



FROM POVERTY TO EMPOWERMENT

A RESEARCH REPORT ON
WOMEN AND COMMUNITY ECONOMIC
DEVELOPMENT (CED) IN CANADA



CANADIAN WOMEN'S FOUNDATION
FONDATION CANADIENNE DES FEMMES

and

Canadian Women's Community
Economic Development Council

The present research was conducted on behalf of the Canadian Women's Foundation and the Canadian Women's Community Economic Development Council. It was made possible by funding from Status of Women Canada and other partners of the Canadian Women's Foundation.

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The Coopérative de travail Interface gratefully acknowledges the contributions of the many individuals and organizations who participated in the study. However, the views expressed in the report remain those of the Coopérative Interface.

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EXECUTIVE SUMMARY

The present research was initiated by the *Canadian Women's Foundation* (CWF) and the *Canadian Women's Community Economic Development Council* (CWCEDC) in order to explore the unique strengths and challenges of women-centred Community Economic Development (CED) programs in Canada. The CWF formulated the proposal for the present study with the aim of compiling a qualitative portrayal of the roles, needs, challenges, and achievements of women-centred CED programs and developing an inventory with information on women-centred programs and services in Canada.

The present research fills an important gap in research literature on CED programs designed by and for low-income women. It is the first national level study to combine a quantitative and qualitative assessment of women-centred CED programs in Canada, and one of the few studies to assemble the perspectives of women from across the country who are active in research, policy-making and practice in CED.

In a spirit of collaboration and partnership, a team of female researchers who are based in different parts of the country was formed to conduct the research. The methodology for the research involved a combination of participatory, qualitative, and quantitative methods. The analysis was arrived at through a process of triangulation: pulling together data from questionnaire responses, case studies of women-centred CED programs, and facilitated discussions with women practitioners during the National Skills Institutes in May and June 2003. The findings from these three sources were complemented with interviews with key informants.

While the researchers have endeavored to be as representative and as thorough as possible, this study cannot be expected to provide a complete picture of what is clearly a vast and diverse field. It is our hope, however, that it does succeed in informing and motivating others to undertake research that will further enhance our understanding of the various ways in which women are using CED as a strategy to improve their lives and the lives of their communities.

The literature review of this report begins by highlighting the considerable, though often invisible, roles that women have played and continue to play in CED. It reveals that women's efforts in this field have evolved in parallel with the struggles for social and economic equality waged by women's movements and organizations in Canada and around the globe. It also calls attention to the shortcomings of CED policy and practice that fail to take into account the differential, and generally unequal, impact of gender on women and men.

The findings of the research literature make it abundantly clear that women and men do not occupy the same position in relation to policy, employment, and the economy. Women are generally in a less advantageous position than men and have fewer opportunities to achieve economic security. Among the women who are most vulnerable to poverty are single parents, women living in rural areas, Aboriginal women, Black women and other women of colour, recent immigrant women, women with low formal education, young women, women with disabilities, and senior women. The evidence further indicates that the options for low-

income women to move out of poverty are diminishing as a result of government cutbacks in social spending and the restructuring of the economy.

Using the findings from the literature, case studies, questionnaire responses and data gathered during the NSIs, the research provides an overall portrait of the roles and activities of women-centred CED programs in Canada. It shows that women-centred CED programs strive to provide women with a holistic and integrated set of supports and services to pursue CED activity, but that this approach is hampered by a funding environment that is moving increasingly in the direction of short-term, project-based funding. Women-centred CED programs emphasize the importance of placing equal attention on the social and economic aspects of CED. There is an approach that also combines an understanding of women's roles in both the unpaid and paid economy. However, government policies do not value the social and economic outcomes equally, nor are they sufficiently supportive of women's dual role within and outside the paid economy.

The challenge of working within the framework of government regulations that are contradictory to the aims of CED - social assistance policies and Employment Insurance are two examples - was repeatedly brought up in the study. Among the recommendations stemming from the research is for women-centred CED programs to develop measures and tools for improving the documentation and visibility of the social and economic goods generated by their programs. The recommendations also underline the need to remove obstacles in policy in order to facilitate women's engagement in CED, such as by facilitating access to training for low-income women.

The findings further highlight the innovative and effective practices developed by women-centred CED programs. These programs are demonstrating ways to diversify funding, form alliances to lobby government, create opportunities for women to work in new sectors of the economy, and increase access for low-income women to vital resources, such as capital and credit. These programs are clearly providing concrete avenues for low-income women to move out of poverty and to secure a better livelihood for themselves, their families, and their communities.

In addition, the achievements of the programs highlighted in this report reveal the exemplary leadership that is exercised by women in the field of CED. The expertise that is developing among women in CED in Canada must be tapped into and strengthened in order to accelerate the gains and achievements that are and can be made. As mentioned in the conclusions and recommendations, one of the steps required is to strengthen the application of a gender analysis in CED policy and practice.

The wealth of experience and knowledge that has been gathered for this research is symbolic of a field that is overflowing with the talent, creativity, commitment, and idealism of women who are among CED's greatest proponents and standard-bearers. In the face of worsening poverty and inequality in Canada, the knowledge and concerns revealed by women and their organizations in this report must be taken seriously.

1. CONTEXT OF THE STUDY

1.1 Context and Objectives

The present research was initiated by the *Canadian Women's Foundation (CWF)*¹ and the *Canadian Women's Community Economic Development Council (CWCEDC)* in order to explore the unique strengths and challenges of women-centred Community Economic Development (CED) programs in Canada. It is part of a larger commitment made by the CWF and its partners to enhance the roles of women-centred CED in the country. The CWF is a leader in promoting the growing field of women-centred² CED. Its activities include:

- Administering the *Economic Development Collaborative Fund (EDCF)*, a multi-year grant program sponsored by the CWF and various partners from the public and private sector. The EDCF is the only current source of long-term funding for women-centred CED programs in the country;³
- Establishing the National Skills Institutes, which will be held across the country over a five-year period and are intended to provide women CED practitioners with opportunities to develop skills and network with other women in the field; and
- Supporting the CWCEDC, a national organization of women practitioners with substantial experience in CED who have come together to provide leadership and strengthen capacity in the field of women-centred CED.

The multi-year grants of the Collaborative Fund afford organizations the ability to pursue their goals with a level of security and flexibility not available in most funding programs. The Collaborative Fund is committing this kind of support in a context where the trend in funding is moving in the opposite direction: towards more limited, project-based funding. Furthermore, the commitment to fund women-centred CED is made in recognition of the scarcity of funds generally available to these programs in Canada.

The CWF formulated the proposal for the present study as a means to gather vital information about women-centred CED programs in the country. The goal was to compile a qualitative portrayal of the roles, needs, challenges, and achievements of women-centred

¹ The CWF is the first and only national public foundation dedicated to improving the lives of women and girls through economic and social change. The CWF works in partnership with donors and women's organizations to achieve systemic changes that bring about equality for women and girls.

² In this report, the term "women-centred" refers to activities developed specifically with women in mind.

³ The program provides multi-year grants in addition to technical assistance and training. The Collaborative Fund is the outcome of a partnership between the CWF, the CIBC, the George Cedric Metcalf Foundation, the Ontario Trillium Foundation, and an anonymous donor. The CWF began providing one-year grants to women's CED programs in 1991 and expanded the scope of its funding and its involvement over the years. Currently, the Collaborative Fund provides grants for up to five years for projects such as community businesses, social purpose enterprises, and self-employment training.

CED programs and develop an inventory with information on programs and their services across Canada.⁴ The specific objectives were to:

- 1) Gather information on businesses, community enterprises, and cooperatives started by participants in CED programs - their characteristics and their needs;
- 2) Evaluate attempts to measure the impact of women's CED in Canada;
- 3) Examine how economic policies and supports are impacting CED work with women in Canada, particularly low-income women;
- 4) Highlight the current and optimal roles of women's CED programs in Canada, including recommended action steps to achieve increased resources for programming and to build organizational capacity; and
- 5) Identify innovative women's CED programs and program elements.

The present research responds to an important need for information and analyses of CED programs designed for low-income women in Canada.⁵ It is recognized that low-income women face considerable barriers in attempting to move out of poverty, due to their limited access to jobs that provide a decent salary, to credit or capital to start a business, to professional and social networks, and/or to training. CED programs that are tailored to the specific needs of low-income women are an essential part of the fight against poverty in Canada, and their experiences contain important clues as to what is achievable and necessary in CED.

1.2 Why Focus on Women and CED?

There are many compelling reasons for CED programs to focus on women. The available research indicates the following:

- Women face gender discrimination in employment and in the marketplace;⁶
- As a consequence of gender roles and inequalities, women have greater difficulty than men achieving economic security;⁷
- Increased economic self-sufficiency for women impacts directly on their health and well-being and that of their families;
- CED strategies enable low-income women to realize their individual and collective potential and to effect positive and long-term changes in their lives and circumstances.⁸

⁴ Previous research funded by the CWF is captured in "Women in Transition Out of Poverty: An Asset-Based Approach to Building Sustainable Livelihoods," by Murray and Ferguson (2001) and "Women in Transition Out of Poverty: A Guide for Effective Practice in Promoting Sustainable Livelihoods Through Enterprise Development," by Murray and Ferguson (2002).

⁵ Throughout the present report, reference is made to low-income women as a group that faces particular economic and social disadvantages. However, the term is used with the understanding that low-income women are not a homogeneous group, but rather represent a diverse population of women with different historical backgrounds, family situations, cultural origins, languages, ages, physical abilities, sexual orientations, etc.

⁶ As discussed in the literature review of this report, women in Canada earn less on average per hour and per year than men. They are also more likely to be living in poverty and to remain so for longer periods than men.

⁷ Lochead and Scott (2000) arrive at this conclusion in their study of women and poverty in Canada.

The available literature and anecdotal evidence further indicate that CED programs for women are designed specifically to address the unique needs, barriers and circumstances that they face. In many CED programs, the assumption is that CED is “gender-neutral,” which ignores the fundamental role that gender continues to play in shaping the lives of women and men.⁹ A lack of attention to gender differences and inequalities in CED is likely to result in programs that fail to address the specific barriers that women confront and thus reinforce, rather than alleviate, women’s unequal status.¹⁰

1.3 Conceptual Foundations of the Study

There are many movements and projects that predate the advent of CED as it is known today.¹¹ Yet, in the last couple of decades, CED, as a field of practice, has gradually moved from focusing on isolated projects and communities to serving as a more widespread response to the problems of economic distress in neighbourhoods and communities across Canada. Along with a growth in CED projects and organizations across the country, there has been an increasing number of educational and training programs.¹² Women in Canada have been part of this movement to strengthen and expand CED and have worked tirelessly to integrate a gender analysis into CED, although, this is still far from being standard practice (see for example, Murray and Ferguson, 2002; WomensFutures, 1994; Alderson and Conn, 1994).

The term CED can be used to refer to a wide variety of activities, from starting a business to developing a broad-based community development plan (Toronto CED Learning Network, 2003). CED is concerned with more than just the creation of jobs and the elimination of poverty and may address issues like housing and transportation. As a result, it has been difficult for practitioners to arrive at a clear and universal definition of CED. The definition that informs the present study is one accepted by the CWF and the CWCEDC (CWCEDC, 2002):

“CED is local economic development that is focused on people, employment, self-employment, inclusion and sustainability. Its goal is to provide meaningful work for all, at a level of income that provides a secure livelihood, in jobs that are environmentally, socially and economically sustainable. It’s idealistic, but largely attainable.”

⁸ Examples of the strength and value of women-centred CED programs abound. Further details are provided in the literature review.

⁹ In this report, the term “gender-neutral” refers to the assumption that men and women’s interests and situations are the same.

¹⁰ See Moser, C. (1993) for a discussion of the detrimental effects of “gender neutrality” in the planning and development of programs.

¹¹ Such as the early cooperatives in Nova Scotia and Quebec. See Douglas (1994) and IFDÉC (1997).

¹² The Simon Fraser University CED Centre and Concordia University’s CED Program are examples. Canadian women practitioners note, however, that few if any CED training programs have incorporated a gender analysis.

Another attempt to provide an appropriate definition of CED comes from the Toronto CED Learning Network (2003)¹³:

“CED is a community-led multi-faceted activity or strategy which seeks to improve the social and economic circumstances of a select population.”

The populations that are typically the focus of CED efforts are communities defined by geography (such as a neighbourhood or town), a common identity (such as women, youth, the homeless, and new immigrants) (CED Learning Network, 2003), or a shared political interest (such as the environment, housing, and food).

The study includes an examination of models of CED and the social economy. The terms CED and the social economy may refer to activities that are distinct, yet the two models have been grouped together in this study because of the similarities between them.

¹³The “Carrefour Québécois de développement local,” formerly called the “Institut en formation de développement économique communautaire” (IFDEC), also provides a useful framework for defining CED projects by referring to their values, principles, modes of action, and operating guidelines (See IFDEC, 1996).

2. METHODOLOGY

The methodology for the research involved a combination of participatory, qualitative, and quantitative methods. The analysis was arrived at through a process of triangulation: it pulls together data from questionnaire responses, case studies of women-centred CED programs, and facilitated discussions with women practitioners during the National Skills Institutes in May and June 2003. The findings from these three sources were complemented with interviews with key informants.

In a spirit of collaboration and partnership, a team of female researchers and practitioners who are active in women's CED in different parts of the country was formed to conduct the research. The Coopérative de travail Interface was responsible for coordinating the study, compiling the data from researchers, and preparing the final report. Each researcher was asked to cover a specific region of the country, to prepare a case study, and to identify women-centred CED organizations, as well as policies in support of women-centred CED and relevant literature from the region.¹⁴

As a team, the researchers possess substantial experience in CED, including first-hand experience in working at the level of policy, program management, and grassroots organizing around women's issues and CED (For a description of the team of researchers, please see ANNEX A).

The formation of this team has provided an exceptional opportunity to combine the views of women who are working on CED within communities and at the regional level in Canada, thus allowing the report to be both rich in depth and broad in analysis. The combination of these experiences has also permitted the research to take into account the diversity and complexity in women's circumstances across the country.

The methodology of the research consisted of the following steps:

- 1) Designing and administering a questionnaire in order to produce an inventory of organizations involved in women-centred CED in Canada
- 2) Conducting a systematic review of the literature
- 3) Synthesizing and analyzing discussions held and recorded during the National Skills Institutes
- 4) Compiling seven case studies of women-specific CED programs
- 5) Conducting interviews with key informants

¹⁴ The regions were defined as: 1) Atlantic region, 2) Quebec, 3) Ontario, 4) Prairie region, and 5) British Columbia, the North West Territories, and Yukon.

2.1 Administration of a Questionnaire for the Inventory

In order to compile a national inventory of organizations with women-centred CED programs, a questionnaire was developed and sent to close to 300 organizations across the country. The CWF and researchers identified the organizations to contact.

In total, 88 organizations responded to the questionnaire, and all are featured in the inventory. The number of organizations per province is: Alberta (8), British Columbia (10), Manitoba (4), New Brunswick (3), Newfoundland (3), Nova Scotia (8), Ontario (19), Prince Edward Island (2), Quebec (30), and Saskatchewan (1).

The sample includes a significantly high number of organizations from Quebec (equal to 34% of the sample), which may be due to the location of the research coordinators in Montreal and the possible wider distribution of the questionnaire in Quebec as a result of the interest shown by a women's network in the province. The researchers were unable to identify relevant organizations in the Yukon, North West Territories, and Nunavut. Consequently, the inventory does not present organizations from these areas of the country. Every attempt was made to compile a representative sample of organizations from across Canada. Repeated messages were sent to organizations in order to encourage them to participate in the inventory. It is possible that certain organizations did not respond to the questionnaire because they do not label themselves as CED organizations, although they may conduct activities that are related.

The inventory provides a description of each of the 88 organizations according to the answers given by questionnaire respondents. The information includes: name, address, and location of the organization; populations served; economic sectors reached in CED; principal CED strategies; and descriptions of programs. A copy of the questionnaire is provided in ANNEX B.

The responses to the questionnaire have also been used to compile a quantitative portrait of women-centred CED programs in Canada, which is presented in Section 5 of this report.

2.2 Literature Review

A systematic and comprehensive review of the literature on women in CED was carried out. The review of the literature provides an up-to-date account of the information available on women and CED, which is either based on or relevant to the Canadian experience. Literature on poverty, social policy, and women's economic status in Canada was also examined. The findings in the literature have served to highlight achievements, challenges, and opportunities in women-centred CED in Canada, as well as areas requiring further investigation.

2.3 National Skills Institutes

A total of five National Skills Institutes (NSIs) were held in four locations across Canada (Montreal, Toronto, Calgary, and Vancouver) from May to June 2003. As indicated earlier, the NSIs constitute a five-year program of the Economic Collaborative Development Fund

(ECDF) of the CWF. They are intended to provide opportunities for women practitioners across the country to develop skills and network with one another; the NSIs this year were also devoted to giving participating organizations the chance to work on proposals that many of them would be submitting to the EDCF for funding in the fall.¹⁵

A principal focus of the NSIs is the Sustainable Livelihoods Framework and its application to women's self-employment training and social purpose enterprises.¹⁶ A total of 148 participants from 74 organizations in Canada were involved in the NSIs in 2003 through sponsorship by the EDCF and its partners and Status of Women Canada.

Sessions at the NSIs were set aside for discussions on issues examined in the research, such as the current and optimal roles of women's CED programs and the impact of policy on the lives of women and on CED programs. In addition, participants were questioned about their views on the potential roles of the Canadian Women's Community Economic Development Council. The discussions were systematically recorded and have been integrated into the present report (see Section 4).¹⁷

Members of the research team attended two of the National Skills Institutes. Participation in the NSIs permitted the researchers to meet with participants, listen and observe some of the discussions, and conduct informal interviews with female CED practitioners.

2.4 Case Studies of Women-Centred CED Programs

The research includes an analysis of seven programs in which women are engaged in CED. The case studies were selected from an initial list of fifteen case studies proposed by researchers in the five regions.

The seven case studies were selected based on the following considerations:

- **Equal representation of regions across the country**
- **Population of women involved in the program:** this aspect was considered in order to ensure the representation of diverse groups of women, such as First Nations women, women of colour, recent immigrant women, young women, women with disabilities, and rural women.
- **Type of CED program:** including, but not limited to, pre-employment, self-employment, micro-lending, social purpose enterprises, and cooperatives. The case

¹⁵ The CWF views CED as comprising a broad range of activities; however, the majority of organizations in the NSIs were proposing to develop programs in self-employment and social purpose enterprises as a means to develop women's economic self-sufficiency.

