

# **Exporting as a Means of Growth for Women-Owned Canadian SMEs**

**Barbara Orser**  
Associate Professor, Sprott School of Business  
Carleton University

**Allan Riding**  
Professor, Sprott School of Business  
Carleton University

**JoAnna Townsend**  
Special Advisor, Small Medium-sized Enterprises  
Department of Foreign Affairs and International Trade, Canada

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**Contact:** *Barbara Orser, M.B.A., Ph.D.*  
*Sprott School of Business, Carleton University*  
*1125 Colonel By Drive, Ottawa*  
*ON, Canada, K1S 5B6*  
*barbara\_orser@carleton.ca*  
*Tel: (613) 520-0000 (2033) Fax: (613) 520-4427*

# Exporting as a Means of Growth for Women-Owned Canadian SMEs\*

## ABSTRACT

This study presents a profile of Canadian women-owned SME exporters and explores motives, challenges, export strategies and gender-related export issues that face women business owners. The results suggest that a majority of women exporters believe that gender plays a role in the operation and/or internationalization of their firm. Gender-specific barriers that may impede export activity included cultural and personal factors such as perceived lack of respect by male business owners, bravado, chauvinism, not being taken seriously, businessmen who refuse to do business with a women, and verification of decisions through male employees. The findings form the basis of recommendations for further research and program review for government policy makers and practitioners.

## INTRODUCTION

A large share of Canadian job creation is attributable to the growth of SMEs, growth that is often a consequence of exporting. Yet, for the majority of Canadian small- and medium-enterprises (SMEs), business expansion stops at the border. Industry Canada estimates that approximately 11 percent of Canada's 2.2 million small and medium enterprises (SMEs) engage in some form of exporting (Industry Canada, 2002). The typical small and medium-sized firm engages in less than three export transactions per year (Department of Foreign Affairs and International Trade (DFAIT), 1999). These observations suggest that there may be considerable unrealized scope for Canadian firms to export.

At the same time, women entrepreneurs account for an increasing percentage of business ownership.<sup>1</sup> For example, [Industry Canada \(2002\) reports that women wholly or partially own 45 percent of Canadian businesses.](#)<sup>2</sup> However, women business owners are significantly less likely than men to undertake internationalization of their firms, even in growth industries (Canadian Bankers Association, CBA, 1997, 1998; Industry Canada, 2002; OECD, 1998). It has been stated that women-owned firms may present significant potential for exporting and economic development (McRae,

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<sup>1</sup> [For example, between 1996 and 2001 the percentage of female owned-firms grew by 28 percent while the percentage of firms owned by men increased by 23 percent. During the 1990's, female self-employment grew 46 percent while for male self-employment grew by only 20 percent \(Industry Canada, 2002\).](#)

<sup>2</sup> [Among these firms, 19 percent of the 45 percent are partnerships owned equally by men and women while 15 percent of the 45 percent are majority owned by women \(Industry Canada, 2002\).](#) It appears that this extends to export firms. The Canadian Bankers Association (CBA, 1998) also suggests that 4 in 10 business that export includes ownership by women. For example, 60 percent of exporter firms are owned exclusively by men. The remaining 40 percent are either owned exclusively by women (approximately 14 percent of exporters) or jointly owned (approximately 26 percent of exporters).

1998).<sup>3</sup> If exporting can be facilitated, particularly for new women-owned businesses, economic development will be furthered.

This study therefore explores the issues faced by women owners who have sought to expand their firms by export market development. For four reasons, this study focuses on the challenges faced by women-owned export orientated businesses.

First, a review of literature concludes that profiling Canadian women-owned firms in international trade is difficult because... *“few studies are done specifically on the characteristics of women-owned businesses in export; few studies on women entrepreneurs use markets served as a variable; [and] studies on export decision-making or behavior do not use gender as a variable.”* (McRea, 1999, p.2). By focusing on women-owned firms, this work seeks to redress this gap. Researchers have also noted that the majority of export studies are drawn upon non-random, extreme case studies, high-potential ventures, small sample surveys, new independent firms or publicly listed companies, entrepreneurs and firms located in the United States, and (technology-based) manufacturing firms (Westhead, 1998). There is therefore a need to learn more about Canadian women-owned firms that export. Researchers (Brown, 2001, p. 38) suggest that this information *“...could enable more women entrepreneurs to learn how to become exporters.”*

Second, Bird and Bush (2002, p. 42- 43) challenge researchers to look beyond the “masculine” paradigm of enterprise creation.

*“The male-derived emphasis not only pervades these definitions and descriptions but also underpins that expected process of new venture creation, generally conceived as sequential, profit maximizing, and strategically and competitively focused... In spite of this explanation for the dominance of male-driven theories of organizational creation, the effect of this emphasis creates two dilemmas. First, as useful and explanatory as these approaches are for men, we cannot be sure they adequately reflect the organizing process and organizations of women. While these approaches cover much variance among male entrepreneurs, their application to the female entrepreneurs is open to question. ...The second dilemma is found at a broader level, where the omission of “feminine” aspect in theoretical discussions of new ventures and venture creation processes raises the risk that our studies suffer a lack of construct validity (Kerlinger, 1973).*

A better understanding of the problems faced by women-owned, export-oriented SMEs will identify problems and opportunities encountered by other small firms. As such, learning from the experiences of women owners who have developed export markets will help assist all business owners to successfully export goods and services. This is important as export is associated with enhanced national productivity (Baldwin and Gu, 2003).

Third, success and the factors that prompt women business owners to seek growth of their enterprises differ from the factors that induce men owners to seek the growth of their firms (Kyro, 2001; Orser and Hogarth-Scott, 2003a). It therefore seems reasonable to investigate how women use export trade to achieve business growth.

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<sup>3</sup> In her review of the export literature, McRea (1998, p.1) notes that women owners represent “the greatest potential for new Canadian exporters.” The Global Entrepreneurship Monitor (2001, p. 12) also reports that across 21 countries surveyed, men are twice as likely to be involved in entrepreneurial activity, but that “In Canada, the prevalence of women (6.9 percent) is only slightly below that of men (9 percent)”.

