementation of an advocacy campaign through this group.

As far as we know, the Alliance is the first coalition including chambers of commerce and trade unions in common cause. Much of our work has been to identify those common interests and to combat the assumptions about divisions between the groups. The Alliance launched in January 2023 with 12 members and two advisory organizations. The members work together to share insights, build relationships across sectors, and design and execute

an advocacy campaign. To our surprise, we found a broad range of common interests and concerns.

Groups include the Canadian Labour Congress, the Black Business and Professional Association, the YWCA, the Canadian Arts Coalition, the Canadian Freelance Union (Unifor), the Canadian Rural Revitalization Foundation and various entrepreneurial groups. (See Appendix A for a full list of member organizations)

Focus Groups

The Alliance conducted six regional focus groups with self-employed individuals in November and December 2023. The purpose of the focus groups was to gather information about the participants' experiences, needs, and challenges. Specifically, we wanted to analyze similarities and differences based on region and sector/industry.

Participant Demographics

- We made a concerted effort to select a diverse pool of participants across Canada. Focus groups included at least one self-employed artist and one senior, student or part-time self-employed person. We also tried to include participants who identified as living with a disability¹.
- Out of 72 applicants, we chose 32 participants from Alberta, British Columbia, Nova Scotia, Ontario, Quebec, and Saskatchewan (see Annex B.1).
- Participants ranged in age from 18-75 years old, with the majority of participants being between 26 and 65 years (see Annex B.2).
- By gender identity, the vast majority of participants (84.4%) were women, with 12.5% being men, and 3.1% being outside the gender binary or who preferred not to say (see Annex B.3).
- There was a wide range of ethnicities amongst the participants, with the majority being White, followed by Black, Indigenous/Aboriginal, and participants of mixed ethnicity, and then in equal parts South Asian, Arab, Latin American, Korean, and Chinese (see Annex B.4).

¹ The Alliance defines living with a disability as any physical, mental, or cognitive impairment that impacts a person's ability to interact fully with an ableist society, including neurodiverse disabilities such as ADHD and Autism.

- Just over half of the participants were single, with around 40% being married or in common-law relationships, and 3% of participants electing not to identify their marital status (see Annex B.5).
- 40.6% of participants identified as someone living with a disability, with 3% electing not to disclose (see Annex B.6).

Format

- Each focus group included 5-7 participants, as well as a host and a facilitator;
- All focus groups were conducted online, and were approximately two hours in duration.

Questions

- All participants were asked four questions, prefaced by an icebreaker-style discussion:
 - Icebreaker question: If you could make one wish that would significantly impact your work, what would it be?
 - What do you find most satisfying and most challenging about being self-employed?
 - What would improve the conditions of self-employed individuals in your region?
 - What has your experience been like in accessing entrepreneurship and/or self-employment supports?
 - What do you think is the most pressing issue for self-employed individuals right now?

Results

The data from Focus Groups yielded striking parallels across diverse regions, underscoring the universality of specific experiences.

While participants voiced their appreciation for the autonomy and freshness inherent in self-employment, discussions also revealed feelings of isolation and loneliness.

Atlantic Region, Actor

“What's positive is that there is a constant reinvention.”

Western Region, Digital Marketer

"I like the flexibility. I have two kids, and my partner works in the school system, so she can't do pick up or drop off. She has to be at school by those times. I need to set my own hours."

Central Region, Health technology founder

"Right now I'm just a one-woman show. It can be lonely sometimes. And only a couple of my friends are entrepreneurs as well."

Our intention in asking questions was to identify the policies and changes to those policies that self-employed people would prioritize. We were surprised to find that connecting with other self-employed people was a major priority for most of the participants.

Central Region, Art Therapist

"We're isolated. If there were a way for us to have a collective voice, a way for us to gather, then we could maybe make an impact. But for me as a single person to try and advocate with City Council... As one voice, that's pretty difficult. So I think if there were some way for us to... almost to unionize, you know what I mean? Like, get our voices together so that we could advocate for what we need."