¹⁶ "A Sustainable Livelihood is defined as one that comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future." Excerpt from "Women in Transition Out of Poverty A Guide to Effective Practice in Promoting Sustainable Livelihoods through Enterprise Development," January 2002 (by Janet Murray and Mary Ferguson).

¹⁷ Mary Ferguson and Janet Murray of Eko Nomos were the key facilitators of the NSIs. In each region, they turned to women from the region who are experienced practitioners in CED to help with facilitation.

studies highlight examples of CED programs that focus on the creation of jobs and the elimination of poverty.

The purpose of the case studies was to explore and gather profiles of informative and innovative examples of women's CED programs in Canada. The case studies are derived from in-depth interviews conducted with program managers and reviews of program documents. Each researcher conducted and compiled a case study based on a standard interview and report template (see ANNEX C). Section 5 of this report presents the seven case studies, which include individual sections on the following:

- General information on the organization and the specific CED program highlighted in the case study
- Funding and partnerships of the organization
- Factors contributing to the achievements of the program
- Main challenges
- Lessons learned regarding women-centred CED
- Plans for the future of the program
- Potential of replicating or expanding the program

2.5 Interviews with Key Informants

Interviews were held with key informants in order to gain a deeper understanding of the challenges of CED in the Canadian context and the strategies needed to strengthen policy, programs, and funding for women-centred CED programs. Key informants were chosen who could provide information on specific issues, such as government policy, or speak about the broader political and practical challenges for women-centred CED in Canada. They included government representatives, university-based researchers, and women practitioners and activists based in different areas of the country.

2.6 Scope of the Research

The present study was designed to bring together perspectives on women and CED derived from community level projects and to acquire a broad understanding of the needs and challenges in women-centred CED from the point of view of policies and programs at the provincial and national level. The study has benefited from the valuable insights of researchers who have previously studied and written about CED and its impact on women in their areas of the country; however, it is one of the few studies undertaken on the subject of women and CED that is national in scope.¹⁸

The study is significant in several other respects:

- It represents the first attempt to compile a quantitative portrait of women-centred CED programs in Canada.

¹⁸ Previous national-level studies on women and CED were sponsored by the CWF and are presented in Murray and Ferguson (2001; 2002).

- It is based on an analysis of CED from the points of view of women in several communities and regions across the country.
- It attempts to present and capture the insights of women in Canada who have commented on and/or written about the implications of CED and the social economy for women in their region.
- It represents a vital step towards improving the recording and documentation - and thus recognition and visibility - of women's contributions to social and economic change in their communities, contributions that remain largely hidden from view.

While the researchers have endeavored to be as representative and as thorough as possible, this study cannot be expected to provide a complete picture of what is clearly a vast and diverse field. It is our hope, however, that the research does succeed in informing and motivating others to undertake research that will further enhance our understanding of the various ways in which women are using CED as a strategy to improve their lives and the lives of their communities.

The report begins in Chapter Three with a description of the context in which women's attempts to use CED are situated. Chapter Three provides a historical perspective of women and CED in Canada and an analysis of the contemporary challenges, including the impact of poverty and gender inequalities on the circumstances of women and the ramifications of economic restructuring and shifts in social policy for women's individual and collective well-being. Chapter Four represents the crux of the report as it responds to the central objectives of the research and provides a synthesis of the findings from the case studies, the responses to the questionnaire, and the data gathered during the NSIs in 2003. Chapter Five presents the seven detailed case studies of women-centred CED programs. Chapter Six provides the conclusions and recommendations for women's CED according to the main findings of the research.

3. REVIEW OF THE LITERATURE

3.1 Historical Legacies: The Impact of Women on CED in Canada

Women in Canada have played critical roles both in articulating the concept of CED and in advancing the field through networking, policy-making, and practice.¹⁹ Women are visible as managers, employees, volunteers, mentors, trainers, and advocates in CED organizations and programs designed specifically for women and/or broad population groups.²⁰ They are also active at the national level and have been involved in the founding of such organizations as the *Canadian CED Network* (CEDNet) and the *Chantier de l'économie sociale* in Quebec. The *Canadian Women's Community Economic Development Council* (CWCEDC) is a newly formed national organization that hopes to galvanize attention to policy and research to support women's CED.

Women have been involved in CED for decades, though they have not always described their work as CED. Their efforts in this field have evolved in parallel with the struggles for social and economic equality waged by women's movements and organizations at the domestic and international levels. Feminists in Canada have been influenced by the work of feminist economists such as Marilyn Waring who have called attention to the economic value of women's unpaid work in the home and the community (Alderson and Conn, 1994). Indeed, Waring's proposal to include women's unpaid work in quantitative measures, such as the Gross National Product (GNP), has slowly gained broader support.²¹

Women's organizations in Canada and around the world have been at the forefront of movements calling for policies and programs that place social development goals at the heart of economic development. In Quebec, during a Women's March Against Poverty in 1995, women's organizations presented government with several demands. One of these demands was to create and strengthen what they termed the "social infrastructure," in other words, resources put in place by communities to enhance the quality of life and guarantee jobs for women (Toupin, 2001). The platform they presented was instrumental in getting the Quebec government to establish a framework to support the social economy.²² However, it is

¹⁹ See, for example, Toupin (2001).

²⁰ Anecdotal and research evidence indicates that women are the majority of workers in community development. According to Dumais and Côte (1989): "Women participate heavily in community activities, representing 100 % of members of women's groups, and 75 to 80% of mixed-gender community groups." See also Maisonneuve and Douesnard (2001) for a review of women's representation in decision-making bodies concerned with the social economy in Quebec.

²¹ The Canadian census and the annual Human Development Report of the United Nations include "unpaid" work as an indicator of gender equity and as a way to begin to measure the contribution of domestic and volunteer labour to the economy.

²² It is also important to view Quebec's model of social economy in its historical context, which dates back to the cooperatives and mutual savings groups of the early 20th century (Toupin, 2001).

important to acknowledge that today women's organizations in Quebec believe that their original vision of a social economy has been fitted into a market-oriented model of development. The social economy model in Quebec places more importance on the financial profitability of social economy enterprises and less on their social impact (Corbeil et al., 2002; Caron et al., 2001).

Across the country, there is a long history of women's work in CED. In British Columbia, for example, women activists have been promoting women-centred CED since the early 1980s, as outlined in the WomenFutures Community Economic Development Society's manual on women's CED entitled "Counting Ourselves In." A similar portrait of women's longstanding and continuing efforts in CED is repeated in every province and territory in Canada, among First Nations and Métis women, rural and urban women, and new immigrant women (Alderson and Conn, 1988; Caledon Institute, 1997; Albert, 1998; Alderson et Conn, 1997; Women's CED Network, 1997; Rock, 1999; Murray and Ferguson, 2001; Murray and Ferguson, 2002; Needham and Overend, 1999; Corbeil et al., 2002). All of their efforts are rooted in women's experiences and in their desire for long-term social and economic change that benefits women and their families (Alderson and Conn, 1994).

In spite of the critical roles women have played in advancing the field of CED and the efforts they have made to emphasize the importance of a gender analysis in CED, there is still only limited attention in the literature given to gender or to women's involvement in CED. Women practitioners in CED in Canada have deplored the lack of a gender analysis in policy and practice in the social economy and in CED (Corbeil et al., 2002). As others have remarked before, by ignoring gender, CED is deprived of a political and social understanding that is pivotal to its success as a strategy for changing inequitable economic structures (Caron et al., 2001; Corbeil et al., 2002).

3.2 Hidden Contributions of Women's CED

Women's programs in CED cover a range of different strategies, including services to develop women's employability and programs to assist women in pursuing self-employment, in addition to cooperatives, social purpose enterprises, and micro-lending programs. There are also organizations that take on a broad range of programs.

While there is an absence of precise data on the make-up of women-centred CED programs in the country, the available literature does allow us to make the following conclusions:

- Women's CED programs are sponsored by a variety of organizations- those that have a broad social mandate, as well as those with specific expertise in CED. Women's organizations and centres have continued to play key roles in developing, supporting, and implementing projects that either directly or indirectly address economic development (Alderson and Conn, 1994; Toupin, 2001). Increasingly, women are setting up or getting involved in organizations that have CED as their primary mandate.
- Women's CED programs are taking place in a broad range of economic sectors, including sectors traditionally dominated by women, such as food and childcare; however, in recognition of the more lucrative earnings available in sectors that women have been excluded from in the past, organizations have begun to support women in moving into areas such as construction, carpentry, and technology.

- Programs increase women's access to vital resources such as training, material and technical support, capital, employment, opportunities for enterprise development, social networks, and professional contacts.
- Women's CED programs address poverty and its relationship to gender inequalities and other forms of inequality, such as a lack of education and up-to-date skills, single parenthood, violence and abuse, drug addiction, discrimination and racism.
- Programs are concerned with the individual and collective well-being of women. They enable low-income women to undertake a process of personal transformation that increases their capacity and confidence to satisfy their own needs and to engage in processes as members of a larger community.²³

A good deal of knowledge has been gathered from the field on the qualities that are essential for programs to succeed in helping low-income women make the transition from poverty to self-sufficiency. The experience of practitioners and their programs has been captured and synthesized in several research reports, articles and organizational development tools (Murray and Ferguson, 2001; Murray and Ferguson, 2002; Alderson and Conn, 1997; WomenFutures, 1994).²⁴

As previous authors have indicated, an important feature of women's CED programs is their attention to the social and gender related aspects of development. According to Ferguson and Murray (2002), women's CED programs are, above all, people-centered; in other words, the individual and community are placed at the centre of the intervention, before economic profits. Alderson and Conn (1994; 1997) coined the term "multiple bottom-line" to refer to the equal value placed in women's CED on aspects other than the financial bottom-line.

A recent study by Stratton and Jackson (2001) speaks of a tension that women in CED feel between their own vision of CED and the expectations of donors and policy-makers for demonstrable economic and/or quantitative results. While this may be a tension that both men and women experience as practitioners in CED, female practitioners interviewed for the study also claimed that there is a greater tendency for men to lean towards a more business-oriented model of CED, while the reverse is true for women. The study also mentions the interest of women in CED in focusing on relationship-building and partnerships and in being attentive to the particular concerns of women with regard to childcare and balancing work and family life (Stratton and Jackson, 2001).

Notions of empowerment in women's CED are naturally tied to the obstacles women face in employment and the economy. Programs work on both the practical and strategic interests of women, for example, by addressing the practical needs of low-income women, such as

²³ According to Patricia Wilson, "participation in community economic development enhances individual empowerment. As individual empowerment dismantles the sense of personal isolation, the act of participation creates a feeling of belonging and interconnectedness, which in turn produces commitment and cooperation." Excerpt from an article entitled "Empowerment: Community Economic Development from the Inside Out."

²⁴ Tools developed for women-specific CED are "Tea you could trot a mouse on" by the Women's CED Network and "Our Piece of the Pie" by PARO.

childcare support, food, and clothing and their strategic needs for political and social equality (Murray and Ferguson, 2002).²⁵

Furthermore, women's CED programs are committed to long-term results and operate based on the understanding that empowerment is a process that takes time (Murray and Ferguson, 2002). Achieving a sense of empowerment may be especially challenging for women who are living in poverty and faced with a society that tends to blame and stigmatize the poor for their circumstances. As described by authors Needham and Overend (1999):

[We maintain] flexibility with regard to a person's availability to work. Transformation takes time, and time is what we make available to people. Time to spend with children, time to stabilize their homes after family crises; as well as time to write exams or get medical attention. Life has set these people [low-income women] up for failure. To a great extent, every day they show up is a "step to beating the odds."²⁶

CED practitioners working with women have spoken of the following as some of their main challenges (Alderson and Conn, 1997; Murray and Ferguson, 2001; Murray and Ferguson, 2002; Stratton and Jackson, 2002; Needham and Overend, 1999):

- A lack of sensitivity to gender issues in mainstream CED policies and programs.
- Insufficient support for low-income women to meet responsibilities for such things as childcare and elder care or to obtain financing to engage in business and/or in CED (Women's CED Network, 1997; Murray and Ferguson, 2002).²⁷
- Limited access to funding for community-based organizations to pursue the long-term approach required for effective CED.
- Welfare policies that bar recipients from engaging in training or accumulating assets, which are two necessary steps to involve women in CED (Murray and Ferguson, 2002).
- Limited opportunities for practitioners working with women to gain further training and to exchange and network with colleagues (Stratton and Jackson, 2002).

3.3 The Need for Women's CED

Over the last couple of decades, women in Canada have gained greater visibility and power in the economic and political spheres of the country; they are more visible as leaders in business, technology, science, government, and higher education (Statistics Canada, 2000). Despite these gains, recent data shows that gender inequalities are still apparent in earnings, employment, and statistical indicators of poverty. The following are some of the recent findings:

²⁵ Definitions of women's "practical" and "strategic" interests are given in Moser (1993).

²⁶ Also see the report by Bancroft and Vernon (1996) for an analysis of the challenges facing women living in poverty in Canada.

²⁷ A report by HRDC (2002) quotes a finding from the Employment Disadvantaged Option of the Canadian Jobs Strategy's Job Entry Program that about half of single mothers with at least one dependent said they could not participate in the program if dependent care allowances were not available.

- According to Statistics Canada survey data for 1998, the annual income of Canadian women working full-time and on a full-year basis was equal to 73% of men's annual income (Hadley, 2001).²⁸ In other words, whereas women's average annual after-tax income was \$16,662 in 1998, the average for men was \$25,737. The data also reveal that a slightly higher proportion of women are living in low-income households, 19%, compared to 16% for men (Statistics Canada, 2000).
- The majority of women, as many as 70%, are employed in traditional female occupations, such as sales and services, clerical and administrative positions, teaching, nursing, and other health-related occupations (Statistics Canada, 2003).
- The majority of single parents are women. According to figures for 1996, 83% of single parents were women, a figure that has remained largely unchanged since 1971 (Statistics Canada, 2000).²⁹ The incomes of female single parent households are among the lowest in Canada.³⁰
- According to a study by the Lochhead and Scott (2000), women in Canada are more likely to be poor and to remain so for longer periods than men.³¹ ³² Specific groups of women face a particularly elevated risk of poverty, including women who are single parents, Aboriginal women, women with disabilities, women of visible minorities, recent immigrant women, young women, and senior women living alone.³³ The rate of unemployment and poverty among visible minority women and immigrant women is double that of Canadian-born, non-visible minority women (Statistics Canada, 2000).³⁴

Researchers claim that the most important determinants of poverty in Canada are a person's relationship to the labour market and his/her "family type" (Lochhead and Scott, 2000; Silver, 2003), which are both related to gender. Women's participation in the workforce and the marketplace is determined, and very often restricted, by their responsibilities for childbirth, child rearing, and unpaid labour in the home and community (Lochhead and Scott, 2000).

²⁸ According to Hadley (2001), the median annual after-tax income for women in 1998 was \$13,806, compared to \$22,673 for men. Important regional disparities also exist. Women in the Atlantic provinces earn the lowest median incomes at \$11,235 and face the largest gap in income in comparison to men: women's average income was equal to 59% of men's average income in 1998.

²⁹ In addition, the number of female single parents is growing: as a proportion of all single parent families in Canada, single female-headed families rose from 10% in 1971 to 19% in 1996.

³⁰ Fifty-six percent of lone parent families headed by women are low-income, compared to 23% of those headed by lone parent men (Morris, 2000).

³¹ Using survey data from Statistics Canada, the study concluded that across a two-year period, from 1993 to 1995, nearly one in four women (22.7%) experienced at least one year of poverty, compared to one in six men (17.5%). The data also showed that women were more likely than men to be "persistently poor" across the two years.

³² The report measures poverty by using Statistics Canada's Low Income Cut-Offs (LICOs). Individuals (women, men, and children) are said to be poor if their total family income before taxes falls below the LICO (see Lochhead and Scott, 2000).

³³ See Statistics Canada (2000), Lochhead and Scott (2000), and Hadley (2001). According to Lochhead and Scott (2000), factors influencing the risk of poverty for women include family structure, visible minority and immigration status, education, disability, and age. Senior women face a higher risk of poverty than senior men.

³⁴ The evidence of racial bias also appears in comparisons between men of colour and white men in Canada (with differences of a similar order). See Statistics Canada (2000) and Lochhead and Scott (2001).

As a consequence of their higher burden of unpaid work and more restricted access to adequate jobs and incomes (Morris, 2000), many women cannot survive on their own earnings for economic security. According to Lochhead and Scott (2000), the existence or absence of an additional income earner in the household plays a significant role in determining whether women enter or exit poverty.

The research further indicates that recent trends in the Canadian economy may be aggravating conditions for Canadians living in poverty, especially women (Davies et al., 2001). For both men and women, the restructuring of the labour market has resulted in reduced opportunities for stable, full-time employment and a polarization in the labour market between “high” and “low” end jobs (Hughes, 1999).

The restructuring of the Canadian economy has led to growing numbers of women being employed in the “new economy” (Hughes, 1999). Among the fastest growing categories of jobs in the new economy for women are self-employment, part-time and temporary work: in 1999, 41% of employed women aged 15-64 years were in these job categories (Hughes, 1999). The new economy has also been accompanied by an increasing number of women entrepreneurs. Indeed, women account for the largest growth in small businesses and in self-employment in Canada in recent years, even outpacing their contemporaries in other industrialized countries (Hughes, 2003; Industry Canada, 2003).³⁵ Although these are impressive developments, it is also important to acknowledge that the incomes of self-employed women remain visibly lower than men’s. Earnings tend to be particularly low for self-employed women with low formal education (Hughes, 1999).

Recent research further indicates that changes in government policy, including cuts to spending on social programs, the restructuring of the Canada Assistance Plan (CAP) into the Canada Health and Social Transfer (CHST), and the introduction of the new Employment Insurance (EI) program may be undermining many of the economic and social gains women have made in recent decades.³⁶ The new federal government policies have been the subject of a number of recent studies, and the overall conclusion is that policies are having an adverse impact on standards of living for low-income families and women (Jacobs, 2003; Day and Brodsky, 1998; Côté et al., 1998).³⁷ Cuts to social spending are also jeopardizing the survival of many women’s organizations, such as those in British Columbia (BC Coalition of Women’s Centres, 2003).³⁸

³⁵ According to Hughes (1999), women in Canada today make up “one-quarter of all employers, compared to 11% in the mid-1970s.” For many women, the choice of self-employment is driven by a desire for independence, flexible hours and a better balance between work and family life (Hughes, 2003).