Finally, it is not clear about the extent to which existing SME services meet the needs of women business owners. For example, in a study of Western Canadian business owners, Orser and Riding (2002) cite gender differences in SME training services. Furthermore, a recent review of Canadian federal agencies documents limited support services for women business owners that seek to export (Orser, 2003b).<sup>4</sup> At the same time, government has come under criticism for the lack of support for women business owners (Prime Minister's Task Force on Women Entrepreneurs, 2003). Such information is required to guide further development of services to women business owners.

This study is the first to develop a profile of Canadian women SME exporters and to explore gender-related export issues that face women business owners.<sup>5</sup> The findings are also the basis of recommendations to government policy makers and practitioners. To report on this exploration of gender-related issues facing women exporters, the paper is organized as follows. The work opens with a summary of the literature on the process of internationalization, with particular reference to explaining gender differences in export propensity. The subsequent section describes the research methodology employed followed by the presentation of research findings. The paper closes with a brief discussion of the implications for public policy makers and women business owners.

## PREVIOUS RESEARCH

### Perspectives on the internationalization of SMEs

A number of theoretical explanations about the internationalization of SMEs have been advanced. Johanson and Vahlne (1990) suggest that theory has been drawn primarily from earlier ideas about firm growth (Penrose, 1959), economic rationale for monopolistic competition, location and transaction cost concepts and the behavioral sciences. They then present the concept of incremental "process". More recently, Westhead et al. (1998) have categorized export theory into perspectives that reflect firm level and owner level attributes. These theoretical rationales are discussed briefly.

#### (a) Uppsala Internationalization Model

This theoretical perspective has been referred to as the "staged growth", "process model" or "Uppsala School". Johanson and Vahlne (1990, p. 13) identify sequential patterns in the internationalization of the firm that reflect institutional processes described as "establishment chain" and "psychic distance". *"One is that the firm's engagement in the specific country market develops according to an establishment chain, i.e. at the start no regular export activities are performed in the market, then export takes place via independent representatives, later through a sales subsidiary, and eventually manufacturing may follow. ...The second patterns explained is that firms enter new markets with successively greater psychic distance. Psychic distance is defined in terms of factors such as differences in language, culture, political systems, etc. which disturb the flow in information between the firm and the market. (Vahlne and Wiedersheim-Paul, 1973)."*

Reid (1981), Ogbuehi and Longfellow (1994), and Moini (1995) have also postulated that businesses start small and develop exports as they grow and mature over time. This process is akin to the staged

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<sup>4</sup> In a review of federal ministries, Orser (2003b) concludes that the majority (10 of 16) of agencies are "inactive or passive" in their support for women business owners that seek export trade. Only one Crown Corporation and one regional economic development agency demonstrate "proactive" strategies to support women business owners. Industry Canada has also recently expanded gender-based entrepreneurship training programs in Ontario, Quebec and the Atlantic provinces. It is too soon to determine program impact or funding commitment.

<sup>5</sup> It was not the intention of this particular study to undertake comparative analysis of potential gender differences: this is work that remains for future research.

evolution described by Gartner (1985), Kazanjian (1988), Reynolds and Miller (1988) and Reynolds, Storey, and Westhead (1994). For example, Kazanjian (1988) contends that the SME lifecycle model describes the process of product and market change and corresponding changes in management. Kazanjian also suggests that growth occurs in stages at the level of the firm and follows generic sequences: conception and development during which resources are acquired and technology developed; commercialization, which involves production related to start-up; growth, during which sales and market share development occur and which influence organizational arrangements; and, stability, which is characterized by profitability, internal control, and establishment of a base for future growth. Calof (1993) notes significant correlation between firm size and degree of internationalization. Yet, Calof and Viviers (1995, p. 67) then suggest that while export intensity correlates with organizational advances, “large firms appeared to have lower levels of international sales intensity than did small and medium-sized firms”.

However, empirical evidence to support the above theoretical perspective is inconsistent. For many firms, exporting stems from unsolicited market opportunities rather than strategic management planning. Other firms are “born global” or “leap frog the stages of internationalization” (Kedia and Harveston, p. 1, 1998). Sector may also influence the staging of export activity. Kirpalani and MacIntosh (1980) also find that age is associated with export performance, but that the association was negative, “*Newer firms, it seems, do better than older ones. This may mean that newer firms are more anxious to expand and thus seek growth through international markets.*” (p. 83). As such, for technology-oriented small firms, the international is more attractive than the domestic market (Karagozlu and Lindell, 1998). Beamish et al. (1986) conclude that the vast majority of exporters did not have a set “system” for finding representation. The Canadian Federation of Independent Business (1997) documents that new firms are just as likely to be exporters as old firms.

How might the process or stage model explain gender differences in export propensity? First, at the firm level, women-owned firms are, on average, younger (Industry Canada, 2002). There has been therefore less time than male-owned operations to evolve through the staged process of growth and internationalization. Second, fewer women-owned firms are characterized as “fast growth” (approximately 10 percent). The majority (58 percent) of women-owned firms are found in the slow growth stage of business development (Industry Canada, 2002). Sectoral influences are also evident. “*SMEs with 50% or more women ownership are more highly concentrated in the wholesale/retail and professional services sectors, accounting for 43% and 38% of SMEs in these sectors respectively. Women entrepreneurs are least likely to be found in primary and knowledge-based industries, accounting for 23% and 31% in these sectors respectively.*” (Industry Canada, 2002). Sectoral influence may compound age of firm and rate of growth to militate against internationalization. Employing the process model of internationalization, firm age (longevity or maturation), size, and sector (including knowledge or technology intensity) may systemically account for gender differences in the rate of internationalization for women-owned firms. This observation is supported by recent empirical work (Industry Canada, 2002).

#### **(b) Resource-based theory**

The view builds on the concept of economies of scale. Older and larger firms often have greater financial and managerial resources (McDougall, Shane & Oviatt, 1994; Reuber and Fischer, 1997b; UNCTAD, 1994). Zacharakis (1997) suggests the internationalization process is predicated on “transaction efficiency”. Firms mitigate early transaction costs by partnering in foreign markets to offset market and relationship risk. Both agents and suppliers face the risk of adverse selection (where “one party misrepresents her or his abilities to the other”, p. 28) and moral hazard (where “...one part does not put forth the level of effort agreed upon...” p. 30). Transactional costs and risk are

minimized by initially presenting existing products into foreign markets and the presence of foreign export agents or representatives (versus licensing, joint ventures, etc.).