Ontario Region, Communications Consultant

"I wish there was more support. And particularly, I wish there was a big national network for women-owned businesses. I think that would be so fantastic, one that you didn't have to pay thousands of dollars to join. Or be part of some exclusive group in order to join, because I know of those organizations as well. But yeah, it would be really nice."

The dialogue highlighted the hurdles posed by governmental bureaucracy, particularly in navigating complex tax regulations and the dearth of accessible and consistent information from official channels. Amidst these challenges, two predominant themes emerged: a demand for bolstered assistance in financial and legal realms and a yearning for communal support networks to mitigate the sense of solitude inherent in entrepreneurship.

Central Region, Filmmaker, part-time farmer

“Every time I've had an issue with CRA, and I call in, it's a nightmare. And I know that's for everybody, no matter what your employment status is. However, I spent so much time explaining my situation as a sole proprietor, and I get passed around and every time. I have to explain it again, because it's like, they don't get it. They're like, where's your T4? I'm like, I don't have one.”

Ontario Region, Dancer

“I am a new immigrant. I have to figure out what my taxes are and I have zero guidance. I don't know what is what, how to handle all of it. And the websites were just not clear at all. So that combined with different people sharing what they know is conflicting and confusing.”

Few people raised concerns about the lack of accessibility to government programs like EI and Pensions because they were skeptical that such change was possible. However, there was much support when we raised the idea that self-employed people should have better access to EI, Health insurance and pensions.

Ontario Region, Gardener

“Being a gardener is seasonal... I've looked at so many ways of trying to do this, being able to apply either through a group plan or through the government or whatever, but what I need is some kind of EI program for when I'm in my off-season. The security of even just getting EI, whilst I would have to give up a lot of things, it would really, really help. So it breaks my heart to think of the idea of, like, closing my business in order to work for somebody else. Because I've spent so much time and energy building it up, but that is my biggest challenge, is the financial fallout of the seasonal drill.”

Ontario Region - Indigenous pastry chef and baker

“The government actually needs to have an advisory council, provincially and on a federal level that just deals with solo women entrepreneurs, either sole proprietorships or corporations. Because again, I'm incorporated, but I'm only one person. And look at legislation regarding, you know, definitely EI and supports for women-owned businesses. We do have different needs.”

List of Recommendations

Recommendations from the Alliance:

1. Provide social policy to support the self-employed by:
 - a. Expanding universal pharmacare as quickly as possible and expanding dental care
 - b. Fulfilling the promise of EI reform for self-employed individuals
2. Fund the Alliance's next project: a National Summit on Self-Employment that will discuss the key issues facing the self-employed to find solutions to problems of isolation, and lack of social and economic supports.
3. Ensure that all improvements made to policies that impact self-employed workers are done through the lens of resolving gender and race-based inequity.

Recommendations from the Focus Groups:

4. Income tax reform for T1 business and professional income
 - a. Establish a working group to hold consultations with self-employed individuals, tax and finance professionals, and other stakeholders. The purpose of the consultations is to:
 - i. Identify methods to simplify and streamline business and professional income tax reporting and calculation while maximizing the ability for sole proprietors to deduct eligible expenses from gross income.
 - ii. Identify other methods to incentivize self-employment for individuals and early-stage businesses without employees.
5. Fund organizations and projects that support self-employed Canadians
 - a. Provide operational funding for organizations across the country that provide skill development and support to self-employed people to build capacity and programming to provide space both online and in person for self-employed people to meet and discuss common issues.
 - b. Create a "Cross the Chasm Fund" that enables self-employed founders to make their first hire by providing 50% of the funds needed to pay someone for up to 3-6 months.

Conclusion

It is critical to pay attention to the shared needs and challenges faced by self-employed individuals. While they may often feel isolated in their struggles, they are united as an indispensable group of business owners and workers who demand attention and support. Building a truly inclusive economy requires robust support for self-employment, both within communities and through policy initiatives. It is misguided to ignore 10% of the labour market - a group that represents the pipeline of Canada's SMEs, artists, journalists and others who contribute greatly. By recognizing and addressing the unique circumstances of the self-employed, we can foster a more equitable and thriving economic landscape for all.