³⁶ According to Morris (2000), the more stringent criteria and lower benefits brought on by EI have left only 30% of unemployed women with access to unemployment insurance today, as opposed to 70% ten years ago.

³⁷ Status of Women Canada has funded a number of studies on the subject of women’s relationship to social policy in Canada (see www.swc-csf.gc.ca).

³⁸ In the UN Committee of Canada’s report to the Convention on the Elimination of Discrimination against Women (CEDAW), the government of BC was singled out for criticism due to its recent policy changes and cuts to social programs, which are having an especially negative impact on women and girls. The report also points to the high poverty rates among Aboriginal women, single mothers, and women of colour in the province (see <http://www.un.org/womenwatch/daw/cedaw/ceda28/ConComCanada.PDF>).

The research makes it abundantly clear that women and men do not occupy the same position in relation to policy, to employment, and the economy. Women are generally in a less advantageous position than men and have fewer opportunities to achieve economic security. Among the women who are most vulnerable to poverty are single parents, women living in rural areas, Aboriginal women, Black women and women of colour, recent immigrant women, women with low formal education, young women, women with disabilities, and senior women (Statistics Canada, 2000). The evidence further indicates that the options for low-income women to move out of poverty are diminishing as a result of government cutbacks in social spending and the restructuring of the economy.

In response to these challenges, women's CED programs offer low-income women opportunities to secure an adequate income, to play a more powerful role in the social and economic life of their families and communities, and to create a more humane economy in which their aspirations for social and environmental development can be met.

4. ANALYSIS OF FINDINGS

This section of the report presents a synthesis of the findings gathered from the case studies, the responses to the questionnaire for the inventory, the discussions among women practitioners during the NSIs, the interviews with key informants, and the literature.

4.1 Current Roles of Women-Centred CED Programs

4.1.1 Findings from Organizations in the Inventory

The questionnaire responses from the 88 organizations in the inventory are summarized below. The inventory has been prepared as a separate document, which the Economic Development Collaborative Fund of the CWF will make available for consultation.

4.1.1.1 Types of Organizations and Populations Served

The majority of the 88 organizations that responded to the questionnaire, precisely 89.7%, are non-profit organizations; 41.0% are registered charities; and 4.5% are cooperatives.

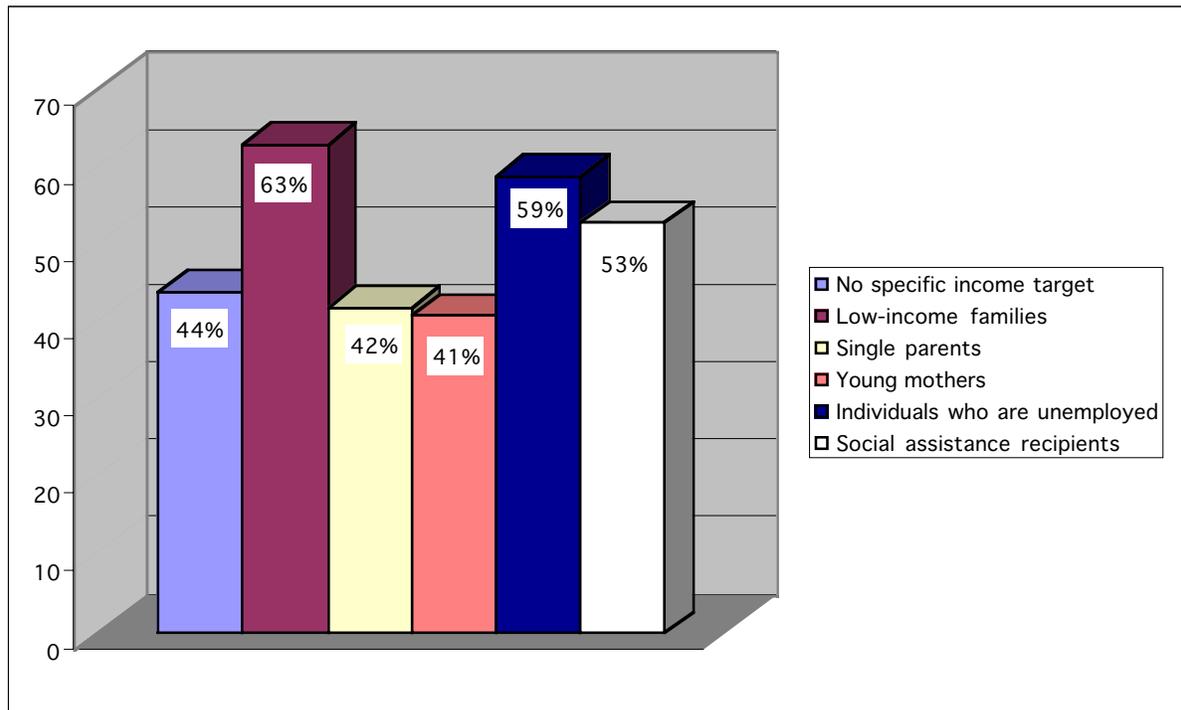
A large proportion of the organizations serve only women, 67.0%, while the remaining 33.0% offer programs to both women and men.

The responses indicate that the geographical focus of programs is as follows:

- 75.0% are based in cities
- 38.6% operate in semi-urban towns
- 44.3% serve rural areas

Organizations were also asked to identify the socio-economic status of their clientele. The results are presented in the following table.

Table 1: Socio-Economic Status of the Populations Served

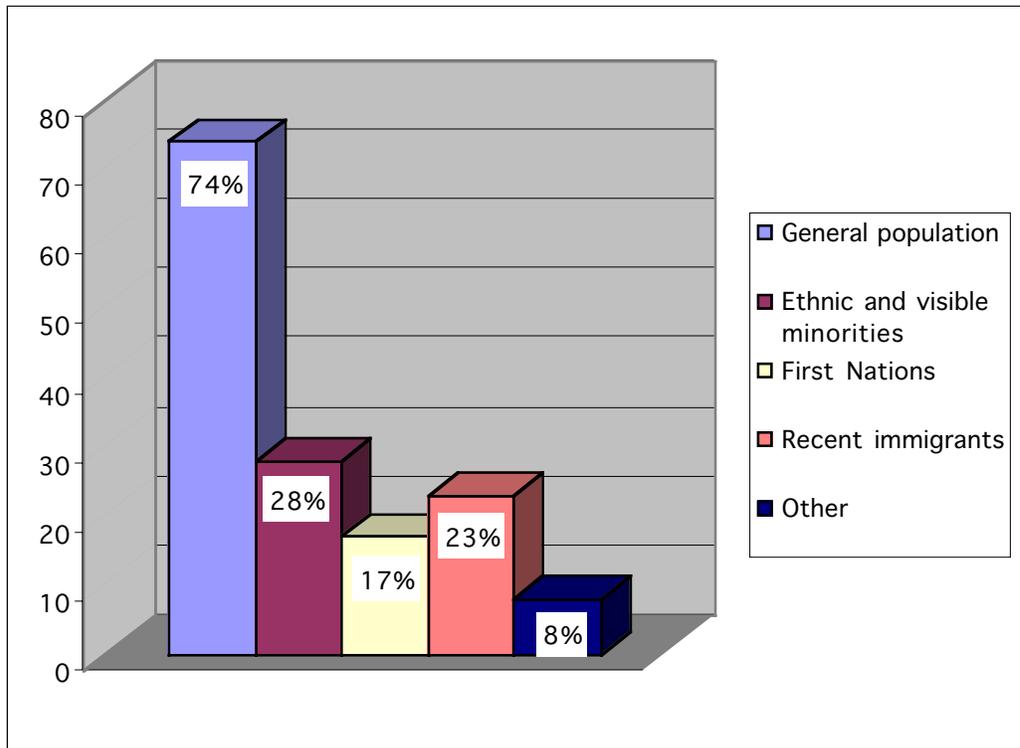


The responses reveal that the two most important groups of participants in women-centred CED programs are low-income families and the unemployed. A sizable number of organizations, 42.0%, indicated that they assist single parents and another 41%, young mothers. The high proportion of organizations serving low-income families, single parents, and young mothers indicates that there are many women with dependent children who are either clients or targeted as potential clients of women-centred CED. It is also important to note that 44% of the organizations stated that they do not have a specific income target.

A total of 20 organizations provided information in the category “Other” for the question on income. Their responses include: homeless women, women in difficulty, women without assistance (or as indicated in French, “sans chèque”), women victimized by violence, rural women, individuals in precarious employment, the underemployed, the working poor, individuals with visible and non-visible disabilities, women who have been incarcerated, and women on low to moderate incomes.

The responses to a question concerning the “ethnic representation” of the clientele are shown in the next table.

Table 2: Ethnic Representation of the Populations Served



The results indicate that the majority, or 74% of organizations, serve the “general population.” A smaller proportion of organizations serve specific groups of the population, including ethnic and visible minorities (28%), First Nations (17%), and recent immigrants (22.7%).

Among the 8% or 11 organizations that provided information in the category “Other,” we find the following answers: Acadian and Francophone women, refugees, all of the above, all women, gays and lesbians, and Aboriginal women.

4.1.1.2 CED Strategies of Organizations

With regard to the CED strategies employed by organizations, the results reveal the following areas of focus³⁹:

- Employment: 73.3%
- Enterprise development: 58.1%
- Access to capital: 25.6%
- Capacity-building: 67.4%
- Neighbourhood revitalization: 29.1%

³⁹The percentages are based on the responses of 86 of the 88 organizations : two organizations did not provide answers to this question. Organizations could check off more than one category and the percentages indicate that many pointed to more than one strategies as a focus of their work.

The responses indicate that the most common CED strategy of women-centred CED programs is to promote access to employment, followed closely by capacity-building. (The case studies further suggest that employment assistance strategies are not focused solely on providing women with access to paid employment; they may also involve strategies to assist women on the path to self-employment, business development, and/or training and education.)

Another important CED strategy, as shown above, is enterprise development, which is supported by 58.1% of the organizations (equal to 63 of 86 organizations). On the other hand, only a limited proportion of organizations, 25.6% in the current sample, provide access to capital. It is recognized that access to capital is one of the major challenges for low-income women and women in general. The results also reveal that a limited proportion of organizations, 29.1% of the sample, are involved in neighbourhood revitalization.

4.1.1.3 Specific CED Activities of Organizations

The following table gives a detailed overview of the services provided under each CED strategy. It is important to note that discrepancies were found in the number of organizations who responded to the question on CED strategies and the number who checked off specific CED activities within each CED strategy. The differences are most apparent in the area of neighbourhood revitalization, where it was found that 36 organizations, or 41.9% of the total sample, indicated being involved in public education and advocacy, whereas only 29.1% pointed to neighbourhood revitalization as a broad strategy in a previous question. In addition, it was found that all of the 88 organizations provided answers in this section, in contrast to 86 for the previous question.

Therefore, the results for this section must be viewed independently of the results shown in the previous section. The table below provides a more descriptive view of the involvement of organizations in CED and an indication of the range and variety of activities undertaken.

Table 3: Responses of Organizations for Each Specific CED Activity

CED Strategy	Specific CED Activity	
Employment Assistance	Pre-employment	51 (58.0%)
	Career counseling	37 (42.0%)
	Life-skills	55 (62.5%)
	Assessment	38 (43.2%)
	Support services	50 (56.8%)
	Literacy	25 (28.4%)
	Employability	47 (53.4%)
	Job search services	48 (54.5%)
	Skills training	48 (54.5%)
	Post-placement support	32 (36.4%)
	Non-traditional placement	31 (35.2%)
Enterprise Development	Feasibility studies	21 (23.9%)
	Market studies	23 (26.1%)
	Marketing research	24 (27.3%)

	Business plans	35 (39.8%)
	Business start-up	34 (38.6%)
	Coaching and mentoring	41 (46.6%)
Access to Capital		
	Micro-lending	12 (13.6%)
	Micro-saving / IDA	6 (6.8%)
	Micro-enterprise loan funds	19 (21.6%)
	Community development banks	1 (1.1%)
	Venture funds	3 (3.4%)
Capacity-Building		
	Training	57 (64.8%)
	Research	33 (37.5%)
	Collaboration and partnership-building	58 (65.9%)
	Organizational development	34 (38.6%)
Neighbourhood Revitalization		
	Public education and advocacy	36 (40.9%)
	Community consultation	32 (36.4%)
	Local mobilization and democratic participation	22 (25.0%)
	Collective community planning	26 (29.5%)
	Asset mapping	15 (17.0%)
	Surveys	18 (20.5%)

4.1.1.3 Sectors of Economic Activity

Organizations were asked to identify specific sectors of the economy in which they are active. The majority, 69.3%, identified “jobs and business development” as a sector. In second place is “health and social services,” with 44.3%, and in third and fourth place “food” and “housing,” with 22.7% and 21.6% respectively.

The following is a detailed breakdown of the responses for each sector:

- Jobs and business development: 69.3%
- Health and social services: 44.3%
- Food: 22.7%
- Housing: 21.6%
- Arts/crafts and culture: 18.2%
- Technology: 18.2%
- Childcare: 13.6%
- Agriculture: 4.5%
- Environment: 4.5%
- Recreation and tourism: 4.5%
- Homecare: 3.4%

Since the organizations in the sample provide programs for men and women, it is difficult to draw any firm conclusions about the sectors that are specific to women in CED. However,

the overall profile seems to reflect common knowledge of the field of women-centred CED, more specifically, that organizations are encouraging women to enter into sectors that are both traditional and non-traditional for women. The results show, for example, that a relatively equal number of organizations are engaging women in the sectors of “Technology” and “Arts/Crafts and Culture,” which represent both non-traditional and traditional areas of employment for women (A more in-depth look at the programs of organizations in the inventory reveals that sectors such as construction and forestry are also being targeted by women’s CED programs).⁴⁰ The other key areas of economic activity identified above are “Food,” “Housing,” and “Childcare,” which is also consistent with common knowledge of the field.

The high proportion of organizations that identified “Jobs and Business Development” and “Health and Social Services” as sectors may be a reflection of the core mission of organizations in the study and, therefore, not strictly an indicator of the economic sectors that women choose in CED activity.

4.1.2 General Findings

The findings from the questionnaire responses, case studies, and NSIs indicate that women-centred CED programs are providing low-income women with a range of integrated supports and services. The women who participate in these programs are culturally diverse; they represent women of different ages, ethnic origins, and social and cultural backgrounds. The only apparently universal trait of these women is their common experience with poverty and inequality. They are women who face multiple barriers to employment, as single parents, Black women and other women of colour, Aboriginal women, immigrant women, women victimized by violence and abuse, women with disabilities, and women who are among the working poor.

In responding to the needs of women, organizations appear to maintain great flexibility. The case studies illustrate that although organizations carry out specific CED strategies or projects, their primary commitment is to provide women with the resources and opportunities they need to choose a path of their own, whether it is to find employment, self-employment, pursue education, or start a cooperative.

The other important conclusions that can be drawn from the findings are as follows:

- *The concern of organizations is to provide women with the combination of resources and services they need to achieve greater self-sufficiency.* They emphasize personal development as the essential condition for women to embark on professional or business development projects that allow them to move out of poverty. The list of services for personal development includes counselling, crisis intervention, life-skills development, and workshops on self-esteem. These services are provided along with professional and business development opportunities, such as training, career counseling, job referrals, and business planning and coaching.
- *Considerable attention is placed on making sure that women receive social, structural, and/or economic support.* The support consists of help with day care,

⁴⁰ The program descriptions of organizations in the inventory will also be available for consultation.

food, and transportation; assistance with settlement for new immigrants; peer support groups; professional contacts; office space; and business incubators. It was indicated repeatedly in the case studies that many women would not be able to participate in programs if structural supports such as day care or transportation were not available. Among the organizations in the inventory, 50 or 57% of the sample is engaged in providing support services. The provision of social and structural support may also respond to a need for women to build a combination of assets in order to overcome poverty. As indicated previously by Murray and Ferguson (2001; 2002), women need social and physical assets (e.g., supportive friends and spouses, and financial savings) in order to make an effective transition from poverty to self-sufficiency.

- *Where possible, organizations provide “post-placement” support in order to continue assisting women who are not yet able to stand on their own.* This was emphasized in the case studies and in the NSI discussions as vital to the sustainability of women’s CED initiatives, yet the funding for this aspect of CED is rarely available. As revealed in the case studies on MicroSkills and the North End Women’s Centre, it generally takes up to three years for women to move off of social assistance. Among the organizations in the inventory providing help with employment, 52% or 32 of the 62, provide “post-placement support” (see Table 3). The experience of programs shows that for women who face multiple barriers, such as a history of poverty, abuse, violence, or racial discrimination, the route to economic security is filled with challenges that can only be gradually surmounted.
- *Organizations are creating avenues for women to engage in a wide range of economic sectors, including those traditionally dominated by women (e.g., home care and day care), as well as those traditionally dominated by men (e.g., construction and forestry).* There is also a commitment to helping women enter into sectors of the “new economy,” such as the technology and knowledge sectors. As indicated in table 3, 48%, or 30 of the 62 organizations providing help with employment, are offering non-traditional placements for women. Thus, the emphasis in women-centred CED is on giving women opportunities to earn incomes in areas where they may already possess skills and/or develop skills to take advantage of opportunities in the emerging economy.

4.2 Guiding Principles and Practices in Women-Centred CED Programs

The overarching goal in women-centred CED programs is to provide women with the support and tools they need to increase their economic security and independence. As indicated in the case study of the *Antigonish Women’s Resource Centre (AWRC)*, the experience of poverty strips women of a sense of power over their lives and keeps them in a state of marginalization and dependence. Yet, “when women are more economically independent, it reflects on other areas of their lives. They are less likely to tolerate violence and abuse, more likely to consider increasing their skill levels, and more likely to pursue their dreams,” as spoken by the Executive Director of *PARO*.

The central focus of programs is on engaging women in a process through which they build their sense of self-confidence and self-efficacy, which are the starting points for change in other areas of their lives. Programs begin by helping women take stock of their existing skills and assets and explore their potential to set and realize new goals.

There is also a strong focus on developing the leadership capacities of women. For example, each of the organizations in the case studies encourages women to play leadership roles at every level, from the front-line of service delivery to the Board of Directors; indeed, the belief is that the organization's success is dependent on nurturing women's fullest potential. The organization *Ka Ni Kanichihk Inc.*, presented in the inventory, has a program called "Iskwenak Leadership Development," developed especially for Aboriginal women.