Moini (1995, 1998) addresses this debate by noting that export success depended on both the competitive advantages demonstrated by the firm and the owner(s)' intent to develop foreign trade. For example, in a study of 38 Canadian manufactures, Beamish et al., (1986) found that little product modification typically occurred when entering foreign markets and that the product line for export markets tends to be narrow. When more than one product was offered, the products tended to be complimentary in nature. Furthermore, the major reasons for poor success in foreign markets included poor manufacturer-representative communication, lack of attention and effort by the manufacturer or the representative, and un-competitive products.

Degree of innovation is also associated with foreign market risk and success. For example, Seringhaus (1993) identified the level of marketing expertise as a critical factor in a firms' involvement with exporting and that technology and other knowledge-based firms tend to rely heavily on foreign markets, seek global markets, and are export-dependent. Marketing acumen offsets the costs associated with foreign markets. For example, Reuber and Fischer (1998) found that SMEs in the Canadian software products industry (a small domestic market) have a greater degree of international business competency, are more innovative, and adapt their products less for foreign markets than do SMEs operating in a large domestic marketplace. As such, the process of innovation and information gathering is associated with subsequent export performance (e.g., lower levels of moral hazard and information asymmetry). For example, firms with successful products tend to do more market research, engage in greater market planning, market monitoring and market testing. Identification of functional needs by product application require in-depth study and visits with customers to understand the link between the customer's problem and the product solution perspective (Seringhaus, 1993, p. 252-253). Furthermore, different kinds of information are sought at different stages of the exporting process: newer exporters seek export information more aggressively than older companies and that gathering such information may differ from domestic market intelligence.

Empirical research focused on resource-based theory has focused on firm level attributes such as level of innovation and intensity of technology (see Bonaccorsi, 1992; Tookey, 1964; Wakelin, 1997; Harveston et al., 2001). According to Seringhaus (1993), the process of gathering information includes objective (e.g. published statistical facts) and experiential (e.g. obtained through experience on visits, trade fairs and missions) learning. Seringhaus also finds that new exporters have a high need for experiential information, but seek objective information when they are well established.

Building on the concept of this theory, empirical evidence hints that the cost to acquire information and undertake efficient foreign transactions is relatively higher for women-owned firms. This rationale is predicated on empirical findings that document gender differences in human or relationship capital including: composition of the management team and development of commercial networks (Carter, 2002; Orser, 2003; Reuber and Fischer, 1997); role investment (Lobel, 1991), capitalization of the firm (Industry Canada, 2002; Orser 1996; Robb, 2002; Carter, 2002) and access and cost of capital (Prime Minister's Task Force on Women Entrepreneurs, 2003).

Arguably, women business owners, on average, bring fewer financial and non-financial resources to the foreign exchange process and thus bare a sub-optimal cost burden in international transactions. It is important therefore to gauge the extent to which women business owners perceive that financial and non-financial resources are obstacles to exporting. Furthermore, anecdotal evidence suggests that women are under-represented in federal SME programs and services, services that help to offset the

cost of knowledge acquisition.<sup>6</sup> As such, it is also important to understand the extent to which women business owners use export development programs to offset the risks associated with exporting.

### (c) Behavioural theory

This theoretical approach draws from behavioral, social and psychological sciences. Entrepreneurial decisions are assumed to stem from internal (psychological) and external (socialization) factors (Adler, 1994; Belcourt et al., 1991; Johnson and Storey, 1993; Krueger and Carsrud, 1993; Miner et al., 1999, among others). This perspective also encompasses experiential differences, accumulation of knowledge at the owner, aspects of strategy and mind-set (e.g., geographic scope, policy, attitudinal factors as cited by Kobrin, 1994; Calof and Beamish, 1994), and the relationship between managerial decision-making and firm performance. For example, Baldwin (1994) asserts that Canadian SME performance correlates with high levels of management skills, lean and sophisticated managements, and the use of “innovative” and advanced management practices such as process control and just-in-time management, budgeting, human resource and total operational planning.

Behavioural theory is often employed in gender differences in organizational performance. For example, research has documented gender differences in owners’ perceptions of success (Kyro, 2001), growth aspirations (Carter, 2002; Blatt, 1993, Rosa and Hamilton, 1994), risk propensity or tolerance (Carter, 2002; Cliff, 1997), time commitment (Carter, 2002), management experience prior to business start-up (Reuber and Fischer 1997; Orser, 2003b). Recently, behavioural theory has also been used to construct “masculine” and “feminine” paradigms of venture creation (Bird and Brush, 2002). These authors suggest the need to “*frame entrepreneurial behaviour research with a gendered lens*”.

The above theoretical and empirical findings, while of value to the discussion about export propensity in general, do not fully explain gender differences in the internationalization of the firm or potential gender-related challenges of exporting. A starting point is to listen to the experiences of women exporters in order to learn about the personal and organizational challenges of exporting. As such, exploratory work is required to determine, what if any, are those factors that influence exporting and the subsequent success of women-owned firms.

The primary focus of this report is the identification of gender-related challenges faced by women exporters. The specific objectives of the study were to clarify the degree and nature of Canadian women-owned (or jointly owned) export firms including: the major impediments to the development of export business; strategies and tactics used in the development of trade relationships; and awareness of and satisfaction with existing public and private sector initiatives that relate to export promotion and. Information is then used to develop a series of recommendations regarding policies and activities to promote export development.

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<sup>6</sup> For example, Canada Economic Development for Quebec Regions (CED) reports that while one third of Quebec businesses are owned and operated by women, they comprise less than 20 percent of Canadian Futures Programs (Women Entrepreneurship–Quebec Context and CED Initiatives, Presentation to the Prime Minister’s Task Force on Women Entrepreneurs, 2003). Similarly, in a review of self-employment assistance (SEA) programs, Orser and Hogarth-Scott (1998) report that while program guidelines designate equity groups (aboriginal people, visible minorities and women, older workers, youth and social assistance recipients) to be given special consideration as priority clients, equity groups were not well represented. Conversely, women account for a disproportionate number (53 percent) of the Forum for International Trade Training (FITT) program participants (Presentation to the Prime Minister’s Task Force on Women Entrepreneurs, 2003).