Central Region - Artist & Writer

"It's not reinventing the wheel. It's just looking at what already works well for big businesses, but scaling it down to the level of the sole proprietor. And being really aware of what are the particular obstacles that women, and non-binary folks face in terms of lifestyle. And it would be great if, yeah, if you could call the CRA after 4 p.m. So, just making those kind of accommodations for the reality of the self-employed person."

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Appendix A: The Economic Equity Alliance

Members

Organization Name	Organization Description
Black Business and Professional Association (BBPA)	<p>Founded in 1983, the BBPA is a non-profit, charitable organization that addresses equity and opportunity for the Black community in business, employment, education and economic development.</p> <p>The BBPA produces the annual BBPA Harry Jerome Awards, a national awards event that recognizes and honours excellence in achievement and supports higher education through the BBPA National Scholarship. In addition, the BBPA sponsors a Black History Month Business Event, The National Black Business and Professional Conference, and works in partnership with to support community initiatives.</p>
Canadian Arts Coalition	<p>The Canadian Arts Coalition is a collaborative non-partisan advocacy movement of national associations, arts organizations and artists, lead by a volunteer Steering Committee comprised of representatives of national, provincial, regional, territorial arts organizations and/or associations committed to equity in the arts and inclusive of Indigenous, racialized, the deaf and disabled.</p>
Canadian Freelance Union (Unifor)	<p>The Canadian Freelance Union is a Community Chapter branch of Unifor, and is a different type of Union.</p> <p>Membership is open to everyone who identifies as a freelance worker in the media, communications or information sector who have a connection to Canada and/or the Indigenous Peoples within the boundaries of Canada. We represent some of the best freelance communicators in the country as well as those just getting started in their careers.</p>

Organization Name	Organization Description
Canadian Labour Congress (CLC)	<p>The Canadian Labour Congress is the largest labour organization in Canada, bringing together dozens of national and international unions, provincial and territorial federations of labour and community-based labour councils to represent more than 3 million workers across the country.</p>
<p>The Canadian Rural Revitalization Foundation (CRRF)</p>	<p>The Canadian Rural Revitalization Foundation (CRRF) was established in 1989 to contribute to the revitalization and sustainability of rural Canada through collaborative research for rural leaders in the community, private sector, and in all levels of government. CRRF works to create credible insights and to improve our understanding of issues and opportunities that are of common interest to rural residents across Canada.</p>
Innovators and Entrepreneurs Foundation (IEF)	<p>Innovators & Entrepreneurs Foundation (IEF) is a national charity dedicated to supporting founders and innovators belonging to racialized and/or equity-deserving groups as they navigate the unfair barriers of institutional, structural, and interpersonal biases.</p> <p>Our mission at IEF is to support, educate, and celebrate innovation and entrepreneurship among business owners who belong to racialized and/or equity deserving communities across Canada.</p>

Organization Name	Organization Description
LiisBeth Media	<p>LiisBeth is a Canadian, women-led, membership based nonprofit, trans-inclusive intersectional feminist media enterprise with a global outlook based in tkaronto (Toronto), Ontario, the traditional lands of the Wendat, the Haudenosaunee, the Anishinabek, and the Mississaugas of the New Credit.</p> <p>We publish an open-access monthly digital magazine (two-five features) and subscriber only newsletter for new economy women/LGBTQIA+ entrepreneurs, creators, innovators, leaders and “solutionaries” working to build a liberated, fair, inclusive just economy. We also co-produce the Entrepreneurial Feminist Forum (EFF) and offer a membership-based online community space, the Feminist Enterprise Commons, where solutionaries can meet, share and learn.</p>
National Collective of Women in Business	<p>The National Collective of Women in Business (NCWIB) is a federal non-profit bringing together young women advancing gender equity on campuses across Canada. Further, we equip young leaders with networks and tools to advocate for themselves and their communities.</p> <p>Our mission is to improve the way young women experience the economy through developing strong Canada-wide relationships and urging decision-makers to consider the experiences of students in economic policy.</p>
Rise	<p>Rise is a national organization dedicated to empowering people with mental health and addiction challenges to achieve greater social and economic inclusion through entrepreneurship.</p>
Up With Women / Exponenti'Elles	<p>Up With Women / Exponenti'elles is a growing registered charity dedicated to helping low-income women and gender diverse individuals build sustainable, prosperous careers and businesses with the aim of permanently exiting poverty. We currently serve clients in four provinces: Ontario, Quebec, Alberta, and BC.</p>

