

Understanding Communication Barriers:



The “barriers*” women face result in part from broad structural barriers* in society including “gender stereotypes*” that can hold them back from succeeding.

This reality is not limited to Canada. Similar trends are found in countries across the world.ⁱ Though it is easy to assume that communication activities and materials are free from gender bias*, it is possible that these can unintentionally contribute to the challenges women face in accessing business financing.

When communicating, it is important to be careful with perceptions. Not everything you say will be perceived the same way by everyone. For example, asking a woman for her husband’s signature might be perceived as sexist resulting in the woman feeling insulted. Maybe in your institution, you ask that question of everyone regardless of gender, but the woman might not be aware of that, thus a misunderstanding.

* Definition is available in [Glossary \(Tool #8\)](#)

Women are an emerging and prominent business client-base. It is important to understand the roles that communication styles and communication tools (such as company marketing) can play in creating gender-based barriers* to accessing business loans.

For example, a woman coming from outside the business sector seeking a loan may have trouble navigating bank documents due to the language of the industry.

Note: It is important to briefly note that not all women have faced these challenges, and there is risk in over-generalizing* when making broad statements in relation to gender*. Further, gender* is never an isolated phenomenon and intricately intersects with other aspects of a woman's life such as ethnicity, ability, class as well as the region in Canada in which they are trying to access loans.

Suggestion:

A possible solution would be using straightforward and everyday language in an effort to increase the accessibility of documents to clients from various backgrounds.

* Definition is available in Glossary (Tool #8)

Three broad categories of communication are involved:

1. Written
2. Visual
3. Verbal/Non-Verbal

Each of these categories is explored in this document with examples, tips and strategies for addressing challenging scenarios leading to “win-win” situations for both business clients and lending institutions.

It is not that women need special treatment and can't perform the same way men do. It is that some policies and practices in the modern business world are out-of-date in ways that can cause women entrepreneurs to be at a disadvantage. Change can start by altering small aspects of how we communicate. By analyzing the ways in which we communicate with female clients, it is possible to better understand their needs and better accommodate a wide-range of customers.

1. Written

First, let's consider this scenario:

Scenario #1:

Lisa walks into her local bank to inquire about accessing a business loan to expand her small start-up project that she currently runs from home. She picks up a few pamphlets and information sheets in the lobby first, as she plans to read up on it herself before scheduling a meeting. Once she begins reading the materials she feels overwhelmed and confused and begins to think that expanding is beyond her reach. It all sounds "over her head," and she wonders if she is cut out for the business world and if she should return to her previous job once her maternity leave is over.

What are the key factors deterring Lisa from achieving success?

How could promotional materials and bank documents be more accessible to clients of all types?

Tips and Strategies:

- Use straightforward and clear language whenever possible.
- Provide a list of further resources for clients to consult.
- Include marketing specifically directed toward female entrepreneurs to ensure inclusivity*.
- Include a checklist of what entrepreneurs need to do to start or expand a business.
- In promotional materials, include an invitation to meet with or email friendly advisors to question.
- Offer information pamphlets that are of direct relevance to women (e.g., regarding maternity leave policies).
- Develop a glossary of key vocabulary to explain potentially new or confusing words to clients.

These quick tips will make written materials more accessible and inviting to women. Creating an atmosphere where women feel like they belong and can ask questions without being judged* is essential.

* Definition is available in [Glossary \(Tool #8\)](#)

2. Visual

Visual communication can be more subtle but can have lasting effects on women's decisions and affect their choices regarding accessing capital. Let's consider an example:

Scenario # 2:

Emily, a fourth year university student, walks through the career fair looking at various booths and thinking of what she will do upon graduation. She sees a booth from a local bank promoting programs and loans for start-up businesses. Her initial reaction is one of excitement as her mind races to the opportunities ahead. She's always dreamed of being her own boss one day. As she gets closer, she recognizes young men she knows from the Bachelor of Commerce program. She thinks to herself that they look like the kind of candidates that would get accepted and thinks that they actually resemble the men in the big banner that hangs behind the booth. She walks along quickly to the next booth feeling discouraged.

Why might Emily feel that she doesn't qualify as a young, innovative candidate for such a program?

Why doesn't she see herself belonging in the same way she sees her male peers belonging?

Visual marketing that does not include women can be understood as unintentionally exclusionary.

Tips and Strategies:

- Include women in visual marketing (i.e., as loan agents, as borrowers, and most importantly as confident leaders).
- Include representation of diverse women (i.e., women from various cultural backgrounds, women with disabilities).
- Have female staff involved in recruitment and publicity events.
- Offer opportunities for female mentorship to new female business owners and bank loan recipients.
- Use the success stories of other women in marketing.
- Be mindful of the visual presentation of bank loan programs as well as promotional campaigns, paying attention to details such as logos, photos, mascots and colour choices.

In society, everyone experiences and absorbs significant numbers of images and messages daily. These can leave a lasting impression and influence an individual's goals, sense-of-self and chance of success. Visual marketing that is inclusive* and shows women in empowered roles can have very positive effects.



