

*A Consortium  
of Firsts*

Women and Economic  
Development  
Consortium

WEDC

# A Consortium of Firsts

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## A Unique Model

The model was unique: two public foundations, a bank, three private foundations and a corporation came together to create a “consortium of funders.” Led by Canadian Women’s Foundation (CWF) The Women and Economic Development Consortium (WEDC) provided funding for charitable organizations helping low-income women become more actively involved in the economy. Nine multi-year grants were made for periods of two to five years. In all, over \$2 million dollars was invested nationally to increase the participation of women in the economy, and a total of almost 600 women were directly involved in Consortium funded businesses or training programs. In the world of Canadian philanthropy, the Consortium was a first.

In addition to the uniqueness of the collaborative approach to funding, the approach developed by CWF and its partners to assisting low-income women was also innovative. “We wanted to provide multi-year commitments to funding,” Debra Campbell, Program Director at the CWF, says. “And, more than that, our goal was to provide funding that would impact in two ways: on the community organizations that received grants, specifically in building their capacity; and on the actual lives of the women that became involved in the businesses or training projects.”

WEDC funds definitely had an impact on the capacity of the grantee organizations. In addition to enhancing their knowledge, grantees have leveraged other financial resources and improved their facilities. At least six of the nine organizations funded are continuing to work in the area of enterprise development, and ongoing peer relationships have been formed.

## An Impact Beyond Grants

The WEDC had an impact beyond the organizations that received grants by publishing and distributing two papers on **Women in Transition Out of Poverty - An Asset-Based Approach to Building Sustainable Livelihoods** and *A Guide to Effective Practice in Building Sustainable Livelihoods Through Enterprise Development*. These papers address the practice of a comprehensive, holistic approach to moving women out of poverty. They offer community economic development practitioners practical learning and concepts to strengthen their economic development programs, and funders and policy makers a

# The Partners

### The Atkinson Charitable Foundation

*\$250,000  
over five years*

### Bank of Montreal

*\$450,000  
over five years*

### Canadian Women’s Foundation

*\$250,000  
over five years*

### The Kahanoff Foundation

*\$250,000  
over five years*

### The Ontario Trillium Foundation

*\$750,000  
over five years*

### Levi Strauss & Co. (Canada)

(1996 to 1999)

*\$150,000*

### Nancy’s Very Own Foundation

(1996 to 1999)

*\$150,000*

new, asset-based framework to assist in the work of supporting women to achieve self-sufficiency through enterprise development. “Building capacity became a very real success for us through learning and sharing our knowledge with others in policy making and in community economic development work,” Campbell says. The papers are available to be downloaded at the CWF web site (as a PDF file) and a nominal number of copies were printed and bound. Over 2000 notices went out to women’s organizations, government, academics, media, and other funders across Canada announcing the publication of these papers. Presentations were made to a number of diverse organizations across Canada, and interest in the approaches outlined in the papers continues to build.

## Accounting for Excellent Results

All of the partners at the Consortium table were experienced in philanthropy. The Consortium was fueled by active donor participation, collaborative decision-making, and real technical assistance to the projects offered by the organizations. “Plus, when you get this kind of active input at the table a synergy develops. Our success really was a result of something larger than the sum of the contributions,” Campbell says.

CWF played a dual role in the Consortium, as both a donor partner and the managing partner. In the latter capacity, CWF was responsible for the day-to-day details, including grantmaking, administration, technical assistance and evaluation. The other donor partners provided an agreed level of funds, and actively participated in setting major policy and action directions, selecting grantees and in communications and evaluation activities. “A diversity of partners was critical to the success of the model, because it brought together a spectrum of ideas and perspectives on grantmaking,” Campbell says.

The Consortium was able to accommodate different degrees of involvement from different partners. For example, donor partners provided varying financial commitments over varying time periods (see Partners page 1). The partners were The Atkinson Charitable Foundation, Bank of Montreal, Canadian Women’s Foundation, The Kahanoff Foundation, The Ontario Trillium Foundation, Levi Strauss & Co., and Nancy’s Very Own Foundation.