## METHODOLOGY AND DATA

To investigate the three theoretical explanations of export development among women-owned SMEs, several research approaches were employed. First, to guide the development of a field survey, the research team led a series of exploratory focus group sessions that involved a total of 45 female participants. A survey was then designed with input from an advisory body (the Trade Research Coalition, TRC).<sup>7</sup> As there is no master list of Canadian women exporters from which to identify a sampling frame, study participants were drawn from a listing provided to the research team by DFAIT. The list compiled by DFAIT contained 1,452 unique contacts and was based on names obtained from a “grass roots” initiative by its Export Services - Small and Medium Sized Enterprises Division, web-site directories, and export trade organizations.

Eligible businesses were those that: employed fewer than 500 employees; exported or were planning to export; and included at least one owner who was a women who was actively engaged in the direction of the business, and who held authority to make business and export decisions.<sup>8</sup> Of these, a total of 496 firms were contacted of which 316 were “active exporters” (defined as firms that currently exported and have either achieved repeat sales to foreign customers or have exported for more than two years); 180 were “export planners” (firms that have committed to developing the export market within the next 12 months. Some may have some initial exports but have not yet established repeat customers.) This second phase of the work involved administration of fax-back questionnaires sent to the 496 eligible businesses. Of these, 188 were completed and returned (121 active exporters and 67 export-planner firms), a response rate of 38 percent of those contacted and 26 percent of the eligible export-oriented firms. To augment this response, the Department of Foreign Affairs and International Trade conducted a supplementary round of surveys, yielding an additional 66 respondents, for a total of 251 survey responses: 165 from active exporters and 89 from export planners.<sup>9</sup>

The third phase of the study involved in-depth telephone interviews with 56 of the women business exporters who had originally responded to the fax-back survey. These interviews were used to investigate further the export process. The interview used open-ended questions to probe how and why the respondents began exporting, and the nature of barriers they encountered. Each interview was transcribed, coded, and subjected to qualitative data analysis using Q.S.R. Non-numerical Unstructured Data Indexing, Searching and Theorizing (Q.S.R. NUD\*IST), a tool that allows identification of relevant themes and issues from narrative text. Each line of the 56 interviews was reviewed by a minimum of two coders, working independently. The coded interviews (“narrative histories”) were enriched by selected data extracted from the survey to facilitate comparisons across demographic and sectoral properties of the firms.<sup>10</sup> In effect, the findings of this portion of the study

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<sup>7</sup> The Trade Research Coalition was comprised of representatives from women business owner associations, federal agencies, and sponsors including the Royal Bank, Department of Foreign Affairs and International Trade, Export Development Corporation, Canadian Institute of Chartered Accountants, Status of Women Canada, Industry Canada, Certified General Accountants of Canada, WIC Television Ltd., Can-Am Export Services, Women Entrepreneurs of Canada Foundation, Women Entrepreneurs of Canada and Lever Enterprises.

<sup>8</sup> Of the 1,452 feasible contacts on the list, 1,085 were contacted and 952 of these agreed to participate in a screening interview to establish eligibility and export activity. The balance did not answer after five attempts to contact them by telephone over a two-week period nor did they reply to repeated fax messages to call the study’s 1-800 number. Several unsuccessful attempts were also made to obtain contact names from various women business owner associations.

<sup>9</sup> The 66 surveys were completed by the project authority (DFAIT) after the completion of the telephone survey phase.

<sup>10</sup> This paper focuses on the qualitative analysis of these interviews; the analysis of the results of the questionnaires are described elsewhere (DFAIT, 1999).

comprise the equivalent of 56 detailed case studies of woman-owned export-oriented SMEs. The data for each includes quantitative data from the in-depth questionnaire linked to verbatim interview data of the principal of each firm. The research tools employed here permit the researchers to identify efficiently common themes and trends in the data.

Such histories have a unique value. Many small business owners may be less than expert with respect to international trade. They may not be familiar with various terms, may use terms inconsistently or erroneously, and in short, may not speak the “language of trade”. Narratives allow the owners to describe their experience in detail and in their own words. This allows the (more) expert interviewers and analysts to interpret the owners’ experiences and to maintain rigor and consistency. Moreover, the narratives permit probing in more depth than is possible in traditional structured surveys, focus groups, or telephone interviews. A profile of survey respondents and their firms follows. The analysis of information garnered through in-depth interviews is then presented.

## RESEARCH FINDINGS

### *Background Profile of Respondents*

The majority of the women surveyed were born in Canada (75 percent). Most respondents were highly educated (e.g., 28 percent have a graduate degree, 43 percent have a college or university degree, 18 percent have some college or university education, while 9 percent completed high school). The majority was unilingual (60 percent) while 28 percent spoke two languages and 12 percent spoke three or more languages. It appears therefore that the women owners in this sample are better educated than average.<sup>11</sup> Active exporters had a greater degree of industry experience (15 years versus 11 years), export-related work experience (8 years versus 3 years), and business ownership experience (9 years versus 6 years). This finding is consistent with the transactional cost theory that accumulated human capital serves to offset the risk of foreign market entry and offset transactional costs.

In terms of growth intentions, most respondents planned to grow their businesses substantially over the next two years. Owners of product-based firms expected to increase their annual sales by a 69 percent, on average. Owners of service-based firms expected a lower, but very healthy, 32 percent average rate of growth in annual sales. Both active exports and export planners expected export sales to increase by a considerable amount in the following two years (51 percent for active exporters, on average, and 22 percent for export planners, on average). These findings differ significantly from those reporting about the larger small business population. For example, Blatt (1993) finds that only 50 percent of Ontario businesses surveyed aspire to grow the firm. Cliff (1997) also reports that the only a minority of Canadian women business owners aspired to grow their firms. It appears therefore that the sample group was significantly more growth oriented than that described in surveys of the larger Canadian small business population. The surveyed firms tend to represent high potential growth operations given owners’ work experience, education and growth intentions.