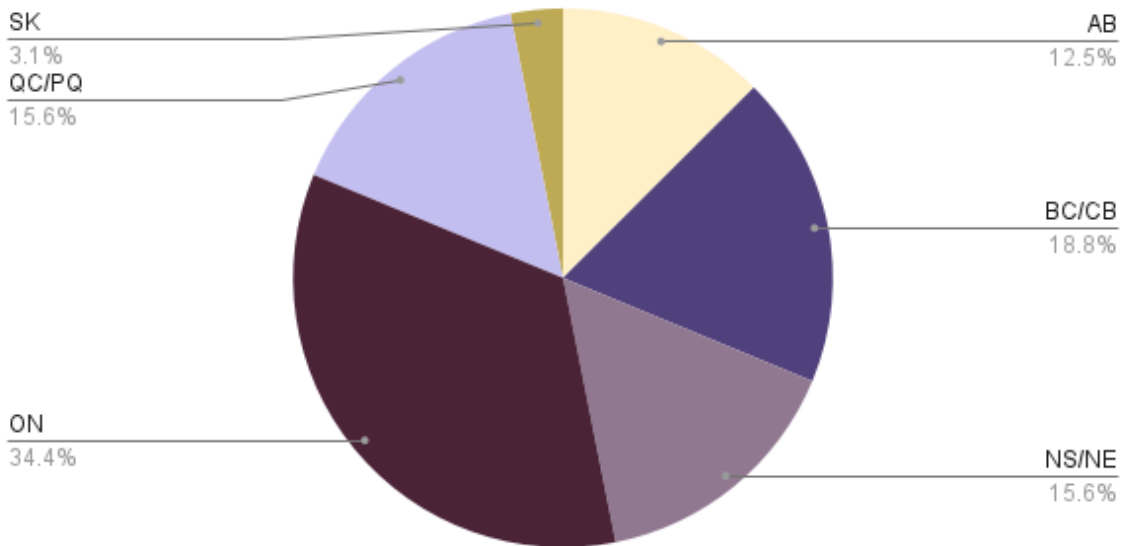
Organization Name	Organization Description
YWCA Canada	<p>YWCA Canada is a leading voice for women, girls, Two-Spirit and gender diverse people.</p> <p>For 150 years, we've been at the forefront of a movement: to fight gender-based violence, build affordable housing and advocate for workplace equity.</p> <p>We work to advance gender equity by responding to urgent needs in communities, through national advocacy and grassroots initiatives.</p> <p>Local YWCAs invest over \$258 million annually to support over 330,000 individuals across the nation.</p>