*Download the papers*

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## The First Order of Business

The first order of business, in 1996 when regular partner meetings began, was for the Consortium to decide on the types of projects to support. “The partners wanted to consider a range of approaches, including community business, worker co-operatives, training businesses and self-employment training. The key was that the projects and businesses were focused on low-income women,” Campbell says. Outreach was broad — over 1600 women’s organizations across Canada were contacted with a call for proposals.

However, a specific awareness of the types of projects that the Consortium could assist, and how, grew out of work done earlier by CWF. Since 1991, CWF had been making single year Economic Development Grants of up to \$15,000 to women’s community groups for micro-enterprise projects, including self-employment training, feasibility studies and co-operative businesses. CWF knew that in order to achieve significant progress and learning, organizations need larger grants, as well as the security of multi-year commitments. By committing funds over five years the Consortium could provide critical support that was generally not available for economic development work.

## Multi-year Funding was Essential

One project funded for five years was the Regina Women’s Construction Co-operative. Valerie Overend, Executive Director of Saskatchewan Women in Trades & Technology initiated the project: “Hearing about the Consortium’s plans for multi-year funding was a refreshing ‘meeting of the minds.’ I knew when we set this up that it was a five-year program. We needed multi-year funding,” she says. The Co-operative’s goal was to support women through a carpentry apprenticeship in a women-centred environment (apprenticeship is a four year undertaking, combining schooling and onsite working hours). And, beyond this, the goal was to assist them to then use their training in the working environment of a Women’s Co-operative.

The program was ambitious in its aims and successful in its outcomes: over the five years, 75 women entered the program, with 42 of them writing and passing the provincial First Year Carpentry Exam. In June 2000 the Co-operative members voted to suspend operations and investigate other options open to them in the construction industry. Even though the Co-operative is not operating, Overend knows that

Capacity Building  
& The Learning  
Strategy

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the women are better off because of their acquired skills and is confident that some of them will open a business together – “they have the capacity and the real skills.”

Overend also knows that multi-year funding was essential: “A carpentry apprenticeship is tough enough for stable and healthy adults. We were working with low-income women facing many challenges – 75 different women, 75 different realities,” she says. Realities that would make many Canadians shake their heads at the suffering and hard knocks. All the more reason why Overend continues to be adamant about the value of low-income women learning trades. “This is a solid trade. Carpentry provides them dignity and employment.”

## Timely Assistance with Specific Needs

In the second year of funding, the Consortium partners recognized that additional funding for technical assistance was needed to support effective training and the ability of the grantees to resolve critical issues. These funds were provided specifically so that the grantees could purchase consulting services in local communities, and receive timely assistance aligned with specific needs. Grants were made for a variety of activities, including consultation on business alliances, policy development, self-employment training and specialty training. The total paid for technical assistance grants was over \$50,000.

Niagara Presents is one good example of a project that made good use of technical assistance funding. With technical assistance funding, Niagara Presents – a business focused on joint marketing and manufacturing of gourmet food products produced by local residents – was able to hire a consultant to help develop a business plan they could literally ‘take to the bank’ and food scientists to help convert stove-top recipes to large batch manufacturing. “The technical assistance was essential,” Betty Ann Baker, Executive Director for Niagara Peninsula Homes, the parent organization of Niagara Presents, says. “For example, when we started with food product marketing, we got a lot of press, we were getting sales, and working a retail store – we thought this was success. But it wasn’t a viable business. We *needed* business advice.”

# Heather's Story

## Heather's Story ...

a Saskatchewan woman's journey to self-sufficiency

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“Niagara Presents started as a project to create and market products from produce grown in Niagara,” Baker says. “We received three year funding from the Consortium to create the products, create a label, start a marketing alliance, and assist new food processors with their development.”

During the funding period Niagara Presents shifted directions a couple of times but ultimately triumphed in terms of business development. “The Consortium gave us flexibility in mid-stream – they weren’t lackadaisical, just understanding of our need to evolve and change as we grew with this project,” Baker says.

## Make the Business Work

Niagara Presents now has a federally inspected commercial kitchen, with all of the necessary equipment and expertise to assist small food processors to become bigger; distribution channels for products, including a retail outlet; a gift basket business; a co-packing business; and a label under which to market food products. But it didn’t come easily. “It’s fine to say you want to do economic development but if you are not managing the business properly, then what you have is a project not a business. We were losing money until it became clear – make the business work – that way you can help the women. It’s still economic development work – we have social goals in assisting low-income women – but now our results are better because our business works better as a business. We are getting sales now, rather than grants.”