The majority of these business owners founded their firm (88 percent) versus purchasing (9 percent) or inheriting (3 percent) the firm. The majority of respondents were also from Ontario (46 percent) followed by the Western provinces (32 percent), Quebec (10 percent) and Atlantic provinces (12 percent). This differs from the general small business population described by Statistics Canada

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<sup>11</sup> For example, Thompson (“Small Business: An Equal Employment Opportunity”, CFIB, 1994, p. 2) cites Statistics Canada data that fewer than 48 percent of Canadian women have one or more university degrees.

(2001) in which 32 percent of firms are located in Ontario, 24 percent in Quebec, 35 percent in the Western provinces and 9 percent in the Atlantic area.

### *Background Profile of Firms*

The vast majority sold products (64 percent). Only 26 percent of respondents own firms in the service sector. Ten percent of respondent firms sold both products and services. Respondents were predominantly manufacturers (76 percent). Two in 10 (22 percent) were in services and 2 percent were involved in retail and wholesale. The average age of a firm that was actively exporting was almost twice that of firms still in the planning stage (11 years vs. 6 years). This result is consistent with the staged concept of growth in which exporters are characterized by higher amounts of management experience. There was an even more pronounced difference with respect to the size of the businesses. Active exporters had an average of 24 employees and achieve an average annual sales volume of \$250,000-\$500,000, while export planners reported an average of 4 employees and achieve an annual sales volume of \$100,000-\$250,000. The exporter-oriented firms surveyed here were indeed small: 42 percent of active exporters and 68 percent of export planner report annual sales of less than \$250,000. On all other demographic indicators examined, active exporters and export planners did not differ significantly.

## **IN-DEPTH INTERVIEWS**

### *Perceptions of Success*

When asked how women business owners measure “success”, most (62 percent) describe success in financial terms: increased sales, profits, and other measures of financial well being. For example, one respondent replied that success to her meant “...revenues. *There’s really no other measure of success when you look at a business.*” For other women business owners, financial success was identified as growth of the business, growth in revenues, assets, or number of distributors. Other dimensions of success included the recognition owners received from their clients, quality of life, and having interested clients. These findings indicate that Canadian women business owners perceive success in both financial and personal terms and find success and reward in business ownership and financial performance.

The finding that “success” is associated with financial outcomes are consistent with earlier Canadian research on perceptions of success (see Lee-Gosselin and Grise (1990); Ray and Trupin (1989); Orser and her colleagues (1996); the Canadian Labour Market and Productivity Centre (CLMPC), 1995). The CLMPC (1995, p. 4) argues that success is viewed similarly by male and female business owners and that owners define personal and business success in terms of survival/stability, enjoyment, balance between work and home life, profit, recognition in their field, quality and flexibility.

### *Motives for Exporting*

Respondents were then asked to describe what factors had motivated the decision to export. Most identified the desire to expand their markets as the primary motive for exporting. Virtually all respondents identified one or several of the following export stimuli: the wish to expand the markets for goods or services sold by their firms, an unsolicited bid, and familiarity with the target market. Unsolicited bids were identified as the primary stimulus to export by 23 percent of respondents.<sup>12</sup> For

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<sup>12</sup> An unsolicited order was cited more frequently by service providers than by product producers as the stimulation to exportation.

most women business owners, however, the decision process was both deliberate and intentional. According to one Nova Scotia-based manufacturer:

*“...Once I was able to set up a couple of accounts in Ontario, that convinced me I can sell my product that far away. You just take your compass and draw your circle. ...And then, when I was doing some research there, I began to realize that freight across the Atlantic is at least, as far as today’s rates go, no more expensive ... than driving into Ontario. All of a sudden I realized I can ship to Europe.”*

The third factor that prompts exporting is the business owners’ familiarity with their target markets. The notion of familiarity itself involves two dimensions. The first relates to the exporters’ attitudes towards the target country. As one exporter stated with respect to the US market *“...It’s the easiest as far as language is concerned and it’s close. And the thinking is very much the same so, although there are differences, you don’t have to readjust your thinking as much as you do for other markets.”* The second concept reflects owners’ familiarity with foreign markets and helps to identify potential opportunities to address unfulfilled demand. For example, an exporter explained how she developed her firm’s Chinese export market:

*“My Chinese partner came here last May and we spent three weeks identifying products or services that we felt would be applicable to the China market. ...[The process benefited from] my six years of ground experience there, [that] I speak Mandarin, [that] I have really, really good contacts there and people that I worked with.”*

These observations are consistent with related research. Familiarity of target markets mirror the concept of psychic distance suggested by Johanson and Vahlne (1990). Internal stimuli include excess capacity, unique product and technology superiority; external stimuli include unsolicited orders, saturated home markets, competitive pressure (Ernst & Young, 1996). Again, these findings support transactional cost theory and market efficiencies afforded by internationalization. One observable difference between these and other findings is the propensity for women business owners to cite government programs as a prompt to exporting. Recent research on Atlantic business owners finds the effect of government-sponsored export stimulation programs on female entrepreneurs to be negligible (Grondin and Grondin, 1998). The above differences likely reflect the source of sample data and perhaps regional or geographic proximity of Grondins’ (Atlantic) sample.

### ***Early Challenges to Exporting***

Respondents were asked how they had gained initial access to export markets and to identify the types of challenges confronted when they began their export activities. Thirty percent of respondents were “born global”, expressing an intention to export at start-up. The remainder developed the intention to export after several years of domestic operation. These results (also) challenge the concept of internationalisation as an incremental process. The early challenges most frequently mentioned by service exporters were *the cost of market development* (29 percent of service exporters) and *lack of market knowledge* (16 percent of service exporters). In addition to these two categories of challenge (25 percent and 13 percent of product exporters respectively), product exporters also identified *customs, duties, and border information* as a problem area. The latter challenges, again, link to psychic distance. Difficulties with customs, shipping and borders were universally addressed by engaging a customs broker or shipper with cross-border experience. Among the financial challenges mentioned by the women business owners, cash flow management was the major concern. The nature of these concerns is illustrated below.