Advisors

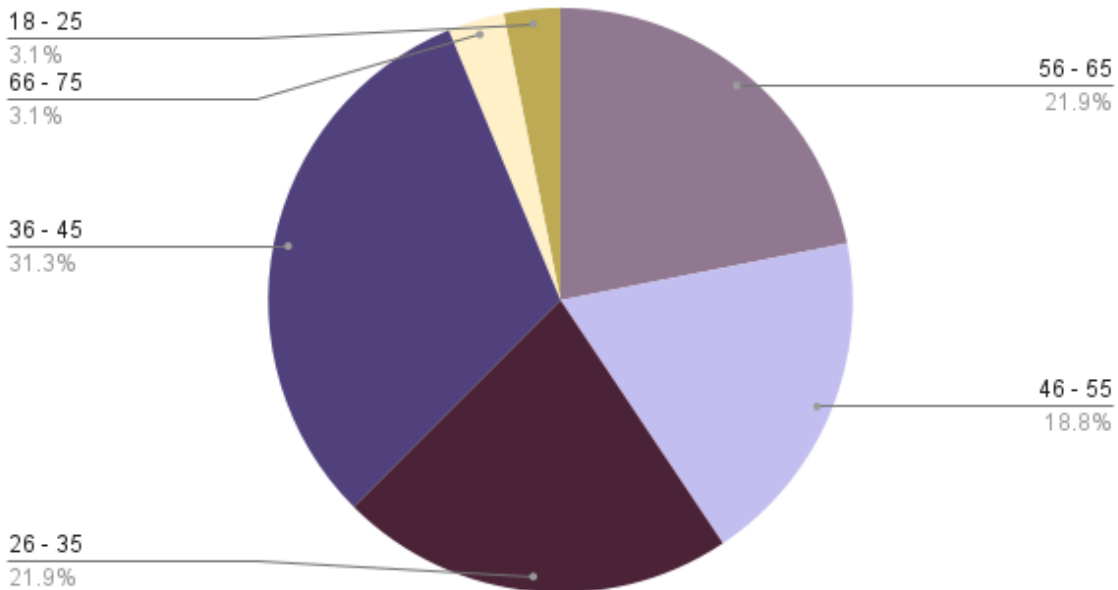
Organization Name	Organization Description
CCPA-Canadian Centre for Policy Alternatives	<p>The Canadian Centre for Policy Alternatives (CCPA) is an independent, non-partisan research institute concerned with issues of social, economic and environmental justice. Founded in 1980, the CCPA is one of Canada's leading progressive voices in public policy debates.</p> <p>The CCPA produces the research and analysis necessary for policymakers, activists, and everyday Canadians to make informed decisions and press for social change.</p>
Canadian Women's Foundation	<p>The Canadian Women's Foundation is Canada's public foundation for gender justice and equality. It advances this by growing support for grassroots feminist action, partnering with communities and organizations to improve conditions, and building diverse leadership and knowledge for sustainable change.</p> <p>Since 1991, their generous donors and supporters have contributed more than \$250 million to fund over 3,200 life-transforming programs throughout Canada.</p>

Appendix B: Focus Group Participants Data

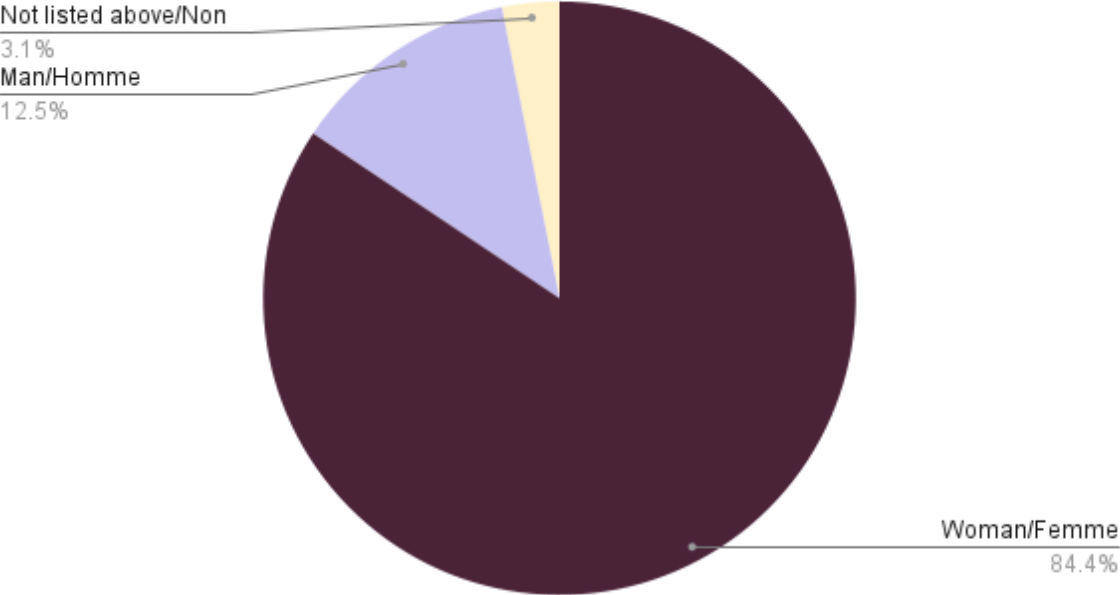
Participants by Province or Territory / Participants par province ou territoire