The findings from the case studies, inventory, and NSIs, also indicate that the mission of women-centred CED programs is not only to assist low-income women as individuals but also as members of a larger collectivity. Most, if not all, of the organizations are concerned with assisting low-income women as a group or community that has a shared experience with poverty and social inequality.

There appears to be a general agreement that changes at a systemic level are necessary for low-income women to make a permanent transition from poverty to economic security. Yet, the degree to which organizations are engaged in activities of a more political nature tends to vary. The greatest attention seems to be on helping low-income women gain access to essential services, such as counseling, food, employment, and housing. To a lesser though still important degree, organizations work on informing the public, decision-makers, and potential stakeholders of the issues that concern the women they serve. As shown in Table 3, 41.9% of the organizations are engaged in public education and advocacy.

The relationship between advocacy and service delivery remains unclear, although it may be safe to assume that the boundaries between the two are constantly blurred as organizations shift their attention back and forth between serving a population and defending its rights (Callaghan, 1997; Wilson, 1996). However, the lower level of participation in public education and advocacy may in part be attributed to the mandate of organizations but also the challenges facing non-profit organizations: the strings attached to being the recipient of government funding (including the legal barriers preventing charitable organizations from engaging in advocacy) and the increasingly competitive and precarious nature of the funding context for non-profits in Canada today. Organizations participating in the NSIs cited financial and funding pressures as important obstacles to advocacy. Thus, the organizations profiled and consulted for this study are limited in their ability to engage in advocacy. Another recent study has spoken of an atmosphere of "advocacy chill" for non-profits in Canada (Scott, 2003).

The research has revealed an abundance of information on the practices that are common to women-centred CED programs. Some of the other important features of programs are summarized below.

Holistic and asset-based approaches are emphasized

- The Sustainable Livelihoods Model, used by *PARO* and adopted by other women-centred CED organizations in Canada, provides a framework to help organizations visualize and apply a holistic approach that centres on women's capacities to develop assets in every sphere of their lives, from building self-confidence to strengthening social networks.
- The women involved in *WKWA* explained that their project is based on an "abundance model." Women-centred CED, like other approaches in the field of CED, recognizes and builds on personal, organizational, and community assets. Despite the considerable

challenges for women in CED, their strengths are identified and supported. The result is increased energy, creativity, and commitment.

Women's lives and perspectives are taken as the starting point

- Women-centred CED programs are developed to suit the needs, realities, challenges, and aspirations of the women they serve. Programs seek to maximize the potential of women of diverse origins.
- Women are encouraged to think creatively about ways they can make the most of their skills in economic and social endeavors. For example, new immigrant women are encouraged to explore the potential application of the learning acquired in their native country to local opportunities.
- Programs are concerned with providing a supportive environment for women to pursue goals, which, in some cases, involves maintaining a women-only environment where they can safely explore personal issues and develop the self-confidence needed to take their lives into new directions.

Women's unpaid work is viewed as inseparable from their paid work

- Organizations emphasize the necessity of offering low-income women help with day care, transportation, food, and income in order to facilitate their capacity to participate in programs and manage their responsibilities in and outside of the home.
- Programs encourage women to recognize the value of their work, both unpaid and paid. Women demonstrate skills in their unpaid work that are transferable to a professional setting: for example, the ability to manage multiple tasks, sensitivity to personal or emotional situations when they arise, and knowledge of the "informal economy" (volunteer work, childcare, etc.) and the relationships that sustain it.

Building partnerships and alliances is viewed as a priority

- Women-centred CED organizations recognize that they cannot succeed alone and work on building relationships and alliances to increase the number of opportunities for women and to influence decision-making at the policy level (e.g., mentors, local employers, and local government).

Approaches are democratic and participatory in nature

- Organizations create structures that enable women to contribute their experience, share power, and distribute resources equitably.
- Women are encouraged to exercise and develop their abilities as staff members, entrepreneurs, community leaders, program managers, and volunteers.
- In democratic and participatory structures, such as cooperatives, women are given the chance to realize they can "make things happen" in cooperation with other women.

Women's quality of life is emphasized

- Programs and enterprises focus on maintaining quality of life at work, such as permitting a flexible work schedule and providing access to day care.
- Organizations place an important value on allowing women to earn salaries above the minimum wage and at a level that is sufficient to maintain a decent standard of living.

Women's practical and strategic interests are addressed

- The organizations in the case studies approach CED from the point of view of addressing women's practical (e.g., childcare) and strategic interests (e.g., political representation). Women's CED is opening doors for women to enter into policy

discussions and relationships with others in the community and in CED. It is also developing into a network of learning and leadership that will support women's increased participation in CED.

- Certain organizations embrace an explicitly feminist approach to CED. For others, such an approach appears to be understated, yet the influence of feminist principles is still visible, for example, in notions of personal and political empowerment.

4.3 Attempts to Measure the Impact of Women's CED

One of the principal objectives of the study was to gather information on attempts to measure the impact of women-centred CED programs. As indicated in the literature review, limited research has been conducted to date on the subject of CED programs for low-income women in Canada. Data gathered during the NSIs also indicate that organizations have not had the tools or the financial resources to undertake evaluations of their programs. However, as *PARO* illustrates in this report, the Sustainable Livelihoods Model is an example of an effort being made to improve the ability of organizations to implement, assess, and document women's activities in CED.

The lessons gathered from organizations also underscore the necessity of having indicators that are qualitative and quantitative. Organizations are constantly faced with the challenge of meeting donor expectations for quantifiable results, which neglects the intangible and often far-reaching changes brought about by their programs. Yet, it may be vital for organizations to find ways to capture and highlight the economic value of goods and services generated by women, in addition to their social value. A recent study by Toupin (2001) on ways to measure women's work in communities may provide some assistance in this direction.

If we consider the success of the organizations in the case studies alone, we can assume that the impact of women-centred CED is considerable and even beyond measure. Clearly, these programs, and many others like them, are creating the conditions for long-term poverty alleviation in Canada.

4.5 The Context of Funding for Women-Centred CED

For this section of the report, researchers gathered data about policies and programs in the provinces in which they are located.

In their review of government policies and programs in a total of five provinces (Nova Scotia, Quebec, Ontario, Saskatchewan, and British Columbia), researchers were unable to identify any that dealt specifically with women and CED.⁴¹ What they did identify were policies and

⁴¹ An example of a policy that relates more closely to women in CED (though it is not a CED policy) is the Quebec policy known as the "Fifth Orientation." According to a key informant, the only time that Quebec had a CED policy that was women-centred was between 1995-1996. The "Fifth Orientation," which was incorporated into the Regional Ministry's Policy on Local and Regional Development after considerable lobbying by women's organizations, is designed to ensure women's representation in decision-making bodies concerned with local and regional development in the Province. The policy includes the following objectives: 1) achieve equal representation of women on Management Boards and Local and Regional Governmental decision-making bodies, 2) make sure that women's specific

programs in support of CED, policies and programs to promote employment and business development, and separate policies and programs on women's issues, such as those that:

- support CED and local development (and the social economy) through training, funding, technical support, leadership development, etc., irrespective of gender;
- are geared to women's issues, such as the federal agency, Status of Women Canada, and certain provincial bodies;
- support women and other disadvantaged groups (e.g., youth) in business and employment, which is not necessarily CED, but may be a source of support for women-centred CED; and
- address social needs, such as citizen participation, improvements in health and quality of life, employment, and early childhood development.

It is also important to note, however, that general CED policies are absent at the federal level and in several provinces (e.g., the Ontario government does not have a CED policy).⁴²

The information gathered by researchers also indicates that two opposing trends may be emerging with regard to women's CED in Canada: while there is gradual support building for CED in the country, government-led, women-specific policies and programs are being scaled-down or withdrawn completely.⁴³ For example:

- In British Columbia, the Ministry of Women's Equality, which once provided major support to women's centres, has been dismantled;
- In Saskatchewan, the government closed down the Women's Secretariat and created a position for a Women's Policy Officer in each provincial department, which now falls under the coordination of a women's representative on the Executive Council;
- In Alberta, the government closed down the Women's Secretariat and has shifted some of the functions to the department in charge of Human Rights;
- In Quebec, the recently elected Liberal government has recently proposed abolishing the "Secrétariat de la condition féminine" and replacing it with a "gender equality" agency; and
- Human Resources Development Canada (HRDC) has removed women as a "target group."

It was also noted, in the case of Saskatchewan and Quebec, that though policies may not explicitly state their support for gender issues, they may have mechanisms in place to encourage women's participation and provide assistance with needs such as day care and transportation to reduce the barriers for women.

It is possible to see from the case studies that women's CED programs are drawing from a variety of funding sources and making the most of the resources available. Funding for CED programs is in the form either of loans, grants, or project-based funding. Sources of funding for the projects in the case studies included federal government agencies, such as Status of Women Canada and HRDC, in addition to provincial agencies concerned with social and

interests and realities are taken into consideration in regional strategic planning sessions and collective action plans, 3) increase women's access to professional training and non-traditional jobs, 4) increase women's access to support and funding for small businesses and "social economy" initiatives, and 5) fight poverty and promote women's socio-economic independence.

⁴² Further information is available in a report by the Canadian CED Network, "An Inventory of Provincial and Territorial Government Support to Community Economic Development in Canada."

⁴³ Ibid.

economic development (Community Futures Development Corporations, Ministries concerned with social affairs, health authorities, regional bodies and local agencies concerned with enterprise development, etc.). Financial support is also provided by foundations and corporate and private donors, such as the Canadian Women's Foundation, the Calgary Foundation, the United Way, and individual donors.

4.4 Impact of Economic Policies and Supports

In analyzing the impact of economic policies and supports, the research draws from the three main sources (inventory, case studies, and NSIs), in addition to the interviews with key informants, the literature, and the analysis of the researchers.

The overall findings indicate that women-centred CED programs are facing formidable and complex challenges, which result from a combination of increasingly conservative macro-economic policies and continuing gender discrimination that excludes women from equal participation in Canadian society. The challenges include:

- Government cut-backs in spending and shifts in social policy that are weakening the social safety net;
- A bias in policy towards individual, rather than collective, models of achievement;
- An increasing reliance on the market as the source of solutions to poverty;
- A growing polarization of wealth and income in the country;
- Persistent gender inequalities in employment, income, and access to resources;
- Reduced access for low-income women to training to improve their employment options; and
- A context of financial insecurity for community organizations.

The analysis reveals that women-centred CED organizations must work within a culture that favors more individualistic and profit-oriented approaches to development and entrepreneurship, as opposed to those that are more collective and socially oriented. Most funding programs are not suited to the more broad-based social and political focus that is at the heart of CED, a conclusion that has been drawn in previous research (for example, Corbeil et al., 2002; Caron et al., 2001).

The challenge of working within the framework of government regulations that are contradictory to the aims of CED was also repeatedly mentioned. The difficulty for women receiving social assistance to participate in CED activities was described in every case study. It was found that exceptions to policy are made that allow programs to proceed. However, women's organizations are fearful and unwilling to plan programs that may put potential participants at risk of losing their benefits.

The determination to reduce welfare rolls through punitive back-to-work and other policies is intensifying in many jurisdictions across the country. Changes to federal training policy have reduced access to training for low-income women. Specifically, the Labour Market Development Agreement of HRDC has created an absence of training for women and an absence of infrastructure support for disadvantaged women. Unless these policies are reversed, women will have fewer opportunities to participate in the "pre-development" CED programs that the case studies described as critical for success.

The findings further reveal that the transition from poverty to self-sufficiency involves a prolonged period of financial insecurity, which does not end when women finish a program. This finding is also supported by previous research conducted by Murray and Ferguson (2001; 2002). Social assistance policies impose unrealistic expectations on recipients regarding the time it should take them to become self-sufficient. Policies need to allow for a gradual withdrawal from social assistance and its benefits. Allowances also need to be made so that low-income women are able to accumulate material and financial assets while still on social assistance. This need is particularly evident in the case of those who wish to pursue self-employment, but are hesitant to take the risks of not having assets or resources to fall back on if their business experiences a downturn. Low-income women who wish to pursue further education are faced with similar challenges.

The evidence from case studies and from participants in the NSIs reveals that the demand for programs is significant, and even growing, though the resources to match them remain inadequate. Women-centred CED organizations are in a continuous search for sources of funding to implement their programs. They are being pro-active in responding to this challenge by diversifying their funding base, expanding their range of partners, and exploring new avenues for support and/or opportunities to start revenue-generating projects. Yet, the financial instability and constant search for funding remains a drain on their time and energy.

The case study of Eko Cafe / Eko Boutique in Quebec is unlike any other in terms of the organization's ability to obtain grants and loans. As indicated in the case study, the accessibility of loans, grants, and training is due, in large part, to governmental support for the social economy in Montreal. In other areas of the country and even the Province, this level of funding is rarely, if ever, available.

Organizations participating in the NSIs explained that potential sources of funding and the amounts allocated for programs are also limited; as a result, organizations are unable to pursue the long-term approach essential to CED and/or to expand their programs in order to make greater headway in alleviating poverty.

The results of the research clearly show that women-centred CED programs are faced with significant obstacles and deserve greater recognition for their continuing dedication to social justice in spite of the challenges. "The sheer number of issues is overwhelming for women's organizations. When combined with the complexity of addressing the root causes and connections, women's groups become immobilized."⁴⁴ According to discussion participants at the NSIs, the pressures felt by organizations risk pushing talented people to the point of burn-out.

The organizations in the case studies provide some examples of ways to increase recognition of women's work in CED: by continually publicizing the needs and the impact of their achievements and by multiplying their contacts in communities, business, and government. As one participant stated in one of the NSI discussions, organizations need to work on creating a shift in values in society in order to build support for CED.

⁴⁴ From a report by Mary Ferguson and Janet Murray of Eko Nomos on the NSIs (2003).

4.6 Optimal Roles for Women-Centred CED Programs in Canada

An objective of the research was to identify the optimal roles for women-centred CED programs. The table below describes the roles that women-centred CED programs are currently filling, their optimal roles, and the obstacles and opportunities that have been identified. The information has been gathered from discussions during the NSIs, the findings of the case studies, the inventory, and the analysis of the researchers.

Current Role	Constraints and Opportunities	Optimal Role
Empowering women to move out of poverty		
<p>Developing women's capacities and increasing their access to opportunities for employment and business development.</p>	<p>Demands for services are high, and organizations are unable to respond to the degree they would like to as a result of limited human and financial resources.</p> <p>Major strategy is employment development. A growing number of organizations are active in enterprise development, as shown in the inventory. Many would like to do more but claim they lack the skills or expertise to do so.</p>	<p>Continuing to expand options for low-income women to develop personally and professionally in environments that are supportive and that permit them to engage in projects with other women.</p> <p>Greater role for practitioners and their organizations in enterprise development, such as the creation of social purpose enterprises, self-employment, and cooperatives.</p>
Providing structural and social support for low-income women		
<p>Making available a holistic and integrated set of services and resources for low-income women, which might not otherwise be available.</p> <p>Helping women to satisfy essential needs, such as food, childcare, housing, in addition to developing assets to achieve self-sufficiency.</p> <p>Permitting women to develop social and professional networks that can support their economic independence.</p>	<p>Holistic approach is constrained by funding context.</p> <p>Government policies discourage the exit from poverty: e.g., low minimum wage, restrictive social assistance policies that make it difficult for women to engage in CED, and lack of affordable childcare.</p>	<p>Organizations are able to maintain a holistic approach with financial security, as a result of access to core and multi-year funding.</p>
The emphasis in women-centred CED programs is on the provision of services, less on advocacy		
A limited proportion (around 1/3) of organizations indicated that	Few opportunities exist to develop a more strategic	A stronger strategic engagement of women in CED

<p>they are engaged in neighbourhood revitalization (as shown in <i>Section 4.1.1.2</i>), although a good proportion, equal to 41.9%, are active in public education and advocacy.</p> <p>Organizations maintain close ties with women in communities, and have developed constructive partnerships to expand the range of opportunities and resources for the women they serve.</p>	<p>approach to issues and to engage in advocacy as a result of constraints on funding and resources.</p> <p>Government regulations prevent organizations from addressing the broader social and political issues in CED.</p>	<p>in policy at municipal, regional and national levels.</p> <p>Organizations have information, resources and capacity to lobby effectively.</p> <p>Women CED practitioners and organizations are able to maintain active and productive relationships with their partners.</p>
<p>Generating financial resources for CED</p>		
<p>Increasing women's access to capital and credit, but considerable needs are still unmet.</p> <p>Helping to create businesses that generate jobs for low-income women and produce goods and services that are beneficial to communities.</p> <p>Mobilizing resources to give low-income women access to: office space, business incubators, computer technology, day care, subsidies for transportation, and libraries and documentation centres, as well as access to basic information about services.</p> <p>Developing and exploring new avenues for funding.</p>	<p>Generally low level of capitalization of women's CED initiatives.</p> <p>Need for greater skills and expertise in fund development.</p>	<p>Expanding and strengthening partnership with lending institutions, government and the private sector.</p> <p>Organizations are able to ensure adequate working conditions for women practitioners: adequate salaries, insurance benefits, and long-term security.</p> <p>Facilitating a greater transfer of resources to CED initiatives and the community sector to fill needs for structural support for low-income women.</p> <p>Developing and sharing effective practices in fundraising.</p> <p>Increasing the level of capital for women's CED initiatives: reserve funds, IDAs, credit, micro-lending, etc.</p> <p>Increasing access to funding for different stages of women-centred CED, from pre-development and pre-employment stages to the follow-up and consolidations stages. Follow-up is particularly important for women not prepared to be self-sufficient.</p>

Building knowledge and expertise in CED		
<p>Leading in the development of social entrepreneurship.</p> <p>Demonstrating effective practices in CED for low-income women.</p> <p>Developing programs that respond creatively and innovatively to existing challenges.</p> <p>Developing leadership at local, regional and national level on women in CED.</p>	<p>Need for dissemination and greater sharing of experience and practice among women in CED.</p> <p>Absence of literature and documentation on women and CED in Canada.</p> <p>Limited opportunities for women CED practitioners to network and pursue their own professional development.</p>	<p>Applying and promoting effective CED tools and methods such as the Sustainable Livelihoods Model.</p> <p>Tools for gender analysis in CED are available and integrated into policy and practice.</p> <p>Greater provision of mentoring, networking opportunities, and leadership development for women CED practitioners.</p> <p>Influencing policy to integrate a gender analysis.</p> <p>Publicizing and promoting the work of women in CED to increase its recognition and visibility.</p> <p>Increasing knowledge and use of resources for monitoring and evaluating the economic and social impact of women-centred CED.</p>
Expanding networks and building relationships that are supportive of women-centred CED		
<p>Support established from local partners.</p> <p>Developing broad-based partnerships with industry, employers, government, professional networks, etc.</p>	<p>Need for a greater awareness and understanding of CED among different stakeholders.</p>	<p>Expanding and solidifying partnerships with municipalities, decision-makers and planners, businesses and industries.</p> <p>Raising greater public awareness of CED.</p> <p>Working to create a shift in values in society that are supportive of CED.</p>

4.7 Examples of Innovative Women-Centred CED Programs and Program Elements

The organizations in the case studies and in the inventory have demonstrated a number of promising approaches. The following is a list of examples:

- ❑ Using a holistic and asset-based approach when working with women;
- ❑ Operating programs and services that offer an integrated set of support measures to help women move out of poverty;
- ❑ Providing follow-up support to women after they have completed a program in order to prevent the “recycling” of participants;
- ❑ Developing broad-based partnerships (e.g., industry partners, professional mentors, local employers, mainstream lending institutions, and professional networks);⁴⁵
- ❑ Forming alliances with other community organizations to lobby government;
- ❑ Conducting participatory research that raises society’s understanding of the programmatic and political challenges in women-centred CED;⁴⁶
- ❑ Adopting entrepreneurial practices, while holding on to social justice principles, in order to expand and diversify funding sources;
- ❑ Increasing organizational capacity to market programs and services and to publicize their impact;
- ❑ Giving women opportunities to take on and develop leadership roles;
- ❑ Remaining in touch with the needs of the community, while keeping an eye on strategic and emerging opportunities;
- ❑ Opening up opportunities for women to be skilled in new technologies (e.g., the knowledge-based economy, the internet, and other high-end technologies);
- ❑ Creating incubators and accelerators for women entrepreneurs;
- ❑ Scaling-up approaches that work, such as micro-lending and peer-lending networks.