*“...I had to put out a huge financial outlay without any guarantee of getting money back just to build a solid foundation to let these people know that I’m a small business but I’m a top of the line small business.”*

*“Mostly it’s money. How expensive it is just to market yourself and I didn’t realize how expensive that would be when I first started.”*

*“Well I mean I suppose it’s always, how do you maintain your cash flow when you’ve got to put out the money to go on a foreign trip. Plus you’re not around.”*

Table 1 further illustrates, in the business owner’s words, the cash flow management challenges and coping strategies. It should be noted that no single coping strategy emerged from the analysis. Solutions to financing difficulties involve the use of personal funds, shopping for a different financial institution, and cutting back on expenditures.

TABLE 1: CASH FLOW CHALLENGES AND COPING METHODS

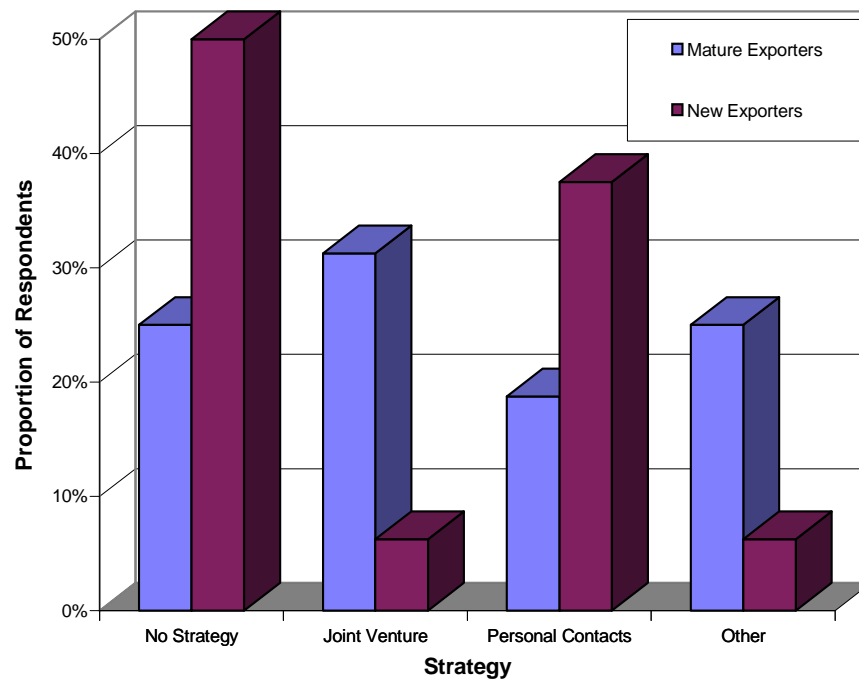
<b>What were the primary challenges faced when initiating export activity?</b>	<b>How did you deal with that challenge?</b>
<i>“Overextended funds, cash flow.”</i>	<i>“... and so we went to the Merchant Bank in the United States who gave us a MasterCard and Discover Cards and we process all of our purchases through Quad City Bank in L.A.”</i>
<i>“...how do you maintain your cash flow when you got to put out the money to go on a foreign trip?”</i>	<i>“I dealt with it with my own personal money.”</i>
<i>“The primary challenge was to get the cash flow going so that we could afford to regularly attend international markets as well as to do the proper follow up.”</i>	<i>“...going over on trade missions. My husband went one year. Again it’s a matter of financing. ... We could only ever afford for one of us to go.”</i>
<i>“... having the cash flow to be able to pay expenses in advance of billings.”</i>	<i>“I re-negotiated the sales to get the money up front and changed terms on letter of credits.”</i>

Women business owners also perceive themselves as lacking export-related knowledge. This perception was stated by respondents and is reflected in the early stage activity of information gathering. These exporters and export planners may be accurate in these perceptions when this finding is considered in the context of other Canadian research which finds significant gender differences in export management experience (Reuber and Fischer, 1995; Orser, 1997, 1998). The lack of export management experience may therefore be a significant deterrent to more exportation activity among women business owners. Aside from the challenges of financing export activities and a perceived lack of knowledge regarding the export process and target markets, two other issues identified were the problems associated with managing the business while developing export markets, and the challenge of maintaining balance between demands from home and work. Approximately 12 percent of exporters noted problems associated with managing the business while involved in export marketing. Only 3 of 56 respondents identified gender among the early problems they faced. For 2 of these respondents gender was a problem in terms of the challenges of maintaining balance between demands from home and work. Therefore, the above challenges are not unique to women business owners. In a sample of rapid-growth Canadian firms, Ernst & Young (1996) find that limited knowledge of foreign markets is the most significant barrier to market entry, followed in importance by customers’ regulatory concerns (e.g. tax and legal issues). DFAIT (1998) has also documented export challenges including (in descending order): non-tariff (inland) barriers, cross-cultural barriers, finding appropriate/local partner(s), lack of market information, value of the Canadian dollar, cost of market competition, local politics, high Canadian operating costs, guarantee of receivables, cost/supply of labour, transportation costs and demand/acceptance of products.

### *Strategies for Export*

To identify strategies employed by women business owners who export, interview respondents were asked: “Once you had made your first export sales, what strategies did you use to expand your export revenues?” Chart 1 illustrates the strategies used by new exporters (business owners who have exported for less than 3 years) and mature exporters (those exporting for more than 3 years). A high proportion of exporters, particularly new exporters, were unable to articulate a clear export strategy. This is neither a new nor an unusual finding. As noted in their study of Canadian small manufacturing firms, Beamish et al. (1986) conclude that most exporters do not have an export strategy. Most also rely on direct sales through personal contacts. This approach was also employed by several mature exporters; however, mature exporters also placed more reliance on use of distributors, joint ventures (pooling of resources), and strategic alliances (collaborative agreements). These findings suggest that many women business owners are in the early stages of foreign trade or have limited management capacity and therefore are reactive rather than strategic in their export activity. The findings suggest that training agencies should work with exporters to develop an export strategy rather than waiting until the firm has secured initial contacts in foreign markets. The findings also challenge the view that clients should have a national distribution strategy before qualifying for export trade programs. The requirement of any export strategy precludes half of these high potential business owners.