## An Eye Opening Experience

In addition to tracking the progress of the businesses, training programs, and the women, the Consortium model itself was evaluated to learn if the partners and grantees were satisfied with its results. There was strong concurrence amongst the partners and grantees that it had been a highly positive experience with good initial results. Many partners spoke of the eye opening effects of their involvement in the Consortium, particularly in proposal review and grantmaking, and that participation in Consortium decision-making about community economic development enhanced their understanding and knowledge of the field. They now have a much more practical view of the needs of marginalized and poor women, contributing to a more com-

# The Funded Projects

*Alice Works:  
Dartmouth, Nova  
Scotia (1997-2000)*

*Developing  
Enterprising Women’s  
Initiatives: Toronto,  
Ontario (1997-2000)*

*Niagara Presents:  
Jordan, Ontario  
(1997-2000)*

*Regina Women’s  
Construction  
Co-operative:  
Regina, Saskatchewan  
(1997-2002)*

*Rural Alliance Project:  
Stratford, Ontario  
(1997-1999)*

*Two Bears Self-  
Employment Ventures:  
M’chigeeng, Ontario  
(1997-2001)*

*Women’s Trades Centre:  
Calgary, Alberta  
(1997-2002)*

*Building a Dream:  
Thunder Bay, Ontario  
(2000-2003)*

*Self-Employment  
Assessment and Business  
Development Program:  
Victoria, British  
Columbia  
(2000-2003)*

*For details  
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passionate perspective. Grantees spoke of their unique relationship with the Consortium as a funder, and noted that the Consortium had high expectations in terms of their participation in the Consortium's overall mission. This was balanced by realistic expectations in terms of outcomes. While the intense relationship was demanding and difficult, it was also positive and productive.

“At the end of the day, a model of collaborative funding has been tested and evaluated over a five-year period,” Campbell says, “processes have been documented, including proposals, monitoring forms, meeting minutes, and reports.” And, successes and lessons have been documented in the two published papers and in the Participant Outcomes Research (see page 8). Says Debra Campbell: “The Consortium members are pleased with the successful outcomes of this first national philanthropic strategy. Canadian Women's Foundation is looking forward to attracting new and renewed partners for our next collaborative fund.”

## A Profound Difference

The impact of multi-year support provided by WEDC is captured by Rosalind Lockyer, Executive Director of PARO, a Northwestern Ontario Women's Community Loan Fund and WEDC grantee. Says Lockyer: “PARO's programs and objectives are integrated and ongoing, not project oriented. The long term funding commitment from the WEDC enables PARO to provide consistent programs that show results. This support makes a profound difference to the women in our programs.”

This difference is exemplified by that fact that many women who have participated in WEDC programs are looking confidently ahead. In the words of Susan Lee, a PARO member and participant in the PARO Building a Dream Program, “The best thing I ever achieved is a future!”

### Participant Outcomes Research

Some key findings

*see page 8*

WEDC



# Heather's Story

## *a Saskatchewan woman's journey to self-sufficiency*

Heather Hamilton is a 27 year old carpenter working at an oil refinery in Saskatchewan. Currently she is completing the required hours for the fourth, and final, year of her carpentry apprenticeship. She is confident, skilled, well employed and happy — times have changed.

By her own admission, Heather used to be “a wanderer.” “I was a woman of many jobs, I jumped around a lot, I was a convenience store clerk and a nursing home assistant. . .”

Her changed circumstances are due, in a large part, to a Carpentry for Women program, provided by the Saskatchewan Women in Trades and Technology, and funded, in part, by WEDC.

The program taught basic carpentry skills in a supportive woman-only environment, including female instructors. But more than that, it provided skills training in group dynamics, life skills, trust, communication, and basic business skills – all in the framework of a registered carpentry co-operative, the Regina Women's Construction Co-operative. Over five years, Heather was one of about 75 women who completed her Level 1 apprenticeship through the Co-op.