The findings and recommendations of this report underline the need for women’s CED organizations to share their experiences with each other. The case studies profiled in this report were selected as promising examples of women-centred CED programs in Canada and their lessons would be valuable to disseminate and share with the field.

⁴⁵ The *Circle of Habondia Society*, a non-profit organization in British Columbia, established a partnership that involves a local credit union and individual investors. The credit union provides a credit line to the organization based on the amounts it has received from its investors. The credit line is then used to extend loans to women entrepreneurs. The Circle has accumulated a fund worth over \$20,000, from which it is able to provide loans starting at \$100. According to Hannah Hadikein, one of the founders of the organization, the fund is a win-win situation for the investor who chooses an investment plan of his/her choice with the credit union, and the organization, which is able to borrow money at a rate that is 1% over prime. The repayment rate of loans is 100%, with some renegotiations necessary. Recently, the lending criteria of the organization has been expanded in order to provide loans to women who are facing financial difficulties, which are caused in part by recent cutbacks in the province.

⁴⁶ The *Women for Economic Equality (WEE) Society* is a provincially-based, non-profit CED organization working in Nova Scotia. In 1997, the *WEE Society* initiated its first project, *Counting Women in CED*. Through this project, 1,540 rural women discussed their work in their communities and the issues that limit their voices from being heard at decision-making tables. Since that time, the work of the *Women’s CED Network* has focused on addressing the issues raised by women both directly, through a variety of programs and services, and indirectly, through broadening awareness of the issues, developing strategic partnerships and through building a body of research which supports policy change. Another example was the *Equality in Technology (ET)* project. This project combined research and advocacy with hands-on support for women who sought to better their lives and those of their families by returning to school and taking courses in the fields of science and technology.

5. CASE STUDIES OF WOMEN-CENTRED CED PROGRAMS

As indicated earlier, the case studies represent programs that have been designed to help low-income women achieve greater economic self-sufficiency. The case studies are not representative of the diverse range of issues that may be addressed through CED, which may include transportation, housing, food, and neighbourhood revitalization. Their primary focus is on the creation of jobs and poverty alleviation as elements of a broad strategy of CED.

5.1 On the Road to Employment: A Program of the Antigonish Women's Resource Centre (Antigonish, Nova Scotia)⁴⁷

5.1.1 Mission of the Antigonish Women's Resource Centre

The Antigonish Women's Resource Centre (AWRC) is an independent, feminist, community-based organization that provides information, support services, and programs for women of all ages and backgrounds in an environment that is sensitive to women's needs. The Centre takes a multi-faceted approach to address the needs of women, through direct service delivery, community development, education, and participatory research.

5.1.2 Programs and Services

For the past 20 years, the Centre has been tackling issues that women face on a daily basis, such as issues relating to poverty, violence, employment, education and re-training, housing,

⁴⁷ The report was prepared by the Women's CED Network. Information contained in this case study is derived from a variety of sources, including an interview with Lucille Harper, Executive Director of the Antigonish Women's Resource Centre, and the following documents: 1) *On the Road to Employment: A Pre-Employment Program for Women facing Barriers to Employment*. Final Program Report, July 2003, prepared by Heather Carson; 2) *2002-2003 Annual Report*. Antigonish Women's Resource Centre, June 2003; 3) *Mission Statement*. Antigonish Women's Resource Centre. Approved September, 2002; 4) *On the Road to Employment Program Manual*, pages 4-8; 5) *Information Sheet: Background Information*. Antigonish Women's Resource Centre, September 2001.

parenting, and health. The needs of women are addressed through individual counseling, support, advocacy, and referrals or through the creation of new programs and support groups. The specific programs and services offered by the AWRC include the following:

- Women-centred, client-directed crisis counseling
- Short and long-term support
- Information and advocacy
- Referrals
- Facilitated therapy
- Educational programs
- In-school programs
- Programs and services designed for low-income women, which include affordable housing initiatives, literacy, poverty relief (e.g., arranging for clothing and food), social assistance, advocacy, and income tax preparation
- Support groups and informal discussion groups
- A library of print and resource materials
- Volunteer and workplace experience for women

The AWRC is a critical and unique link in the network of community agencies and government service providers for the community of Antigonish and surrounding areas. With its understanding of the challenges and barriers women face and its experience of working directly with the community, the Centre has become a respected voice in community development work. It is known throughout the province as an initiator and positive contributor to initiatives that address issues of concern to women.

A diversity of women use the Centre's services. They either live in Antigonish or surrounding rural areas and represent a wide range of ages, educational levels, and cultural origins (such as First Nations, Acadian and African Nova Scotian communities). Many of the women are facing significant challenges such as poverty, single parenting, and violence and abuse.

A primary focus of the AWRC is to support women who are living in poverty, while at the same time, working towards eliminating the structures that place and keep them there. The AWRC believes that poverty keeps women and their children marginalized, stigmatized, dependent, and vulnerable to abuse and violence. The Centre assists individual women in overcoming the barriers to economic and social independence, as well as raising awareness of poverty within the larger community and lobbying government for changes to policy.

5.1.3 “On the Road to Employment” Program

“On the Road to Employment” is an 18-week, pre-employment program offered by the AWRC for women facing barriers to employment. The goal of the program is to increase women's employability and enable them to participate fully and successfully in the economic and social life of Nova Scotia. The focus is on providing women with the information and support they need to develop realistic, attainable, and time-specific employment goals and career plans.

For many women, gaining access to further education or secure employment is a daunting task, especially for women whose lives are complicated by poverty, single parenthood, family responsibilities, problems with addictions and abuse, and a lack of education and/or up-to-

date skills. "On the Road to Employment" is a highly successful holistic program through which more than 75% of participants find employment, continue their education, or start a re-training program. As one graduate of the program explained: *"I would tell a potential participant that this program might help change her life because there is so much offered. If she has barriers to employment, this program will help her break down those barriers so that she can make her life more manageable and begin to live the life she really deserves. The environment is supportive and safe. The facilitation, knowledge, and skills are excellent. Everything she gets out of this program will be useful at home, school or work."*

The program is broadly divided into two halves. The first half is devoted to developing life skills, such as those relating to self-esteem, communication, anger and stress management, parenting, assertiveness, and healthy living. The second half builds upon the first by providing practical skill development aimed at increasing employability. In the second half, women participate in a "job readiness" program in which they receive training and certification in First Aid and CPR, Workplace Hazardous Materials Information System (WHIMS), SuperHost (SuperHost is a one-day program that develops the skills, knowledge, and attitude of front-line hospitality industry staff to achieve a high level of customer service), Occupational Health and Safety, Prior Learning and Assessment Recognition (PLAR), and Non-Violent Crisis Intervention. Skills are also developed in areas such as career goal identification, job search and interview techniques, basic computer knowledge, and grammar and writing, with an emphasis on resumes and cover letters. A "course shadowing" component is also included for women who wish to return to school.

The entire program is run on the site of the AWRC. This helps maintain communication between the Program staff and Centre staff and ensures that women have access to all of the supports and services they need. The location of the AWRC in the town of Antigonish also allows women to become more familiar with the heart of primary employment in the area.

The "On the Road to Employment" program involves between 10 and 12 participants over the course of its 18-week duration. It is offered twice a year, from September to January and again from January to June. The women who participate tend to come from a variety of backgrounds, though the majority, more than 90 percent, are living in poverty.

In past program evaluations, women have been asked to compare their level of knowledge/skill at the start of the program with their level of knowledge/skill at the end of the program in six key areas: self-awareness/self-esteem, communication skills, computer skills, goal setting, job seeking skills, and knowledge of community resources. Responses for the most recent series of programs (2002-2003) indicate that participants have noted significant improvements in all of these areas. Participants also pointed to the value of having an all-women group to maximize their learning and of focusing a segment of the program on life skills. The component on life skills increased their self-confidence and motivation for learning, which enabled them to proceed with greater ease to the more practical employment-related skills. As one participant expressed, *"without the life skills part of the program, I would not have completed the program. You have to get that strong sense of self-esteem before you can do the rest."*

The Local Context

The Antigonish Women's Resource Centre is located in the town of Antigonish (population 4754), within the rural county of Antigonish (population 19,578), in Nova Scotia (population 942,691). Apart from serving Antigonish County, the AWRC receives women from the nearby County of Guysborough, another rural area, with a population of 9,827.⁴⁸ Nova Scotia is the third most rural province in Canada, with over 60% of its population living in rural regions.⁴⁹

Rural unemployment rates are much higher in Atlantic Canada compared to other Canadian provinces.⁵⁰ The town of Antigonish has an unemployment rate of 9.7%. Within Antigonish County, the rate of participation in the labour force for women is 56.8%, the employment rate is 50.2%, and the unemployment rate is 11.6% (compared to 68.2%, 58.7%, and 13.9% for men, respectively). Significant regional disparities exist: in Guysborough County, for example, the rate of participation in the labour force for women is 46.8%, the employment rate is 35.1%, and the unemployment rate is 24.5% (in comparison with 59.8%, 47%, and 21.4% for men, respectively).

Approximately one third of the population of Antigonish County has less than a high school education, while 17% has a post-secondary education. Earnings for 2001 were, on average, \$29,193 for men and \$19,586 for women. In nearby Guysborough County, average earnings were \$24,051 for men and \$13,609 for women for the same year.

The Nova Scotia Department of Community Services reported a combined caseload of 1163 people on Social Assistance in Antigonish. Women make up 61% of this caseload, with 32% on disability and 36% being single mothers. In Guysborough, women make up 48% of the Social Assistance caseload, with 35% of these women on disability and 38% being single mothers.

St. Martha's Hospital and St. Francis Xavier University contribute to stable employment in the area. The hospital employs approximately 300 people and the university employs close to 500. In Guysborough, people are counting on the new petroleum industries and the potential for tourism for employment and economic stability. There is no primary industry in Antigonish: most rural employment is seasonal (such as in the fishing, agriculture, and forestry industries) and the town offers mainly low-paying, service-sector jobs. Though the university in Antigonish is a major employer, women in local communities have to compete with university graduates for the jobs available. Among women who are employed, many are holding part-time and seasonal jobs that provide only a subsistence income.

The County of Antigonish is home to a diversity of cultural groups, including African Canadians, First Nations people, and people of European descent. Most residents speak English as their first language, though there is a small French-speaking Acadian population. Approximately 3800 students temporarily settle in Antigonish during the school year. The cost of housing in Antigonish is extremely high due to the presence of professionals and students at the university.

⁴⁸ Unless otherwise indicated, statistics are drawn from Statistics Canada, 2001 Census, (Community Profiles by county) and from the Nova Scotia Department of Finance's publication, *Statistical Profiles*.

⁴⁹ Bollman, Ray. 2001. *Rural and Small Town Canada: An Overview*. Statistics Canada and the Rural Secretariat.

⁵⁰ Letourneau, Raynald and Alison McDermott. 2001. *Rural Canada and the Knowledge-Based Economy*. Industry Canada, in consultation with the Canadian Rural Partnership.

5.1.4 Funding and Partnerships

“On the Road to Employment” was first developed in 1999 as a “re-entry readiness” program with funding provided through a memorandum of understanding between the Nova Scotia Department of Community Services (DCS), Human Resource Development Canada (HRDC) and the AWRC. Despite the program’s proven success, it remains dependent on project-based funding, and Centre staff must find and secure new sources of funding each year. Changes in conditions of eligibility for funding have sometimes forced the program to change its focus or the mix of participants.

The program is currently funded through a variety of HRDC programs, including the Employment Assistance program, the Labour Market Development Agreement (LMDA), Early Years, and LMDA Literacy. The DCS provides core funding to the AWRC. Other projects may be funded through agencies such as Status of Women Canada.

The “On the Road to Employment” program relies on a number of partnerships for its success. The members who serve on the program’s Advisory Committee include a graduate of the program and representatives of St. Francis Xavier University, the DCS, and the Antigonish-Guysborough Black Development Association. The program has other more informal partnerships and draws on a variety of community-based and governmental resources and services for support, such as Nova Scotia Community College, Public Health Services, Antigonish County Adult Learning Association (ACALA), the Pictou Antigonish Regional Library, Addictions Services, Antigonish Career Resource Centre, and Mental Health Services.

5.1.5 Factors Contributing to the Achievements of the Program

The achievements of the “On the Road to Employment” program may be due to a number of different factors. First of all, the program takes place within the supportive environment of the AWRC. Women in the program have access to the variety of supports they need in one place, including employment-related services and one-on-one counselling and support. The location of the Centre in Antigonish also places women in close proximity to employers and to other services they might need.

The “On the Road to Employment” program also benefits from the experience and support of the Centre and its staff. The Staff of the Program and the Centre work together in delivering workshops and other program components. However, “On the Road to Employment” is also kept as a separate program of the AWRC in order to ensure that it receives the attention it deserves.

“On the Road to Employment” uses methodologies that appear to work effectively. It approaches life skills and employability skills as interdependent and is based on principles of adult education (the experiences and perspectives of each woman are valued and learning is perceived as a process that is self-directed, practical, and interactive). A combination of learning methods is used, such as guest speakers, presentations, videos, group work, individual exercises, and activities for relaxation and fun.

The groups are kept small (10 to 12 participants), in order to allow women to break down any barriers that exist and to form friendships. By having small groups, the program is also able to prevent the formation of sub-groups that tend to be detrimental to group dynamics.

“On the Road to Employment” is a successful, though challenging, program for the participants involved. The staff expect each participant to work to the best of her ability, and they provide unconditional support. This combination of support and high expectations seems to motivate women to achieve goals they never thought possible.

A highly competent and stable team of professionals runs the program, which is another reason for its success. Moreover, the program addresses the practical needs of participants by providing transportation and childcare subsidies and holding sessions during school hours. If these needs were not addressed, participants would find it more difficult to attend.

5.1.6 Main Challenges

A challenge for the program is to assist low-income women in achieving personal and professional goals when they must still face barriers and complications in their lives after they graduate from the program. This is evident in the case of a young single mother who graduated from the program determined to go to university, but once in school she was denied social assistance even though she had few assets to live by. She turned to student loans, which remained insufficient to cover her needs and those of her children, and also meant that she would accumulate debts. The Centre’s staff responded with help in every way it could, but was simply unable to provide the systemic supports the young mother needed.

Access to core funding for the AWRC and to on-going funding for the pre-employment program remain another important obstacle. Each year, the AWRC staff struggles to find funding to run the program. At the same time, more and more women are turning to women’s centres such as AWRC for services and the demand for re-entry programs such as “On the Road to Employment” has increased significantly. Yet, the current (and temporary) allocation for core funding of \$100,000 is barely sufficient to cover the essential services of the Centre.

In April 2002, the province of Nova Scotia cut a combined \$890,000 from the budgets of transition houses, women’s centres, and men’s intervention programs. Neither the budget cut nor the “Family Violence System Redesign Plan” (used by the DCS to support its rationale for the proposed cut) was discussed in advance with any of the eight women’s centres in Nova Scotia. After considerable public protest, the cuts were put on hold and temporary funding was provided to allow providers to submit revised plans for service delivery. In May 2003, after an extensive series of meetings and negotiations, a coalition of representatives from women’s centres, transition houses, and intervention programs for men presented a “Planning Report” to the DCS in which they provide recommendations for service delivery and funding. Since women’s centres provide services distinct from transition houses and men’s programs, a coalition of women’s centres developed a second planning document to present to the DCS. No response has yet been received on either one of the documents. The current funding remains temporary and inadequate to cover the needs of organizations. Negotiations with the DCS for adequate and long-term core funding are ongoing.

This climate of uncertainty and financial insecurity makes it very hard for organizations such as the AWRC to operate. Considerable administrative time is spent on writing and negotiating short-term program contracts and preparing reports.

5.1.7 Lessons Learned in Women's CED

The Antigonish Women's Resource Centre is a community-based feminist organization. The Centre is committed to creating a community in which women participate fully in society and see their values, beliefs, and ways of working reflected in all facets of the world in which they live. It is a non-profit organization run by an all-women board of directors and an all-women staff.

The "On the Road to Employment" program recognizes that developing employment-related skills alone does not necessarily help women find employment. Many women have lived in poverty or near-poverty for most of their lives. This means that many are entering the program with a great deal of stress about their past and their hopes for the future. They are carrying emotional burdens of poverty-related barriers, such as depression, addiction, childhood and/or spousal abuse, and low self-esteem. The program provides workshops on many of these sensitive issues as well as the skills, tools, and supports needed to deal with them.