CHART 1: STRATEGIES EMPLOYED BY YOUNG AND MATURE EXPORTERS

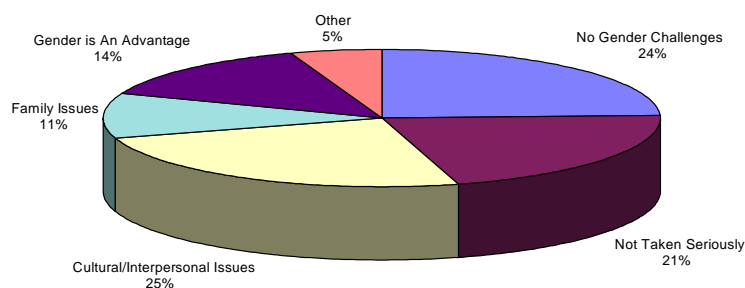


### *Gender Challenges of Exporting*

To explicitly investigate the role of gender in these challenges, business owners were then asked: “Do you think there is a gender-specific aspect of the challenges you have mentioned?” The analysis of the qualitative statements found that approximately one quarter of the business owners indicated that gender played no role in the management challenges and practices of their firms. However, approximately 60 percent of the women business owners indicated that gender had played a role in the management practices of their firms. Approximately 17 percent of business owners responded “no” to the above question but then described one or more gender-related issues. Alternatively, “no” was followed by suggestions that gender may pose problems for other exporters but that these were not a problem in their own business. Or, they identified a gender difference but indicated that male businessmen may face the same issue.

Responses to the question were rarely exclusively associated with exporting. The challenges cited were most often associated with small firm management, differences in management experience and style and general concerns pertaining to women in the work force. Five respondents identified family issues, four respondents perceived that being a woman was advantageous. The two principal gender issues described by respondents were *cultural and experiential differences* and the view that women owners are *not taken seriously*. Each is now described.

CHART 2: FREQUENCY OF GENDER ISSUES IDENTIFIED BY EXPORTERS



### *Cultural and Interpersonal Differences*

Cultural and interpersonal issues were the most frequently cited gender challenges of these women business owners. This response category focuses on the attitudes of the people with whom the exporter deals. Comments reflected: a perceived lack of respect by male business owners; businessmen who explicitly refuse to do business with a women; bravado, physical gestures and chauvinism; clients who verify the female business owner’s decision through a male member of staff; perceived gender discrimination by Canadian lending institutions; the assumption that the business is

owned by a man; differences in management experience and style of doing business; and, different or more limited professional networks.

Cultural challenges were most often cited in the context of business transactions in Asia, the Middle East, South Africa, India and South America. These incidents were not however, limited to offshore export experiences. For example: *“There are some who simply will not deal with my office. They'll only deal with the [firm name] because at the [firm name] the management is, for the most part, men.”*; *“... sometimes when they [the customer] see a woman they'll do one of two things I find. Either be chauvinistic or shy away. So I find if I meet their level of comprehension, I find it very profitable.”*

Women business owners dealt with gender/cultural issues several ways. These included: avoiding personal or phone contact in certain countries; using e-mail (only) with certain customers; ignoring perceived slights; insisting that customers must deal with them if they wanted to do business; focusing on first building owner credibility; avoiding certain social events if the purpose of the event might be misconstrued; having a male employee handle selected firms; and changing business card to clarify ownership.

#### *Not Being Taken Seriously*

Not being taken seriously was the second major challenge of these women business owners. Responses include comments pertaining to those who minimise the ability, experience and background of the women business owner. Strategies to deal with not being taken seriously included: working with Canadian trade commissioners who can speak to the credibility of the business owner and her firm, consciously hiring male employees and subcontractors; and focusing on building credibility. Sample statements include: *“I'm female, it's a problem, especially if you're younger. When you go into a negotiation you can't really smile, you can't really joke like you're one of the guys, because then you're out. You won't close that deal.”*; *“The Asian men, and the same with the South American men, do not take women in business seriously and it can be quite offensive.”*

#### *Family Issues*

When asked to identify gender-related aspects of the challenges they faced, five of the 54 interviewees identified family issues. Those respondents who did identify family issues mentioned problems pertaining to: single parenting; divorce; the logistical hurdles of managing husbands and caregivers; the ability to travel more freely as children were grown, and the expectation that young children would limit export-related travel. For example: *“I don't want to sound chauvinistic or anything but [exporters] are not allowing themselves to be distracted with family obligations. My daughter is grown up and lives on her own now, so I don't think I could be doing what I'm doing if I was still raising a family.”*

#### *Gender as an Advantage*

Being a women business owner was perceived to be advantageous by four of the 54 interview respondents. Advantages included: the ability to speak with and understand better other businesswomen; being able to capitalize on the novelty of being a women; and the ability to obtain a response to cold calls.

*“No, but...”*

Approximately one third of the responses were categorised as “no, but ... .” These respondents stated “no” to the question to the question, but elsewhere in the interview they articulated one or more gender issues. In general, they commented that gender may pose a problem for exporters in general but that it was not a problem in their own business. Often, they identified a gender difference then indicated that male businessmen may face the same issue. For example:

*“ ... Gender specific. Gosh, as a good feminist I would like to say yes. Most of the men that I know who are doing the same kind of work that I do have the same kind of problems which might traditionally be considered gender specific. Stuff about having to travel a fair bit and being away from your family and having sort of household responsibilities and stuff. But most of the men I know live fairly alternative lives and it's like a bunch of old hippies. They have the same concerns about being away from their households.”*

*“I don't think in my business there really are. I mean I'm sure there probably are, but I don't see them <laughter>. I think I'm too old [interviewer's name]. Been there done that.”*

*“And with men I haven't had any problem because I must say that when you start talking to people that work in science, gender is not really an issue. It's more when you're working in the finance part and the business part. That's when it becomes a little issue. They have a harder time to take you seriously sometimes. Once they know you, they realize they should <chuckles>.”*

Because the themes of the “no, but ...” comments were similar to the gender issues identified by the “yes” respondents, responses were selectively classified with the “yes” respondent categories.

### *No Gender-Related Aspects to Challenges*

Among the 24 percent of interview respondents that perceived no gender challenges in exporting responses were short and without comment. It was therefore not possible to investigate further these perceptions. The frequency of these responses is illustrated below.