“As a girl, I had watched my parents work together to build our family home – my dad had even shown me how to swing a hammer. And I loved industrial arts and auto mechanics at high school – so when I heard about this program it seemed like a good chance,” Hamilton says. And her instincts proved correct. “I fell in love with carpentry – how it made me feel really useful. I felt like, if I can frame a wall, I can do anything,” she says.

The members of the Co-operative decided to suspend operations in 2000 in order to explore options in the mainstream construction industry, and many of the women who took the program are still working as carpenters, some for small firms and others in larger industrial settings. In all, 42 women in the program wrote and passed the province's First Year Carpentry Exam, and many are progressing through the higher levels of apprenticeship. And even those who chose not to continue in the trade — at least not for now — have all learned skills, “that we can take with us anywhere, skills that benefit any woman in her life journey,” Hamilton says.

“A lot of us in that program were coming from nowhere and feeling like nothing,” Hamilton says. “Feeling independent is really the biggest change for me,” Hamilton adds. She admits that she was previously financially dependent on family or boyfriends to make ends meet. Now, having learned a skilled trade, her independence is assured. “It's a reality. I can make my own rent, I can buy my own groceries – it feels wonderful,” she says.

“I meet other women on job sites who want to get ahead, it's hard going, and there's lots of them who would benefit from a supported ‘women's environment’. They're out there, wanting more programs like this.”

# Participant Outcomes Research

The research on participant outcomes indicates that enterprise development is an excellent entry point for organizations to support women in building a range of assets that can further their progress out of poverty.

## Some key findings:

- Respondents reported substantial involvement in new work
- Women developed their skills, experience, and knowledge through both formal training and practical, hands-on learning during the course of business development
- Peer group support is critical to creating a foundation for change and reducing the isolation that many women experience when living in poverty
- Respondents noted that they enjoy a higher degree of respect, support and co-operation from their families, especially their children
- One third of the respondents originally on Social Assistance were able to earn enough income to move off benefits

# Capacity Building & The Learning Strategy

“A condition of receiving grants from the Consortium was participation in monitoring and tracking of results, both for the women and any businesses formed. The purpose was to learn more about the challenges women face in becoming economically independent, and to support the organizations in finding better ways to support the economic independence of women,” Debra Campbell says. The learning captured from this monitoring is collected in two papers on **Women in Transition Out of Poverty**, titled *An Asset-Based Approach to Building Sustainable Livelihoods* and *A Guide to Effective Practice in Building Sustainable Livelihoods Through Enterprise Development*. The papers were written by Eko Nomos partners Janet Murray and Mary Ferguson, the evaluation consultants for WEDC.

Additionally, the Consortium hosted two national meetings in Toronto for the staff of grantee organizations, one in November 1997 and one in June 2000. At the 1997 meeting, each grantee was invited to bring a participant from the project. Over a three day period, there were training sessions on mentorship, policy work, marketing and evaluation, as well as informal times to share experiences and learn from peers.

The 2000 meeting brought together staff from all of the funded projects as well as Toronto staff from the DEWI self-employment training projects (Toronto based agencies that participated in the train-the-trainer program). Additionally, the meeting provided an opportunity to pilot the Sustainable Livelihoods model using the real life stories of the women in the programs. The Sustainable Livelihoods model is described by Eko Nomos partner Mary Ferguson as “a holistic, asset-based approach to working with women in poverty.”

*Download the papers*

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# The Funded Projects

## **Alice Works**

**Dartmouth, Nova Scotia**

**(1997-2000)**

Alice Works (a project of Alice Housing) was a group business for women who had left situations of violence to build new lives. It promoted hands-on learning of technical and entrepreneurial skills through the production and sale of hand painted canvas accessories. The project evolved from the ideas and aspirations of women in a literacy group who wanted an opportunity to become economically self-sufficient. Alice Works became a juried member of the Nova Scotia Designer Crafts Council.

## **Developing Enterprising Women's Initiatives**

**Toronto, Ontario**

**(1997-2000)**

Social Enterprise Development Innovations (formerly Self-Employment Development Initiatives) designed this project to increase the number of Toronto agencies that can deliver self-employment training to low-income women. Twelve agencies took part in a comprehensive capacity building program, which included organisational development and train-the-trainer workshops. Approximately 200 low-income women had the opportunity to become involved in enterprise development activities ranging from self-employment awareness workshops to comprehensive self-employment training. The project also documented and responded to the policy and regulatory issues that prevent low-income women from participating in self-employment.