"On the Road to Employment" is a program that works because it operates in a women-only setting with programs that are tailored to meet women's specific needs. In this setting, women are able to safely examine their situations and concerns and begin to make the gradual steps to recover from their painful pasts and embark on a new course.

The Centre also pays close attention to the specific challenges that women living in poverty must face, for example, by providing support for childcare and transportation, and by fitting the schedule of the program with women's lives and responsibilities outside of the organization.

Another important aspect of the "On the Road to Employment" program is its recognition of the close link between economic development and social development. Many economic development programs do not take into account the barriers specific to women and ignore the importance of women's unpaid and paid work. Women in low-income circumstances may be prevented from participating in programs because of a lack of food, money or childcare. They may also need to know that their children are looked after and in a safe and educational environment while they are away.

Women's centres such as the AWRC are uniquely positioned to delivering a variety of programs and services for women, including CED. Such centres serve as a bridge between government agencies, other local services, and the women and families they are meant to assist. In addition, the staff and volunteers at the centre serve as advocates working to change the social and economic policies that impact on women's lives. In partnership with women, the AWRC is working to create a more just and equitable society. As a staff member of the AWRC expresses, the inspiration for her work comes from the women in the community: *"each day at the women's Centre we have the privilege of hearing the stories of women's lives, learning from their experiences, benefiting from their wisdom and gaining inspiration from the strength they demonstrate in the face of adversity. Women confide their hopes, their pain, their tears, their anger, their frustration and their determination to create a better life for themselves, their children and their community. We share that determination."*⁵¹

⁵¹ Antigonish Women's Resource Centre. *Annual Report, 2002-2003*.

5.1.8 Plans for the Future

Currently, there is a waiting list of women interested in participating in the “On the Road to Employment” program. The challenge, however, is to secure stable and adequate funding. Fortunately, the program has the support of community members, local employers, and local organizations who recognize the impact it is having on the community.

HRDC has traditionally been a major supporter of skills and training programs for Canadian men and women. Yet, the elimination of women as a “target group,” the loss of previously supported HRDC funding mechanisms for programs, and the absence of any multi-year funding imposes severe limitations on the ability of organizations to carry out programs such as “On the Road to Employment.”

These recent policy changes, among others, have resulted in the loss of significant opportunities for women to have access to services that help them move from unemployment or underemployment to financial independence and security.

5.1.9 Potential for Replication

The principles, format, schedule, exercises, and activities of the “On the Road to Employment” program have been tested with several groups of women and modified according to their feedback. This has permitted the program to be adjusted and improved.

Two other women’s centres in Nova Scotia are currently operating similar programs. Together, the three centres are working to develop standards for program delivery in the provision of re-entry programs for women. A Facilitator’s Manual has been developed called “Starting Point.” The manual and accompanying CD consist of 500 or so pages of material covering four main areas: information technology, personal development, literacy, and job readiness.⁵²

The model of service delivery developed by the “On the Road to Employment” program may be replicable, though specific aspects of a program would have to be tailored to the women who are involved and to their realities and challenges. In addition, any pre-employment program must take into consideration the issues women will be facing once they graduate and re-enter the workforce or the educational system. The AWRC provides each participant with “after-care” support in order to help her deal successfully with the inevitable challenges. It also maintains a strong voice as an advocate in order to highlight the causes of poverty, the impact it is having on women’s lives, and the need for policies and structures that are more supportive of women’s efforts to move out of poverty.

⁵² The manual (in print form and CD) is available at a cost of \$100 for non-profits (plus postage) and \$250 (plus postage) for government agencies and private consultants. Currently, 40 printed copies of the manual are available. Once the supply of printed copies is exhausted, the CD version can be ordered and used on its own. For information, please contact: Pictou County Women’s Centre, telephone: (902) 755-4647, fax: (902) 752-2233, email: pcwcbernadette@ns.sympatico.ca

5.2 Women's Enterprise Resource Centre: MicroSkills (Toronto, Ontario)⁵³

5.2.1 Mission of MicroSkills

The Community MicroSkills Development Centre (MicroSkills) is a multi-cultural, non-profit, community-based organization committed to assisting the unemployed, with priority given to women, racial minorities, and immigrants. In recognition of the barriers immigrants and racial minority women face in their efforts towards self-sufficiency, MicroSkills aims to enable them to participate more fully in Canadian society and to assist them in acquiring the skills needed to achieve self-determination and economic, social, and political equality.

5.2.2 Programs and Services

Serving communities in Toronto, Ontario and surrounding areas since 1984, MicroSkills helps women, immigrants and racial minorities to build new futures by providing settlement, employment, and self-employment services in four program areas: Community Programs and Services, Youth Services, Business Services, and Women's Services.

MicroSkills' Women's Services division includes programs such as the Women's Enterprise and Resource Centre and The Women's Technology Institute. In 2002-2003, 80% of the clients served by MicroSkills were women (a total of 8686 women). The focus of this report is on the Women's Services area, specifically, the Women's Enterprise and Resource Centre.

5.2.3 Women's Enterprise and Resource Centre

Established in 1998, MicroSkills' Women's Enterprise and Resource Centre (WERC) provides entrepreneurship programs that focus on women's unique learning styles and special needs in a supportive environment, giving priority to low-income, immigrant, and racial minority women. The Centre provides comprehensive training that includes full-time and part-time self-employment training, business training for women in information technology and home childcare providers, as well as a train-the-trainer program for women entrepreneurs and others who wish to become trainers. Since 1998, over 150 women have graduated from the self-employment training and over 115 businesses have been launched.

The background of the women who use the Women's Services shifts in response to immigration trends and local economic conditions. They may be unemployed, underemployed, in receipt of assistance, or seeking a link to employment or self-employment after a prolonged period out of the workforce. While many women who access MicroSkills services have extensive training or work experience in their home countries, they face

⁵³This case study report was prepared by Julie Burch. It is based on interviews and contributions from Kay Blair (Executive Director of MicroSkills), Melody Brown (Manager of Women's Services), Jane Wilson (Resource Developer), and Eunice Kimani (Executive Assistant).

barriers to realizing their full potential, including an undervaluing or lack of recognition of qualifications from another country, a lack of up-to-date skill sets, insufficient English language skills, cultural disorientation, and racism. Many have had survival jobs and wish to improve their employment opportunities. In the past year, nearly 50% of clients served were in receipt of Social Assistance and many were single parent heads of families.

WERC offers clients an integrated service model that includes business skills training, assistance in the development of a business plan, product development support (as defined by the sector), business counseling and training and support for marketing and promotion. All of this is augmented by an array of additional services, including a loan fund, a mentoring and networking program and practical supports, such as on-site child minding and contingency funds for expenses such as transportation. WERC is equipped with a business resource library, meeting rooms, classrooms, business offices, and business incubators that include computer workstations, access to the Internet, laser printers, a photocopier, and a fax machine.

Examples of innovative programming offered at the WERC, which encompasses personal and economic development, includes the “Investing in Women’s Futures” program, currently being funded by Ontario Women’s Directorate.⁵⁴ This program involves 100 women in three different programs: 60 in the personal management and self-employment training program, 20 in the train-the-trainer program, and 20 in the self-employment training for women in information technology (IT). Concurrently, the Canadian Women’s Foundation is sponsoring 15 women in a pilot self-employment training program for Home Childcare Workers. The programs are designed, delivered, evaluated, and administered by MicroSkills staff and contracted employees, 80% of these being women.

The programs offered by the MicroSkills Women’s Technology Institute, the other major service area of Women’s Services, directly support enterprise development activities. MicroSkills opened the Women’s Technology Institute in 1999, which remains the only one of its kind in Canada. The Institute exists to address the gender gap in technology occupations by offering women the opportunity to acquire skills for careers in IT, such as web development and network administration. Graduates of the Institute’s programs deliver IT support to the women entrepreneurs who use the services of the WERC. For example, they provide technical support to the business incubators and assistance in developing business websites.

The reality is that while women come to WERC for self-employment training, there are a host of other supports required in addition to needing help to integrate into the Canadian workforce. Other programs offered at MicroSkills include Career Planning for Assaulted Women, Single Parent Support Group, Immigrant Women’s Information Network, and a job placement program.

⁵⁴ The Ontario Women’s Directorate (OWD) provides focus for government action on issues of concern to women, particularly social, economic, and justice-related issues. As a division of the Ministry of Citizenship, the OWD has two key areas of activity: preventing violence against women and promoting women’s economic independence.

The Local Context

MicroSkills is located in the centre of Toronto's Ward 2 in the northwest corner of the city, near Pearson International Airport. Toronto's population is one of the most ethnically diverse in the world, comprised of more than 100 different ethnic groups. In recent years, 61.2% of the population are first generation immigrants; 63% of new immigrants were non-European or "visible minorities." Residents represent ten 10 major nationalities (Italian, East Indian, Canadian, Somalian, Jamaican, English, Chinese, Polish, Croatian, and Portugese). They speak 9 mother tongues other than English (Italian, Punjabi, Spanish, Persian, Polish, Arabic, Croatian, Urdu, Portuguese) as well as a variety of other languages.

The client profile reported by MicroSkills for 2003 is as follows: among 10,857 clients, 35% originated from Asia, 25% from Africa, 17% from the Middle East, 13% from Europe, with the remaining 10% divided evenly between North American and "Other" (which includes Latin American and the Caribbean).

The incidence of low-income status in Ward 2 is slightly higher, in all family sizes, than the rate for the City of Toronto, however median household incomes are \$733.00 higher.⁵⁵ Unemployment is 6.5%, which is .5% lower than the City of Toronto. Levels of education in Ward 2 exceed those of Greater Toronto with 4.8% higher high school graduation levels; 3% more of the population holding trade certificates or diplomas. In both Ward 2 and Toronto, over 13% of the population hold College certificates, however there are 58% fewer University graduates in Ward 2 than in Greater Toronto. Urban Development Services (2003) reports that 15.8% of population in Ward 2 has a university education, compared to 27.2% for the City of Toronto⁵⁶.

Data compiled by MicroSkills demonstrates that immigrant clients who arrived in the last decade are more highly educated than those who arrived before them: 47% of the clients served in 2002 had a university education, compared to 17% in 1987.⁵⁷ Despite this, the economic data from Statistics Canada shows that labour force participation rates for newcomers have declined, individual and family incomes of immigrants and refugees are not rising as quickly as they did in the past, "visible minorities" experience more poverty than others in Canada and the period of limbo (indeterminate state) for refugees is becoming longer and sharper.⁵⁸

Labour force participation by occupation figures in Ward 2, again provided by Statistics Canada (2001), indicate that 45% of those working are divided evenly among two occupational sectors: business, finance, and administration and sales and service, which is parallel to the City of Toronto experience. Employment in trades, transportation and equipment operation exceeds the City of Toronto rates by over 7% (17.1% vs 10.3%) and the national average by 3%. There is less involvement in jobs related to art, culture, recreation and sport in Ward 2, with the rate of employment in this sector 3% lower than for the City (1.9 vs. 4.9).

⁵⁵ Refers to income status in relation to Statistics Canada's low-income cut-offs (LICOs). In large urban centres such as Toronto (where the population is equal to or exceeds 500,000), the LICO can be organized by various family sizes: 1) family size of 1 LICO = \$16,874, 2) family size of 7+ LICO = \$42,978. Low-income status applies where total income falls below the LICO. The incidence of low income is the proportion or percentage of a group such as economic families or unattached individuals in a given classification that falls below the LICO.

⁵⁶ Urban Development Services, City Planning, Policy and Research using 2001 Census of Canada data

⁵⁷ MicroSkills' 1998 and 2002 Annual Reports.

⁵⁸ Maytree Foundation Presentation, Queen's University, August 2003.

5.2.4 Funding and Partnerships

The Women's Services Program receives financial support from a broad range of government, corporate, and private sponsors through grants, donations, and in-kind contributions. The annual operating budget of MicroSkills is over \$2.5 million. Programs and services are funded by the government (72%), foundations (4%), the United Way (5%), individual donors and corporate sponsors (3%), as well as by fees paid for business-related services (16%).

MicroSkills develops linkages and partnerships, where appropriate, with women's organizations, labour organizations, employer groups, industry associations, labour-management bodies, NGOs, academic institutions, and provincial and federal governments to explore and initiate ways to advance the quality of life for immigrants and racial minority women.

MicroSkills works reciprocally with many organizations in recruitment and referral, and in the delivery of specific program components. For example, participants of the train-the-trainer program practice their skills delivering workshops at other agencies, where they may be engaged as trainers when their program is completed. MicroSkills engages a local agency to deliver financial management modules during the self-employment training and may support other organizations in the development of their entrepreneurship programs.

Staff and management participate in planning committees organized by Enterprise Toronto and the CED Learning Network and explore initiatives with other community organizations to enhance essential services to clients. A significant outcome of collaboration and information exchange is a better understanding of the issues and challenges facing this client community as its members strive to improve their economic conditions.

5.2.5 Factors Contributing to the Achievements of the Program

Factors contributing to the achievements of MicroSkills can be found in the talents of the Executive Director of MicroSkills, Kay Blair, a true social entrepreneur who promotes a social enterprise approach to the organization and to participation. She engages in the practice of "Appreciative Inquiry" with her staff members.⁵⁹ Appreciative Inquiry is an approach to organizational change that involves searching continuously to identify and understand specific aspects of an organization that inspire creativity, a sense of connectedness, and a freedom to grow. When the Executive Director guided staff in an Appreciative Inquiry exercise during the period from February to April, 2003, many commented that "*we've been doing this all along; you've just discovered a name for it!*" The formal exercise helps them to identify what gives life to the organization so that they can continue to nurture and expand these elements, as well as reveal issues and solutions, and renew the conviction that they all have a responsibility to achieve the organization's desired objectives.

The Executive Director and key management staff have held their positions for several years, which has facilitated continuity in the leadership and growth of the organization. Each endeavors to share with new management and staff their rich historical examples of how the

⁵⁹ Further information on Appreciative Inquiry is available on the following internet site: <http://appreciativeinquiry.cwru.edu>.

mission and principles of the organization are realized (and indeed realizable) in practice. For example, the Executive Director has retold the story of firing staff sent by a particular program sponsor because they were displaying racist behaviour. The program sponsor did not support MicroSkills' decision to let the staff go and declined to provide a full complement of new staff. MicroSkills discontinued its relationship with the particular sponsor and took another approach to delivering the service. Years later, the Executive Director ran into a former employee of the sponsor who introduced her as *"a woman who had worked creatively to beat systemic issues...displayed strength and did not buckle under the pressure."* Today, this same sponsor has indicated a willingness to re-establish a partnership with MicroSkills.

Another key success factor for MicroSkills is the training and development of staff in effective techniques for community development. MicroSkills has nurtured a team of "on the ground" workers who have multiple capacities in negotiating, problem solving, making links with local networks, setting targets, and monitoring and evaluating performance.

These workers function as "development specialists," participating in the development of community initiatives, mobilizing individuals and organizations and leading or supporting specific initiatives. For example, these workers have increased MicroSkills' links with the business community through the establishment of MicroSkills' "Corporate Spirit Award," presented annually to a local business that demonstrates support for immigrants and racial minority women through employment related initiatives. Other examples of effective community development practices have resulted in the UPS (United Parcel Service) Foundation Information Technology Resource Centre in the Women's Technology Institute and the "Cooperators Loan Fund."⁶⁰ These assets of MicroSkills, a direct result of effective relationship building within the community, greatly enhance opportunities for MicroSkills clients. Ongoing collaboration with the business sector has also resulted in a pool of mentors, volunteers, consultants, and donors who support MicroSkills in program delivery and fundraising.

MicroSkills engages in regular organizational planning and development activities to set the framework for long and short-term strategic objectives. These activities include all levels of staff. It also conducts regular focus groups with clients to understand their emerging needs and to elicit feedback and suggestions for service improvement.

Staff have access to project proposals and reports to enhance their understanding of where the organization has come from and where it is going. This open access to the "wall of files" builds on existing work and increases accountability, ensuring that everyone is aware of the delivery and reporting procedures. Adopting this norm of openness and learning, in turn, strengthens organizational capacity.

MicroSkills has always operated a business as a means of generating independent revenue. For example, in addition to offering subsidized training, the organization has also incorporated the sale of part-time training as part of its business services. In addition, it offers a range of information technology support and business services in the local community. Program graduates are hired to perform these business services. Additionally, these business initiatives position the organization as a technology provider in the community and create valuable ties with local businesses that, in turn, support programs and may employ program graduates.

⁶⁰ For more information on the Cooperators Cooperative's (insurance company)'s CED Fund visit: www.cooperators.ca/group/

Understanding that recognition is a key motivator, MicroSkills' management ensures that successful graduates and organizations involved in supporting the organization receive formal acknowledgement. The Entrepreneur of the Year Award is presented annually to four successful graduates of WERC's self-employment program who demonstrate exceptional entrepreneurial spirit in bringing their dynamic businesses to life. They are profiled on the MicroSkills' website and receive significant media attention. Additionally, all donors and sponsors are recognized in a variety of formats: on site, on the MicroSkills website and in company literature.

The programs and services developed and offered by MicroSkills are enriched by participation in related initiatives in the broader community. For example, MicroSkills' participation in the City of Toronto Planning Sub-committee on Women in Business enables it to promote services for women entrepreneurs in the community, as well as to learn lessons from other organizations involved in self-employment initiatives.

The community views MicroSkills as a change agent. This is demonstrated by the following:

- Multi-Agency Partnership Project (MAPP). MicroSkills was selected as the lead organization among ten partner organizations in the establishment of a centre for at-risk youth, the "Dixon Neighbourhood Youth Centre," funded by the United Way.
- JobTrack Centre – MicroSkills was chosen as the lead organization in the establishment of the Job Track Centre project, funded by HRDC to provide employment support services for those in Toronto whose employment has been affected by the recent SARS outbreak.
- MicroSkills participated in consultations in Halifax for self-employment programs for women outside of Ontario.
- MicroSkills participated in a consultation with the Ontario Women's Directorate on the development of technology programs for women.
- MicroSkills participated in the Women in the New Economy panel discussion.
- MicroSkills staff are consulted on issues related to diversity. MicroSkills staff were invited by Humber College to participate on a panel to help diversify their faculty.
- MicroSkills staff have developed and delivered public education to the broader community highlighting the benefits of corporations practicing social responsibility and valuing racial minority women in the community.