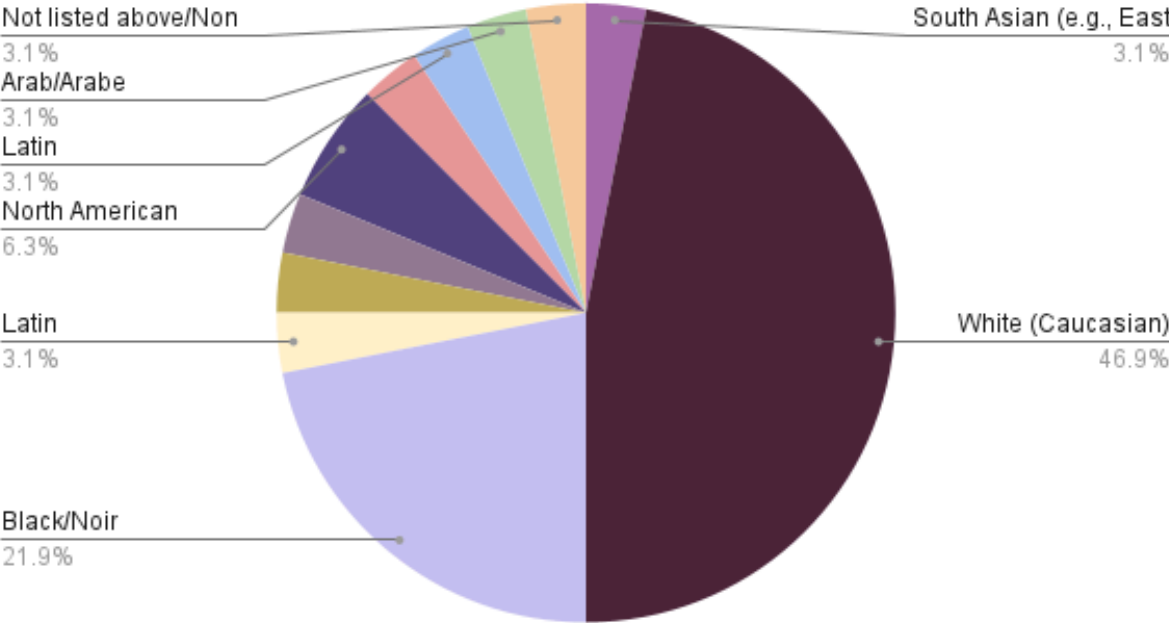
Participants by Age Group / Participants par groupe d'âge