* Definition is available in [Glossary \(Tool #8\)](#)

3. Verbal and Non-Verbal

One-on-one conversations with women interested in bank loans may also greatly influence their confidence and success in a bank loan process. Judgments* and personal biases* can easily surface during verbal communication with clients, as can non-verbal actions and body language. Take Katherine's experience as an example:

Scenario # 3:

When her babysitter cancelled unexpectedly at the last minute due to illness, Katherine was forced to bring her two children with her to a meeting at the bank. She had scheduled a meeting to inquire about access to further financing in order to hire more sales consultants at her business. The bank employee seemed flustered by this when they arrived and reluctantly found additional chairs to bring into the office. He then sat with his arms crossed and looked more at the blank paper in front of him than at Katherine. He made a few comments, in a joking manner, about how busy she was and how hard it would be to expand her business with two small children. She left feeling embarrassed and judged for being a working mother. She felt discouraged about the likelihood of receiving the loan and wondered if she should ask family for capital instead.*

Can you identify the verbal and non-verbal cues in this scenario?

How did the unspoken elements of this interaction affect Katherine's experience in applying for a bank loan?

Tips and Strategies:

- Create an inviting space for mothers and fathers alike. This might include a small play area or something as simple as colouring sheets and crayons to entertain children while parents meet with bank employees.
- Don't make assumptions*. Just because a woman comes in with small children one day does not mean this is her daily reality. She may have a partner who stays home or a regular daycare provider, etc. Her family life should not affect her ability to obtain capital.
- Offer mentorship. Having another woman to talk to who has also thrived under similar circumstances may be highly beneficial.
- Offer information on professional networks and other information, including online sites about business expansion.
- Be aware of non-verbal communication knowing that it is not just what we say that makes up communication but how it is said.



* Definition is available in [Glossary \(Tool #8\)](#)



Test your knowledge

1. **Fill in the blank: Investing in women entrepreneurs _____.**
(choose all that apply)
 - a. Increases gender equality* in society.
 - b. Promotes diversity* and creativity.
 - c. Is a high risk for banking institutions.
 - d. Creates positive role models for youth.
 - e. Creates more jobs.
 - f. Is not economically viable.
 - g. Contributes to economic growth.
 - h. All of the above

2. **The ways in which we communicate with female clients can have an effect on _____.**
(choose all that apply)
 - a. Their self-esteem.
 - b. The way men do business.
 - c. The banking institution with which they decide to work.
 - d. Their successes as entrepreneurs and loan recipients.
 - e. Their comfort level in asking questions and seeking help.
 - f. Their parenting skills.
 - g. The economic prosperity of small businesses and communities.

3. **Increased self-awareness and attention to verbal and non-verbal communication with female clients can:**
(choose all that apply)
 - a. Create biases.
 - b. Create a more inviting space for women and their families.
 - c. Be an effective outlet in supporting a woman's unique journey to success.
 - d. Create a space without feeling judged* where clients feel safe in asking questions.
 - e. Offer positive encouragement and make clients feel more relaxed.
 - f. Be a very expensive task for banking institutions.

* Definition is available in Glossary (Tool #8)

- 4. Inclusive* visual marketing and materials can:**
(choose all that apply)
- a. Promote positive diversity*.
 - b. Affect which bank clients choose.
 - c. Help women visualize their successes and the various roles they can take within their business venture.
 - d. Allow women to feel represented and understood.
 - e. Have little to no effect on clients – they are just images after all.
 - f. All of the above.
- 5. Gender-aware and clearly written documents for clients accessing credit:** (choose all that apply)
- a. Have not much effect; they have been written the same way for years, and no one seems to have a problem with them.
 - b. Increase accessibility to documents.
 - c. Further complicate things.
 - d. Increase women's confidence in navigating the business sector.
 - e. Increase the likelihood of clients pursuing the loan process with your bank.

* Definition is available in [Glossary \(Tool #8\)](#)

Answers to test:

1. (a,b,d,e,g)
 - A) Increases gender* equality in society
 - B) Promotes diversity* and creativity
 - D) Creates positive role models for youth
 - E) Creates more jobs
 - G) Contributes to economic growth

2. (a,c,d,e,g)
 - A) Their self-esteem
 - C) Which banking institution they decide to work with
 - D) Their success as entrepreneurs and loan recipients
 - E) Their comfort level in asking questions and seeking help
 - G) The economic prosperity of small businesses and communities

3. (b,c,d,e)
 - B) Create a more inviting space women and their families
 - C) Be an effective outlet in supporting women's unique journey to success
 - D) Create a space without feeling judged where clients can feel safe asking questions
 - E) Offer positive encouragement and make clients feel more relaxed

4. (a,b,c,d)
 - A) Promote positive diversity*
 - B) Affect which bank clients choose
 - C) Help women visualize their success and the various roles they can take within their business venture
 - D) Allow women to feel represented and understood

5. (b,d,e)
 - B) Increase accessibility to documents
 - D) Increase women's confidence in navigating the business sector
 - E) Increase the likelihood of clients pursuing the loan process with your bank

Next steps:

We encourage you to read the other tools that follow in this package. For example:

- Tools #5a & 5b that are designed for loan agents who may have a female business client who is considering to have a child, and who might have questions regarding her options as an entrepreneur.
- Tool #6 that provides a range of other tips and strategies that loan agents can consider, which provide further benefits to business clients and to financial lending programs.
- Tool #7 that provides a list of other resources to which loan agents can refer clients, if needed.

References:

ⁱ VITAL VOICES. (2013) "Ready for Growth: Solutions to Increase Access to Finance for Women-Owned Business in the Middle East and North Africa." Vital Voices Global Partnership. Retrieved August 6, 2016.