5.2.6 Main Challenges

In the mid-90s, the organization's client base was profoundly affected by significant changes impacting women's lives - changes in government legislation, changes in economic and social policies, and changes in the labour market resulting from the free trade agreement and globalization. These adverse changes resulted in rising numbers of women and children living in poverty and experiencing homelessness and, in particular, in a dramatic increase in poverty among single parents on social assistance and immigrant and racial minority women.

In response to these negative trends, MicroSkills identified the need to expand services to women to address women's economic development. As a result of this strategic focus, MicroSkills currently offers numerous innovative economic development initiatives designed to strengthen women's economic status.

The issue of financing for women continues to be a major challenge for MicroSkills because of the systemic barriers in access to capital and credit among mainstream institutions. Often the women trying to access financing for their micro business have no credit history and/or no assets to use as collateral for the loan. They discover, quickly, that there is little creativity and innovation to be found at financial institutions. A common response from lenders, for example, is to "put it on your credit card." Most women micro-entrepreneurs do not have credit cards and if they did, they would be reluctant to face the high interest rates charged on the balance.

The ongoing challenge is to constantly explore new and more effective ways of supporting greater numbers of immigrant women and, thus, better support the growth and economic well-being of the community served. This requires that MicroSkills move further away from project-to-project funding. Project-to-project funding does not take care of core functions, such as research and development, infrastructure, and planning and building a community-based network through partnership development. This strong organization needs to remain securely rooted in the community in order to be responsive to its needs and be able to implement long-term plans to accomplish good economic development work. Core funding is necessary in order to effectively harness the energy of local groups, individuals, and communities to solve local problems.

Organizations such as MicroSkills are not fully recognized for the important role they play in CED. Leaders in the organization feel that both the community and government rely on agencies such as MicroSkills to maintain social order by enhancing socio-economic and gender equity, yet, are reluctant to commit support to maintaining the core mission of such groups.

Frustration also mounts with funding programs that look for quick fixes, with no process in place to prevent the recycling of participants. This leaves agencies unable to take care of whatever next steps are still needed for those not ready to stand alone when a project ends.

Another harsh reality confronting MicroSkills is that while it has experienced an unprecedented demand for its services, it has also noticed an increasing anti-immigration sentiment since 9/11.

Insufficient infrastructure funds and the reality that few mechanisms are available for leadership development and community capacity-building further challenge MicroSkills. Despite these challenges, in a period of diminishing resources for women, it has found creative ways to develop new resources. Members of the organization work, conscientiously, at diversifying the funding base, with no reliance on any one funder for a program. In addition to receiving support through various government programs, MicroSkills cultivates a range of corporate and private foundations and donors. MicroSkills became a United Way member agency and leveraged funding from a variety of government, foundation, and community sources, which contributed to the creation of the self-employment training program for women in 1996, the WERC in 1998, and the Women's Technology Institute (WTI) in 1999. In 2002, with a generous grant from the Cooperators, MicroSkills established a Loan Fund to offer small loans to graduates of its self-employment programs.

MicroSkills also expanded its services to include programs serving both men and women. This decision has added a constructive element to existing services and does not detract from their commitment to serving women. Aside from increasing eligibility for a wider range of program dollars that benefit both male and female clients (federally funded language training accompanied by child-minding services and an Employment Resource Centre, for example), offering co-ed programs has enhanced volunteer and employment opportunities to the core women clientele. Additionally, staff discovered that the experience of both genders is enriched when perspectives and experiences are shared. To safeguard against any sexism issues, Microskills' staff are trained and vigilant regarding anti-racism, anti-discrimination, and anti-harassment policies and procedures. Recognizing that the presence of men in some programs may deter women who have experienced violence and partner abuse, the organization has expanded its women-only Support Services Program to include support and career planning for survivors of spousal violence, support groups for single mothers, and crisis intervention.

5.2.7 Lessons Learned in Women's CED

The experience of working with low-income immigrant women and racial minority women has strengthened the organization and enhanced its circle of influence by harnessing the integration of clients in the development and delivery of culturally sensitive programs and services. Inherent in their approach is the understanding that support systems need to be in place for women to achieve success - supports such as transportation, clothing, childcare, and continued advocacy for such things as affordable housing. Additionally, MicroSkills' approach to CED for women is based on a foundation of key values and practices that include knowledge of and respect for the skills, experience, and potential of immigrant women, racial minority women, and low-income women. This is fortified by a team of staff that is racially diverse, multi-ethnic and multi-lingual, and that includes many women who are also recent immigrants and who have the capacity to promote and deliver programming sensitively and in a context that is meaningful and appealing to clients.

Along with placing strong emphasis on research and analysis of issues affecting the population, MicroSkills understands the need to be strong advocates for policy change and strive to be part of policy decision-making processes. This approach requires the development and maintenance of constructive relationships with relevant institutions, sectors and leaders.

These key concepts and practices result in the following outcomes, which are essential to the effective practice of CED for women:

1) Women in Leadership Roles

MicroSkills operates on the premise that any one person can take a leadership role. This is put in practice across the organization. Leadership is encouraged at all levels of the organization, from management to participants. Women hold key leadership roles in the organization: as President of the Board of Directors, as Executive Director, and as key senior managers, with 75% of the staff being women. Immigrant, racial minority and low-income women are well-represented in positions at every level of the agency: on the Board of Directors, in management, in coordinating and supervisory roles and in direct service delivery as counselors, instructors and other specialized staff.

2) Opportunities for Women to Develop Leadership Skills

In addition to offering many leadership roles for women within the organization, MicroSkills offers numerous opportunities for women to develop leadership skills. Examples of this include:

- The train-the-trainer program, developed to address the need for role models and mentors for women in self-employment training programs
- A leadership program for new immigrant women, to develop immigrant women's skills and knowledge base to participate as community leaders
- Volunteer opportunities at MicroSkills, to allow women to develop a broad range of skills

MicroSkills brings community members together to strategize how best to provide services to low-income, immigrant and racial minority women that will lead to their self-sufficiency and enhanced participation in the local economy. Program components are developed and delivered by people with strong ties to the community, many with self-employment experience and a clear understanding that business development activities must be seen in the context of women's lives. Leaders in self-employment, financing and small business management are consulted and engaged in the development of the program model. At the centre of program development are also women from the community who, through a consultative process, provide feedback and input every step of the way. Inherent in MicroSkills programming is the effort to build-on existing skills sets of individuals – for employment and self-employment – by encouraging women to develop businesses using skills from their countries of origin.

Another example of this approach includes developing programs and services for the vulnerable youth served by MicroSkills' most recent initiative, the Dixon Neighbourhood Youth Centre. MicroSkills is working with a consortium of community partners, the Board of Education, and a variety of funders, to increase resources and opportunities for youth in this marginalized and underserved community.

MicroSkills is accountable to the community through its 13 member Board of Directors that has balanced representation of business, labour, and community groups as well as program graduates. Close to 100 volunteers contribute annually to the delivery of programs as individuals or as members of committees.

Management sees people as the organization's greatest asset and believes that investing in people is a key strategy to maintaining its effectiveness and competitive advantage. Professional development expenses are budgeted annually, and expended based on skill gaps within the organization and to equip staff to meet strategic objectives. Empowerment, trust and engagement have resulted in relatively low staff turnover, which is demonstrated by the fact that a core group of employees have stayed longer than ten years with the agency.

5.2.8 Plans for the Future

A result of the Appreciative Inquiry exercises was the acknowledgement that staff holds a common dream of purchasing a building. They feel that to create sustainability they need to expand the role they play in the community. This includes the provision of stronger

“aftercare” programs through the sponsorship of local women-owned businesses. The aim is also to increase access and opportunities for women by promoting and publicizing the women’s services to a variety of stakeholders.

MicroSkills will continue to develop and deliver programs that contribute to women’s needs for economic self-sufficiency and full participation in Canadian society. These will include leadership, business and technology. In the upcoming tax year, MicroSkills will start to track participants’ self-employment sales. Management estimates that most self-employment graduates are able to ease off of social assistance within the first three years after program completion. Compliance in reporting sales will be a requirement for admission into the programs.

The Centre will continue to advocate for clients among local employers to strengthen links and open up greater opportunities for private sector employment. It will also maintain its strong position on advocacy on behalf of women, including job shadowing, job fairs, immigrant networks, community development initiatives, open houses, public education on gender issues, inter-agency networks, and consultations on public policy.

An Alumni Association will be developed to attract support from anyone who went through a structured program. Past participants will be asked to become ambassadors for the organization, to help guide new program development and support fundraising.

In order to maintain these commitments, the organization is aware of the need to achieve a level of sustainability; as such, the agency is undertaking agency profile development and branding. It is seeking to broaden its network of women to help with a service plan, and to engage past service users as ambassadors of the organization. The organization is also exploring opportunities for program and service accreditation and strategic alliance building within relevant sectors to strengthen opportunities for women.

5.2.9 Potential for Replication

Ever conscious of current economic and political climates, particularly anti-immigration sentiment since 9/11, MicroSkills remains committed to its mission. An explanation for their longevity has been the conviction that CED practice is a legitimate and effective approach to developing healthy and sustainable communities. They continue to engage a variety of stakeholders to emphasize that investing in communities is a good thing. Clearly defined strategies for creating healthy, caring communities for women that value their diversity is essential for the effective integration of newcomers to Canada and other marginalized groups. There is a desperate need to recognize the talented, skilled, and competent CED professionals who work relentlessly to develop and maintain programs that meet the needs of individuals, while striving to find ways to bring about greater understanding of women’s CED.

MicroSkills initial function of providing business training in the preparation of microfiche for libraries and businesses to its response to the rapidly changing nature of information technology, MicroSkills has fostered an entrepreneurial environment, marked by innovation and risk-taking. In fact, MicroSkills was the recipient of the 2003 Entrepreneurship Award from Innovations Canada. The staff of MicroSkills also heeded the key concerns of past research on women’s entrepreneurship in Canada and other countries that historically women have entered sectors that are heavily female-dominated and labour intensive, with

low profit margins and earnings; thus, making it difficult for women to achieve self-sufficiency and economic security.

The staff at MicroSkills believes that more action is needed on women's CED. Women's groups are becoming disillusioned with the federal government. The government has involved them in studies, published endless reports and acted on few. One suggestion put forward by the Executive Director is for the government to integrate people with practical skills into the development of programs - individuals who recognize the diversity of their client groups. Until this happens, she will continue to respond to inquiries, participate in studies and focus groups and offer real-world examples of practical solutions to pressing issues for urban, immigrant women. If you conduct a "google" internet search on "Kay Blair" you soon discover her impressive commitment to change.

The team at Microskills is most willing to share their best practices and mentor other groups in the development of their community agencies. They are actively engaged in delivering workshops for other local agencies that focus on a variety of areas from operations to programming and evaluation, to how to lead focus groups. A strategic direction adopted by the agency is to continue to expand their CED initiatives and one strategy being considered is to become a CEDTAP provider.⁶¹ This will expand their ability to share on both the local and national level.

In closing, it seems that there is something terribly wrong when an organization with a 20-year track record in combining effective community development work and working with immigrants, a sector that all levels of governments have deemed essential for the future of Canada, has to exhaust its human resources to maintain proven programs. An organization

such as MicroSkills, if properly resourced, has tremendous untapped potential to provide leadership and direction in the provision of leading CED programs.

"Women are 52% of the Canadian population. I will give them (men) the 2%
I just want 50%!"

Sister Elizabeth Davies⁶²

⁶¹ Community Economic Development Technical Assistance Program: <http://www.carleton.ca/cedtap/>

⁶² Queen's University, September 12, 2003. (Member of Newfoundland's "Royal Commission on Renewing and Strengthening Our Place in Canada.")

5.3 Coop Training Program: West Kootenay Women's Resource Centre (Nelson, British Columbia)⁶³

The West Kootenay Women's Association (WKWA) launched the Women's Cooperative Ventures Training Program in January, 2003 as part of a plan to develop the capacities of women in the region to engage in Community Economic Development (CED).

The intensive short-term Coop Training Program was presented for the first time in Nelson from March to June, 2003, for 12 female participants from Nelson and District including the Slocan Valley, Crescent Valley, Kaslo, and the West Arm of Kootenay Lake.

According to WKWA, the objective of the project is "to provide an opportunity for a diverse group of rural women to come together to learn the skills needed to become more economically self-sufficient through training in cooperative development, micro-enterprise and feminist economics."⁶⁴

5.3.1 Mission of the West Kootenay Women's Resource Centre

WKWA operates the oldest rural women's centre in Canada. The organization was incorporated as a non-profit society in British Columbia in 1972 and has charitable status. The mandate of WKWA is comprised of the following multiple objectives:

- To promote the equitable treatment of women, in the belief that every woman has the right to control her social, economic and physical circumstances;
- To work together with women of every race, class, sexual orientation, physical or mental ability, age, size, spiritual and political belief;
- To supply and render services of a charitable and educational nature to women;
- To establish resources for women;
- To co-operate with other organizations which have objectives similar to the objectives of the Association;
- To operate as a non-profit organization; to administer and employ its property, assets and rights for the purpose of promoting or aiding in the promotion of the welfare of all women;
- To receive, acquire and hold gifts, donations, legacies and devices.

⁶³ The report was prepared by Melanie Conn. The present report is based on telephone interviews with Cheryl Dowden, WKWA Administrative Coordinator and Penny Ruvinsky, Coordinator of the Women's Economic Equality project, as well as on WKWA's report on the Women's Cooperative Ventures Training Program submitted to the Canadian Women's Foundation. Quotation marks have been used to indicate these sources.

⁶⁴ Please see ANNEX E for a definition of a "feminist economics." Marilyn Waring also explores this subject in her book "If Women Counted" and in the film "Sex, Lies and Economics," which is based on her book.

5.3.2 Programs and Services

WKWA operates the Nelson and District Women's Centre and also coordinates other programs including the Women's Economic Equality Project. The Centre hosts a drop-in where women can receive emotional support and resource and referral services. It also houses a feminist library and a free clothing store, and hosts groups focused on various issues such as women's health and survivors of sexual abuse. In addition, WKWA has participated in and initiated numerous projects which have spun off independently, including: 1) an innovative and influential Women in Trades and Technology Program, started in 1993, 2) a successful community kitchen project and 3) the Advocacy Project, which began in 1988 and now runs as a separate organization, the Advocacy Centre.

The staff of WKWA sit on numerous committees including VAWIR (Violence Against Women in Relationships), West Kootenay Women's Council, Nelson Committee on Homelessness, Nelson Food Coalition, Safe Havens (violence prevention and women's safety program) and Safe Spaces (a program to support queer youth)

The Coop Training Program is the first phase of WKWA's focus on self-employment. As a result of this program, further activities are now planned which are described in Section 4.3.8 of this report.

The women and girls who use the Centre reflect the diversity of the community: they are Aboriginal, lesbian, bisexual and transgendered women; women in poverty, women who are dealing with the mental health system, women of colour and women of all ages. Rural women and women with special needs were encouraged to apply for the Coop Training Program. Of the twelve participants in the program, half came from more isolated communities, two had difficulties in finding or maintaining employment due to health-related issues, and many had some experience with cooperatives or small businesses. All were living in poverty.

5.3.3 Women's Cooperative Ventures Training Program

WKWA is currently focusing on women's CED: the Coop Training Program was a vehicle for exploring feminist economics and putting the concepts into practice (Initially, there was some discussion about whether the word "feminism" in promotional materials would dissuade potential participants. Ultimately, WKWA says "it turned out to be a real drawing card for women seeking an alternative approach to personal and business economics").

The organizers say that the feminist approach attracted women because it validated the reality of their lives: women are familiar with working collectively, making decisions consensually and taking a cooperative (non-hierarchical) approach to business.

The Coop Training Program originated out of women stating their needs for economic support (e.g., skills development, access to financing, childcare, and a cooperative work environment so as not to work in isolation). Staff also recognized the need to re-evaluate the focus of the organization, particularly in light of the provincial government cutbacks. One staff member had researched women's cooperatives around the globe and recognized the potential of the model in Canada.

It is important to note that WKWA had previous experience in women's CED. In addition to the development of the Women in Trades and Technology Program and the GETT (Girls Exploring Trades and Technology) summer camp, WKWA had initiated an innovative jam-making enterprise called Emma's Jambrosia in 1981.⁶⁵ While the enterprise was relatively short-lived (two years), it was a success in many ways and established the concept of women's community enterprise as an option that could be explored further.

The curriculum of the Coop Training Program was based on *Cooperatives by Design: Building Blocks for Coop Development*, a manual produced in 2002 by the British Columbia Institute for Coop Studies. The twelve sessions took participants through a cooperative development and business planning process and were supplemented by guest speakers, field trips and numerous opportunities for group discussion and feedback. ANNEX E provides an outline of the subjects covered in each session.

An experiential adult education model was used to deliver the program, in combination with a feminist analysis. Women are encouraged to share their experiences, including any experience in cooperatives and collectives. The objective was to create their own cooperative model for enterprise, rather than to adopt existing structures. Participants were encouraged to "take ownership of their own learning process" by providing direct feedback in a number of ways. The organizers describe their use of "feminist process" as their major strategy. This included:

- Daily check-ins for women to make the transition from home to work and to raise concerns and questions;
- Daily check-outs to identify excitement, learning and catch problems;
- Establishment of a group contract around guidelines for participation and inclusion;
- Regular opportunities for oral and written input and evaluation; and
- Incorporation of women's history and experience.

The program also attended to the practical elements of women's participation:

- Food was supplied every day and was available throughout the day (at least one person counted on the daily lunch as her main meal for the day);
- Transportation was arranged and costs covered for those who lived at a substantial distance from Nelson;
- A budget was set aside for childcare.

The evaluations by participants indicate that the training clearly provided an important foundation from which women can grow. Participants' self-confidence and ability to communicate increased. It supported women in developing knowledge and skills that make it easier for them to act and interact in the community. Several women are proceeding to develop their ideas: jewelry making, bio-diesel energy, a women's technical writing collective, two land cooperatives, and a birthing cooperative. They are using the professional skills they acquired or strengthened in the program: bookkeeping, research, marketing, business planning, advertising, conflict resolution and consensus decision-making. The organizers discovered that "*at least five [participants] have gone back to their communities and have taken on a leadership role in information-sharing around cooperative development.*"

⁶⁵ WomenFutures included a case study of Emma's Jambrosia in *More Than Dollars*, a research report published in 1989 about women's CED in British Columbia.