### *Association between survey profile data and in-depth interview responses*

Coded interview responses was then “tagged” to the fax-back survey data to determine if associations between respondents’ survey profiles and responses were evident. Selected survey data included in the aspect of the analysis identified respondents as active exporters or export planners, by industry sector, by size of firm (revenue and number of employees), by age of firm, by start-up versus emergent exporters (where start-up exporters are defined as those business owners that intended to export at start-up, emergent exporters were those that responded to an unsolicited order or evolved into an export operation), by marital status, and whether or not the business owners indicated dependants. For example, responses to the question “Is there anything that you would have done differently because you are a women?” were broken down across product and service exporters, active exporters versus planners, etc.

The analysis indicated that “gender aspects of export management” are generalized across sector, export readiness and all other descriptive variables included in the analysis. No significant differences

across any of the various categories of respondent were noted in the cultural and interpersonal issues, not being taken seriously and family issues across respondent attributes and firm profile.

Owner gender or gender-related challenges are rarely addressed in the export literature. These results suggest, however, that the majority of women exporters believe that gender plays a role in the operation and/or internationalization of their firm. While many of the cultural differences cited by the respondents are not unique to women business owners, these exploratory findings suggest that owner gender plays a role in the process of internationalization. The results also help to inform behaviour theory by documenting gender-related barriers that impede export activity (e.g., perceived chauvinism, “not being taken seriously”, businessmen who refuse to do business with a women, verification of decisions through male employees).

Finally, the following two quotes illustrate the complexity of the gender, export and management relationship and the difficulties associated with attribution of experiences. Further research is required to ascertain the relative weight or importance of each in management decisions related to export.

*“Well this is gender specific in terms of being linked to small businesses and women being tied into small businesses. ... if you want to ask about gender specific issues, sure there are gender specific issues but I can’t elucidate them really clearly. Gender specific issues are so broad and also so subtle. It’s very difficult to specify in a clear way.”*

*“I’m not sure if it’s gender or if it’s small business. I think that getting a line of credit at a bank is practically impossible for a small supplier unless you’re willing to put everything that you own up for collateral. I’m not sure what it is. I hear that it’s harder for women and I think that’s probably true although I also hear stories that any small business, male or female, goes through the same thing.”*

### **Research Limitation**

Several caveats bear noting. First, the sample is a convenience sample and may not be representative of the underlying population of women-owned firms. Moreover, this research may reflect non-response bias. The nature of this bias is illustrated by a fax from an eligible respondent stating that she did not agree with, nor see the value of, gender research. A return telephone call to the respondent was abruptly terminated during the introduction. The number of business owners who share this respondent’s sentiment, and did not participate, cannot be determined. Second, the research was not designed to identify gender biases or uncover evidence of discrimination. To do so would require controlled comparisons of women respondents with counterpart male respondents. The terms of reference for this study were limited to women business owner exporters. As such, it relates perceptions of women but is inherently unable to document any form of discriminatory behaviour; nor did this study seek to identify discrimination. Accordingly, these findings simply report women business owners’ (who are exporting or who are “export ready”) perceptions of gender influences in the family and household, the workforce, and within the small business – export context. Third, this sample of women business owners includes exporters and export planners only. These respondents are not representative of all women business owners. Rather the sample (as noted earlier in the report) represents the opinions and experiences of a relatively small, well educated, older, more established segment of women business owners. Fourth, the issues presented focus, by design, on those “management issues” identified by the business owners in the telephone interview. As noted earlier in the report, these issues are complex. Indeed, some business owners differentiated gender from export, small business management, and workplace issues. Many did not. This is because the

issues are not mutually exclusive. For example, comments pertaining to travel abroad are likely also to relate to family concerns, management practice and exporting. These research findings must therefore be considered exploratory.

## **SUMMARY AND RECOMMENDATIONS**

This exploratory study is a first step towards development of public policy recommendations for measures and activities to promote export development by businesswomen. It has provided insights into the characteristics and attitudes of women owners of exporting firms and has highlighted their issues and concerns. This research has, for the first time, also described a profile of Canadian women business owner-exporters.

The study found that for many women business owners, exporting begins early in the life of the firm. The paradigm that businesses start small, grow through progressive exploitation of domestic markets and ultimately expand internationally does not seem to apply to many of the firms investigated here. This is an important finding because it is inconsistent with the model that forms the basis for much of Canadian export policy (e.g., the Uppsala School) and substantiates other Canadian research that shows that many small firms export early in the life of the firm. These findings challenge the stereotypical profile of women-owned firms as being under-resourced, subsistence / micro-enterprises with modest growth expectations.

Training agencies should take into account the most frequently cited challenges to successful exporting: the cost of developing a new market; the challenge of obtaining foreign market information; and the problems associated with setting up effective distribution channels. Among the gender-related issues to exporting, the two mentioned most frequently were associated with “cultural issues” or the sense that owners “were not taken seriously.” These results indicate that training should explicitly address how cultural and gender are linked. For example, the high percentage of respondents who cited “not being taken seriously” is concerning and inconsistent with owner credentials (e.g., education, experience and growth aspirations).

These results speak to the important role of government in bolstering both the visibility and credibility of women-owned businesses in foreign markets. They also reinforce the need for all government and related agencies to be proactive in their commitment to women business owners, where “proactive” is defined as: (a) executive level involvement in identifying gender-related barriers to SME start-up and growth; (b) creating response strategies and monitoring the effective execution of policies and programs to support the creation and growth of women-owned businesses; (c) aware, sympathetic and responsive to potential gender differences with clients (e.g. being taken seriously, management experience, growth aspirations) (d) SME program priorities and outcome measures reflect the concerns of women (e.g., personal, social and commercial interests) and (e) programs monitor and report on the equitable inclusion of women (Orser, 2003b). This includes the development of gender-sensitive training tools including case studies of women-owned firms that export, industry recognition and export awards, and the presence of a substantial number of women on all export trade missions.

Finally, further research is required using random sampling of comparative groups of male and female export oriented and non-export-oriented firms with representative sectoral distributions, etc. Without such data, the validity of the theoretical models of exporting cited at the outset of this report remains open to debate.

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