The Funded Projects

**Niagara Presents****Jordan, Ontario (1997-2000)**

Niagara Food Innovations is a community-based business that originated with staff of Niagara Peninsula Homes, a local co-operative housing agency. Many local women were growing their own produce and producing food items for their own use, yet had minimal opportunity to improve their economic situations. This community business assists women who are small-scale growers and food processors to develop, manufacture and market their products jointly under the brand name of "Niagara Presents." Once approved to market under the label, the products are marketed in several ways. These include a retail outlet on Niagara's Wine Route; wholesale through a sales representative and special events such as trade shows; and through gift basket promotions to corporations and conferences. Working in collaboration with Niagara Peninsula Resources, the women are trained to produce their gourmet food products in a federally inspected commercial kitchen in Jordan, Ontario. This initiative supports women entrepreneurs, has created a local market for value-added food products, and has developed an innovative model of food manufacturing.

**Regina Women's Construction Co-operative****Regina, Saskatchewan****(1997-2002)**

Saskatchewan Women in Trades and Technology established the Women's Work Training Program to provide a women-focused apprenticeship training program leading to inter-provincial journey papers in carpentry. The Regina Women's Construction Co-operative provided employment, technical experience, and business experience for the trainees. In its three years of operation the RWCC developed a reputation in its chosen specialty of residential access renovation - modifying homes to accommodate people disabled by age, accident and condition. The thirteen women in the co-operative, all of whom were previously unemployed or underemployed, reached various stages of apprenticeship. While building technical skills and the business, the women also invested considerable time developing the by-laws and policies that governed the co-operative.

**Rural Alliance Project**  
**Stratford, Ontario**  
**(1997-1999)**

The goal of The Rural Alliance Project, developed by Women in Rural Economic Development, was to encourage the establishment of alliances between women's rural micro-enterprises as a strategy to increase their economic sustainability. Through the facilitation of business alliances, the project increased the capacity of rural businesses to collaborate in order to reduce business costs; to enhance their support networks; to achieve a sustainable scale of business operations; and to develop and deploy technical expertise.

**Two Bears Self-Employment Ventures**  
**M'chigeeng, Ontario**  
**(1997-2001)**

The Self-Employment Ventures Project was an outgrowth of an earlier effort to establish a women's business incubator in this northern rural community. A comprehensive self-employment training program was adapted to address the special needs of aboriginal women living on a reserve. Local women were trained to deliver the training. As part of the project, a curriculum that has been extensively used in a rural setting was adapted to the needs of aboriginal women living on a reserve.

**Women's Trades Centre**  
**Calgary, Alberta**  
**(1997-2002)**

The YWCA of Calgary established the WTC to increase opportunities for women in trades to become entrepreneurs and provide pre-employment support and skills training for women entering the building trades. The WTC provides opportunities for support, networking, mentoring and strategic alliances, and promotes the trades and related occupations as viable career opportunities for women.

**Building a Dream**  
**Thunder Bay, Ontario**  
**(2000-2003)**

Building a Dream is an extension of previous self-employment training developed by PARO, a Northwestern Women's Community Loan Fund. The objective is to provide a comprehensive self-employment training program for women on social assistance, disability, with no source of income, and the working poor. Starting with an extensive readiness and assessment stage, the program includes business start-up training and practical experience. PARO also offers peer-lending services, networking, mentoring, and joint marketing opportunities. As project partner, the Thunder Bay Coalition against Poverty (T-CAP) provides support for basic needs and skill development.

**Self-Employment Assessment and Business**  
**Development Program**  
**Victoria, British Columbia**  
**(2000-2003)**

This project builds on previous work of Victoria Women Work! Society delivering self-employment training to low-income women. The program provides a start to finish support system for women on Income Assistance aiming for financial independence through self-employment. After the assessment and training is completed, participants receive ongoing support through individual business coaching, personal coaching, Success Team meetings, mentoring, workshops, access to shared office resources, and micro-loans.



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