Closing the Capital Gap: Advancing Survivor Entrepreneurship in Canada

For Community Organizations and Entrepreneur Support Providers

CANADIAN CENTER FOR WOMEN'S EMPOWERMENT | CENTRE CANADIEN POUR L'AUTONOMISATION DES FEMMES

For survivors of gender-based violence and economic abuse, entrepreneurship offers a pathway to stability, self-sufficiency, and leadership. Canada's microloan ecosystem is already shifting in a promising direction with more programs reducing reliance on credit scores and providing wraparound support like mentorship, coaching, and community-based networking.

But these programs still aren't designed with survivors' realities in mind and many survivors don't even know they exist. Without trusted community organizations bridging that gap, survivors remain disconnected from entrepreneurship supports that could otherwise serve them.

What we found

- None of the 24 survivor entrepreneurs who attended our sharing circles had ever attempted to access formal financing, including microloans.
- Traditional lending criteria such as credit history, income stability, and business formalization exclude many who are still rebuilding financial autonomy after violence.
- Like women in general, survivors are more likely to rely on personal savings, credit cards, or loans from family and friends to start their businesses, adding further financial pressure.
- Intersecting discrimination based on gender, race, immigration status, and disability drives low trust in financial institutions and a common belief that capital isn't accessible to "people like me."
- No microloan program in Canada currently applies a trauma- and violence-informed lens specifically for survivor entrepreneurs.

People experiencing or recovering from economic abuse should not be excluded from financial opportunity as their credit history, income, or business pathway reflects coercion and systemic barriers, not individual failure. These are economic justice and financial inclusion issues.

Community and entrepreneurship organizations can support survivor entrepreneurship by

- Building trauma-informed entrepreneurship pathways that combine financial recovery, credit rebuilding, training, mentorship, and capital access in a survivor-centred model.
- Expanding peer lending and community-based models that build confidence and business readiness, integrate access to social and psychological support, and prioritize confidentiality and voluntary participation.
- Strengthening partnerships and referral systems with financial institutions and government programs to coordinate support for people with experience of economic harm pursuing self-employment.
- Advocating and collecting data on the specific barriers people experiencing or recovering from economic abuse face in accessing business financing, to inform survivor-informed policy.

Read the **full report** for detailed recommendations on microloan and entrepreneurship models that take into account the realities of those with experience of economic harm.