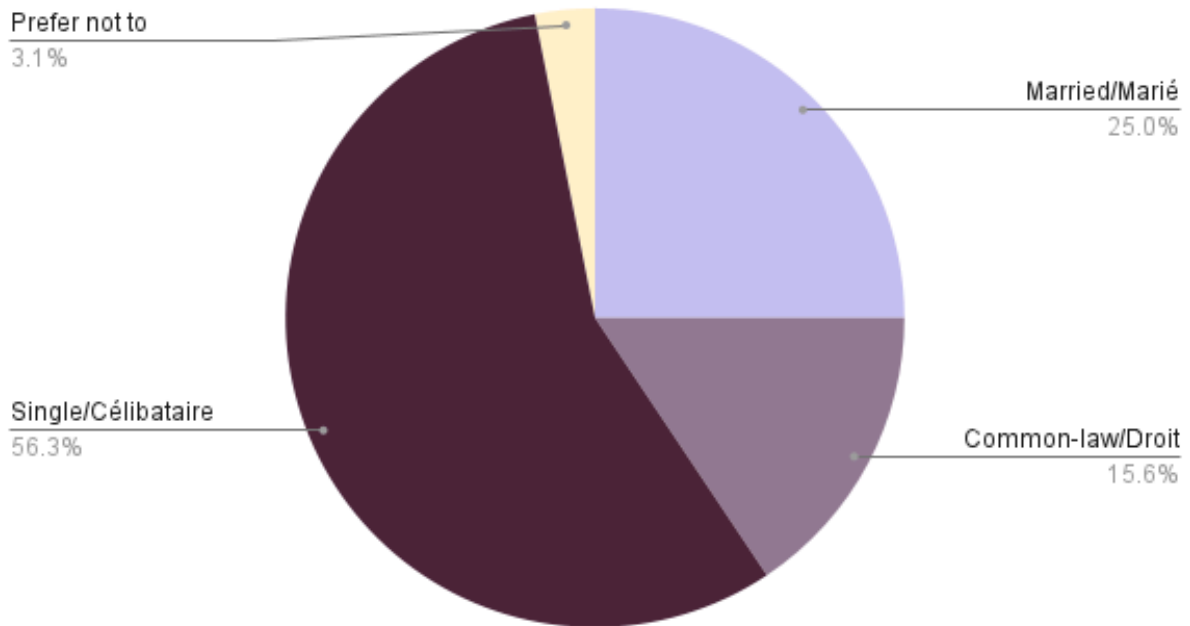
Participants by Gender / Participants par genre



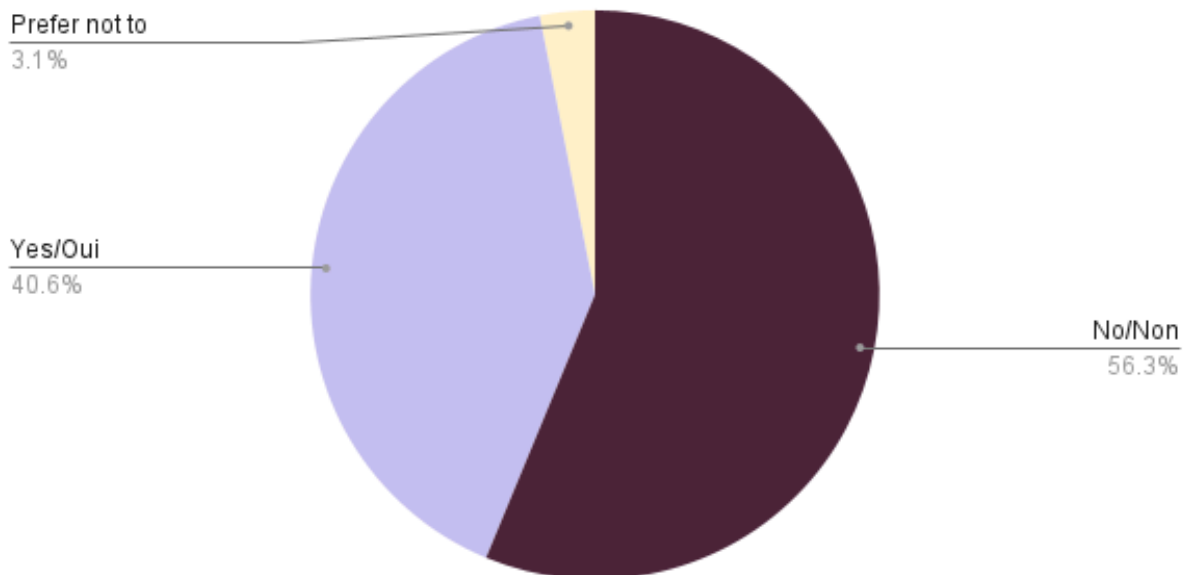
Participants by Ethnicity / Participants par ethnie

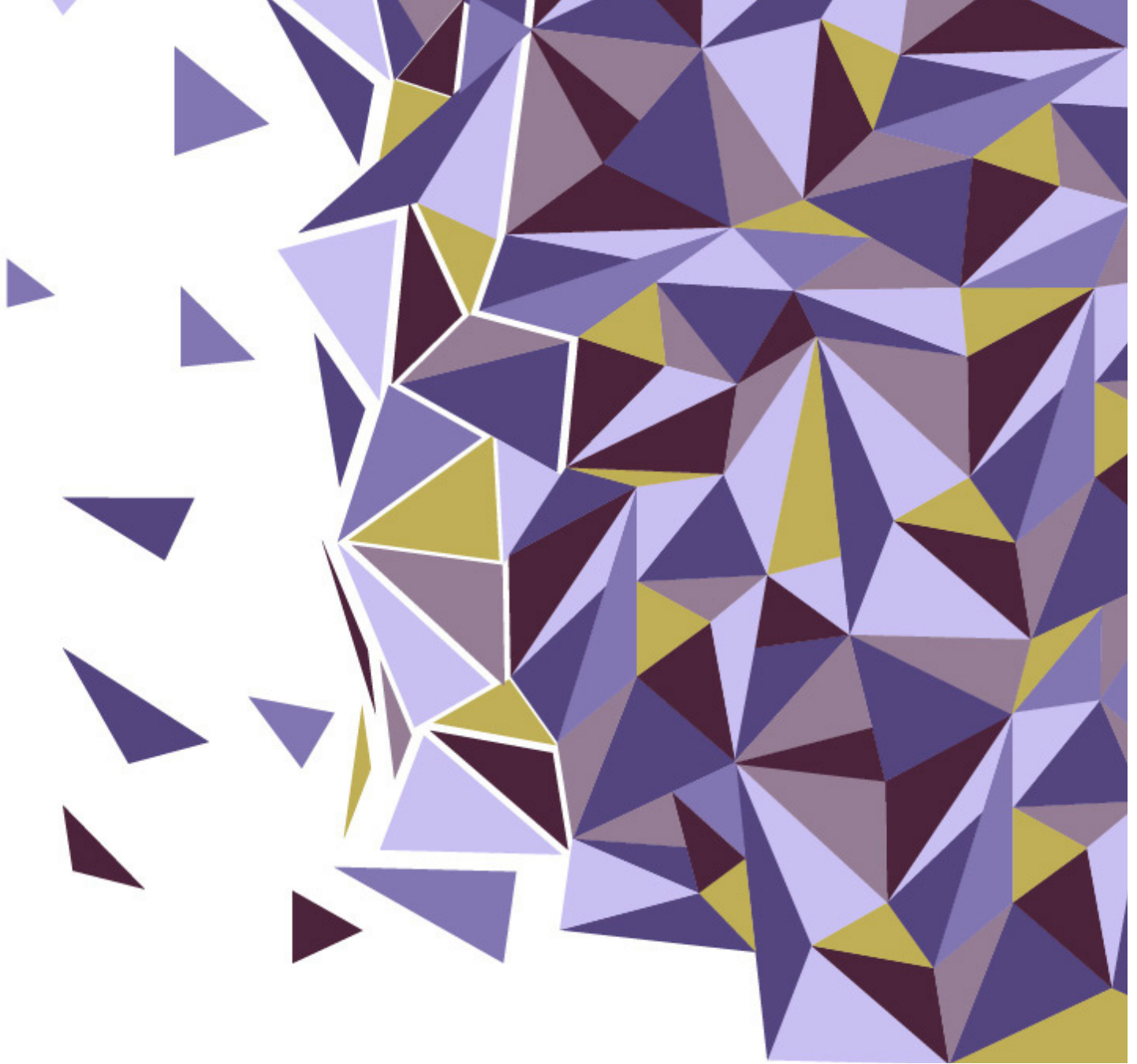


Participants by Marital Status / Participants par état civil



Participants Living with a Disability / Participants vivant avec un handicap





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