The Local Context

Just under 10,000 people live in Nelson, with 20-25,000 in the region. The residents are characterized as predominantly Anglo-Canadian, with a longstanding Doukhabour⁶⁶ community in nearby Castlegar and a slowly growing new immigrant population. There is a large transient youth population from April to September when tent cities spring up. The Sinixt Nation, while considered “extinct” by the provincial and federal governments, is very much alive and active in the community.

The region has the highest unemployment rate (11.8%) in British Columbia and has been hard hit by cutbacks by the Liberal government, which eliminated 300 jobs in the public sector. There have been school closures, reduced hospital services and, as a result, many challenges for the local non-profit sector. In particular, WKWA has seen a 67% increase in the number of women using the Centre: 67% more coming in for food, 45% more for clothing, 25% more for information on housing and an incredible 70% increase in the number of women requiring support and information on abuse issues.

After decades of dependence on forestry, there has been a steady decrease in logging and related activities. The regional economy is gradually becoming more diverse; no new sector has emerged to replace forestry. Tourism is not being systematically developed, although there is much informal activity (e.g., bed and breakfasts and a small ski hill). In fact, the community is concerned about over-development and has successfully campaigned to keep restaurant and retail chains out of the core of Nelson, although there is a Wal-Mart and an outlet of a Canadian chain of large supermarkets on the outskirts. The so-called “hidden economy” of marijuana production continues to provide a livelihood for many of the region’s residents. Nelson has a very strong identity as a community of cooperatives; there are 80 cooperatives in the area including, worker, consumer, land, and service cooperatives, two of which are a radio station and a car share program.

5.3.4 Funding and Partnerships

A hallmark of WKWA is its experience in establishing and maintaining partnerships with dozens of government and community organizations. For example, the Coop Training Program Advisory Committee - created to support program design and provide ongoing guidance and input into all phases of the project - involved individuals representing a cross-section of cooperatives, organizations and conventional businesses. These included: Career Development Services, Community Futures, Circle of Habondia Lending Society, Harrop Proctor Community Forest Cooperative, Women In Trades and Technology (Selkirk College) Human Resources and Development Canada.

The doors of WKWA have been open on an uninterrupted basis for the past 30 years, thanks to thousands of hours of unpaid work contributed by members, directors, staff and volunteers. In addition, the women involved in WKWA are financial jugglers *par excellence*. Their impressive management skills have been honed through years of experience in British Columbia’s challenging and changeable political environment. The situation has never been more precarious, however, than it is currently.

Operational and project funding provided by the provincial Ministry of Community, Aboriginal and Women’s Services is due to end March 31, 2004; funding by the provincial Gaming

⁶⁶ A member of a Russian Christian sect similar to the Society of Friends, many members of which migrated to Canada in 1899 after persecution for refusing military service.

Commission ends in December, 2003, and Status of Women Canada is funding the Women's Economic Equality Project until June 30, 2004. The Coop Training Program was funded by the Canadian Women's Foundation.

5.3.5 Factors Contributing to the Achievements of the Program

The success of the WKWA Coop Training Program is due, in part, to the resources and character of the community of Nelson. The community is recognized as "a hotbed of alternative thinking," which attracts people to Nelson; people are open-minded and have an appetite for creative approaches to community economic development. As well, the region is rich in human resources, which made it relatively easy for the organizers to find the expertise they needed; existing cooperatives were eager to assist with the project.

WKWA is a mature organization with a supportive Coordinating Collective⁶⁷ and membership. The organization was able to capitalize on established relationships with community organizations and its credibility with women. Centre staff have learned how to identify the "right projects" that will attract highly committed participants. In this case, the Coop Training Program was designed to match women's passion for a holistic, validating work environment with their need for employment. Finally, the coordinators of the project provided strong, sensitive, and inspiring leadership.

WKWA integrated participant evaluation throughout the project, including a one-month post-program interview, which revealed the following:

- The curriculum needs some "tweaking" in response to participants' feedback and should be consolidated in a women's cooperative resource manual;
- A stipend should be available to assist women to participate, and a work placement in a local cooperative should be offered as a way to provide experience and mentorship;
- Women have experienced much "woundedness" around money: poverty, shame, guilt, fear, etc. More time needs to be allotted to understanding and/or healing from past relationships with money so that women can develop their dream of a sustainable livelihood;
- Women are drawn to collective, cooperative business situations, as opposed to competitive, exploitive ones; they are eager to explore ways to incorporate feminist values into business (e.g., creative marketing that provides real benefit to customers, such as a food delivery business website that promotes good nutrition);
- The feminist, asset-based process is based on more than 30 years of collective experience in the women's movement. The process validated women and helped them become more confident and comfortable about making contacts within the community, a necessary step for entering the local economy⁶⁸;

⁶⁷ The responsibilities of the Coordinating Collective (the Board of Directors) are to supervise staff and programs, exercise signing authority, devise and carry out strategic plans, and make financial and policy decisions.

⁶⁸ The tradition of the feminist process has mainly been communicated through experience rather than through formal learning or consulting written materials. WKWA staff member, Penny Ruvinsky, suggests that it is the experience of the women's movement that has contributed to the academic body of knowledge about community development.

- The facilitators greatly increased their ability to deal with the challenge of balancing process and product; they were flexible and responsive to participants' needs, while managing the time so that the content was covered;
- The Coop Training Program was very positive and reflected the WKWA's commitment not to despair. It built capacity within WKWA and infused it with energy and excitement at a time when financing challenges were so paramount: new women were drawn to the organization, new opportunities for funding opened up, and better relationships were developed with community organizations (such as Community Futures), and with men in the community.

5.3.6 Main Challenges

The funding pattern for NGOs, such as women's centres, is generally for short-term projects. While the funding for one course offering of the Coop Training Program was adequate, in recent years, WKWA had been expanding and considering longer-term projects with a wider scope. The current funding crisis (loss of core funding) means that staff resources are focused on keeping the Centre open, rather than on developing a sustainable future for the organization. Just as is happening throughout British Columbia, hours at the Nelson women's Centre are being reduced at a time when there is an increase in the number and intensity of issues confronting women.

The organizers point out that funding provided by the Canadian Women's Foundation for this project permitted food, transportation and childcare expenses to be covered. When these critical items are not eligible costs (the usual case), participation is reduced.

Generally, women receiving Employment Insurance (EI) are not permitted to participate in courses because they must be available for work. In this case, the local officials permitted the one woman on EI to participate. There were also three women who were receiving social assistance who were permitted to participate without risking the loss of income. While the cooperation of the two government agencies was deeply appreciated, it is important to recognize that when policies are discretionary or exceptions are made, programs are vulnerable and the ability to replicate is reduced. The supportive bureaucrat may leave and the replacement may not be willing to make an exception to the policy. Changes based on exceptions are "anecdotal" and are often not reproduced at a system level. While a small number of organizations in British Columbia have been able to wrest similar exceptions in EI and social assistance policy, the policies themselves have not changed.

5.3.7 Lessons Learned in Women's CED

Despite the current challenging economic environment, the organizers of the Coop Training Program are committed "not to succumb to a scarcity model of thinking." Rather, they base their work on a model of abundance. The cooperative structure lends itself to an asset-based approach since it depends on the contribution of members to nurture and maintain it. Participants were encouraged to identify their experience and abilities as assets; through the program, they discovered allies and established new relationships and partnerships.

The Coop Training Program was a "gynocentric" project; women were involved in every aspect as coordinators, trainers, presenters, participants and advisors. Evaluations indicated

that participants were inspired and empowered by the women who facilitated and presented information.

The evaluations also indicated that participants were able to ease themselves into the sessions and to gather the information they needed at their own pace. The facilitators were greatly appreciated for their sensitivity and receptivity to each woman as an individual.

There were three male guest speakers (out of sixteen) and one man had a major role in the program as a trainer. While participants generally appreciated his unique style and his expertise in cooperative development, one suggested it would have been better to have offered a woman the opportunity to develop her skills.

5.3.8 Plans for the Future

WKWA is proposing to develop a social purpose enterprise with the Coop Training Program as one element. The bigger picture is a vision of a cooperative training centre for women who want to start cooperatives as well as for trainers who want to learn how to facilitate cooperative development. The organizers plan to explore the possibility of developing an administrative cooperative for women involved in CED and in cooperative projects. They are also looking at an import-export business as an international marketing network for women cooperators. They are exploring the Cooperative Development Initiative (CDI) fund of the federal government as a potential source for financing.⁶⁹ This federal government commitment to cooperative development will help to highlight the barrier presented by EI's "must be available for work" policy.

5.3.9 Potential for Replication

The Coop Training Program of WKWA is an important example of how women are coming together to address economic and social objectives, using an approach that merges the principles of CED, cooperative development and feminism. There are several aspects of this project that other organizations may find relevant to their own situations:

- The WKWA project demonstrated how cooperatives in a community can play an important role in promoting and supporting cooperative development more broadly as an economic and social goal. The addition of a work placement component would make the network of support even stronger and more effective.
- While individual efforts in the past 15 years to recognize and support women's participation in cooperatives in Canada have not had much impact, there is currently more recognition within the sector of the importance of community-based cooperative development that explicitly integrates social and economic objectives.
- The CED field is increasingly utilizing the cooperative model as a way to put CED principles into practice. The cooperative business training model, which was used by WKWA, provides an opportunity for Community Futures Corporations, government agencies and community-based organizations to learn how cooperatives can contribute to community resilience and promote social and gender equity. Women's

⁶⁹ The recently announced federal government CDI fund has been given a budget of \$15 million. Women have not been specifically identified as a target group for funding, though rural projects have been singled out as a priority.

organizations could take a significant leadership role in the implementation of this innovative CED model in their communities.

- WKWA employed a feminist approach as an alternative to trying to fit women into the mainstream entrepreneurship training model. Many women's organizations are familiar with the approach and will be excited to learn how the facilitators integrated the Coop Institute curriculum and the expertise of community presenters into an abundance and empowerment framework.⁷⁰ Women's organizations could build on the WKWA experience of adapting community expertise to be more accessible and appropriate for their members; the proposed women's cooperative resource manual would contribute to the process.⁷¹
- A good-sized pool of technical assistance for cooperative development in Canada is available through the Canadian Worker Co-op Federation/Co-op Developers Network (CWCF-CDN) and could provide expertise for other women's organizations.
- While WKWA covered consultant expenses through funds from the Canadian Women's Foundation, the Canadian Economic Development Technical Assistance Program (CEDTAP) could be a resource for organizations.

While the success of the Coop Training Program shows that WKWA can operate an innovative and exciting project on a shoestring and with the generous support of its community, the loss of funding for women's centres is having an impact on women in Nelson and throughout the province.⁷²

⁷⁰ "Habondia, the real abundance, is the power
to say yes and to say no, to open
and to close, to take or to leave
and not to be taken by force or law
or fear or poverty or hunger or need."
--Poetry excerpt from: "The sabbath of mutual respect," by Marge Piercy.

⁷¹ Further information about the Coop Curriculum developed by the WKWA and summarized in ANNEX E, may be obtained by contacting the organization directly.

⁷² The Coalition of Women's Centres in the province is coordinating the campaign to reverse the withdrawal of funding. Their website encourages women to meet with their MLAs (Member of the Legislative Assembly) and to write letters to the media about the role of women's centres in their communities.

5.4 “Suds and Savings”: Alexandra Community Health Centre (Calgary, Alberta)⁷³

5.4.1 Mission of the Alexandra Community Health Centre

The Alexandra Community Health Centre (ALEX) is a non-profit charitable organization dedicated to improving the health of individuals and communities facing multiple barriers to health care.

5.4.2 Programs and Services

For the last five years of its 30-year history, the ALEX has slowly, though decidedly, realigned its approach to work within a framework of community development and more specifically, CED. In addition to the provision of health services, the ALEX has created projects addressing employment, housing, skills development, business development, food, and social and family relations.

A staff of 35 professionals is involved in the delivery of health services and in the CED projects, including community developers, social workers, community rehabilitation workers, physicians, nurses, psychologists and recreational therapists.

The CED activities of the ALEX are focused primarily on helping women with children living in poverty and victimized by violence. The organization also provides assistance to people with mental health difficulties, the working poor, the unemployed, people with physical and mental disabilities and seniors.

In choosing to embark on CED, the ALEX was looking for a way to become more effective as a health service provider and confront the causes of poor health, such as poverty and social isolation. CED strategies have enabled the ALEX to generate much-needed revenues for the organization and for community members, and to make an impact on structural problems associated with poverty in the community.

The ALEX has supported a variety of CED projects, which have had their varying degrees of success. Most of the projects have been focused on helping women improve their economic and social conditions, while a few have been concerned with the larger community and with members of First Nations.

The ALEX’s women-centred CED projects include:

- **Women-on-a-Shoestring:** a women’s entrepreneurial group that collaborates with other organizations to offer classes in business planning and other skills.
- **Women = \$:** a second group similar to Women-on-a-shoestring that helps women develop entrepreneurial skills.

⁷³The report has been prepared by Flo Frank with assistance from Anne-Marie Livingstone. It is based on an interview with Chris MacFarlane, executive director of ALEX, and a review of program documents.

- **A women’s sewing group:** a group of women who meet to teach sewing. One of the participants has begun taking donated jeans to recycle into new clothing and purses. Another participant is making laundry bags and doing minor repairs of clothes. Both are doing this work on commission for the ALEX. The ALEX in turn uses the remaining profits to initiate new women’s CED projects.
- **Collective Kitchens:** community members cook together to reduce their costs.
- **A community garden:** community members grow produce together.
- **“Suds and Savings”:** a community Laundromat, which is the focus of this report, employs low-income women in providing laundry services to residents at an affordable cost.

The ALEX coordinates the following other CED activities:

- A group of First Nations artists who meet once a week to fabricate drums and other items to sell. The network is expected to develop into a cooperative.
- A training institute that organizes workshops for health sector professionals on community development and CED. (The first workshop led to the development of a “How-To“ handbook on community development. The handbook is now sold and proceeds from the sales go into financing the organization.)
- A food donation arrangement linked to a food and nutrition program.
- A clothing depot.
- A computer skills and mentoring program.
- A Community Access Program that allows community members to set up e-mail addresses, search the internet, and make connections to employment and job bulletins.

5.4.3 “Suds and Savings”

The idea for creating “Suds and Savings” originated in a needs assessment carried out by the ALEX together with women in the community and service providers. The needs assessment showed among other things the difficulties women were experiencing as a result of the rising costs of living.⁷⁴ Women expressed concerns about the high cost of doing their laundry at commercial Laundromats and the inaccessibility of the local Laundromat, which had become a site of vandalism and crime. In consideration of women’s need for an affordable and secure place to do their laundry, and the rising cost of living in Calgary, the ALEX decided to look into the possibility of setting up a “community Laundromat” as a social purpose enterprise.

The ALEX envisioned the Laundromat as a place where women could meet different needs: 1) clean laundry at an affordable cost; 2) a safe place to meet and interact with other women and residents of the community; 3) access to information and resources available at the ALEX.

The specific objectives outlined for the Laundromat were:

- To make available an inexpensive alternative for families to wash their clothes.
- To create a community gathering place where issues could be discussed and solutions identified.

⁷⁴ The needs assessment was made possible by a grant from the Calgary Foundation.

- To offer internet and e-mail access.
- To provide employment in the Laundromat and generate ideas for other employment or business opportunities.
- To provide a venue for health promotion sessions with community developers and medical personnel.

From the stage of conception, it took two years for the ALEX to turn the Laundromat into a reality. The ALEX began by hiring a consultant to develop a business plan, conducted a feasibility study of the Laundromat and created a committee to steer the project. The organization then studied different local Laundromats that were up for sale to assess their financial viability. It finally settled on one that it considered to be the most secure investment and convinced the owner to sell it at a price the organization could afford.

In order to respond to the security concerns of women, the ALEX staffed the Laundromat with female supervisors and a CED worker. The CED worker maintains a presence at the Laundromat to maintain security as well as serve as a resource person for residents wishing to share and explore ideas of potential income-generating ventures. The Laundromat is open from 7:30 am to 9:00 pm, seven days a week.

“Suds and Savings” is currently the only Laundromat serving the communities of Ramsay, Inglewood and Victoria Park (adjoining communities served by the ALEX with tenants in low-cost housing). So far, “Suds and Savings” is proving to be a profitable venture. In the first 14 days of operation, it received 169 self-serve clients (80 males, 48 females, 19 couples, 5 women with children and 7 men with children).

Since opening the Laundromat, the ALEX has developed other means of sustaining the business:

- A dry cleaning drop-off service was started, from which the organization retrieves 40% of its investment.
- Community members have been encouraged to start tailoring and repair services and a key cutting business in the Laundromat.
- Artworks by an Aboriginal artist are currently on display and for sale at the Laundromat (this venture may continue with exhibitions of other Aboriginal artists).
- The organization has started packaging soap, powdered bleach and anti-static cloths, which it resells to generate some extra revenue for the business (e.g., a small box of Tide detergent that sells for 75 cents, costs the ALEX 27 cents to prepare).

The ALEX believes there is still a large unmet need for the Laundromat, given that many residents are still unaware of the new service and may be staying away due to the former crime-ridden nature of the environment. The ALEX has planned a promotional strategy aimed at selling the new image of the Laundromat and broadening its clientele; it will reach out to residents, local organizations, social services and businesses. The CED worker will be conducting some of these outreach activities to encourage local businesses to use the services at “Suds and Savings.”

Recently, the Aboriginal Health Facilitator at ALEX held a meeting with Aboriginal women from Calgary who responded enthusiastically to the idea of the Laundromat. An elder in the group likened the Laundromat to a time when women would gather in the open air by the river to do their laundry. The time they spent together to take care of their laundry provided an important source of social support for the women. The same vision inspires “Suds and

Savings” today; the ALEX hopes the Laundromat will serve as a place for community members to take care of daily chores, while coming together to talk about issues they share in common and find ways to address them.

The Local Context

The ALEX is situated in southeast Calgary. The catchment area has historically been the three adjoining communities (Ramsay, Inglewood, and Victoria Park), although three years ago the organization moved away from a geographical definition of community to a population-based definition. The organization has redefined its “community” to include individuals in southeast Calgary who face multiple barriers to health care, as it is viewed in a population health model.

The immediate three communities and the larger population tend to be transient and on low incomes. There is a significant number of single mothers living in subsidized housing, as well as Aboriginals and new immigrants.

The economic, social and political context reflects the rise of conservative politics in Alberta, which is characterized as supporting entrepreneurial and corporate interests while advocating for a reduction in government bureaucracy and services. Alberta in general, and Calgary in particular, are very prosperous, although Alberta maintains the lowest minimum wage in Canada.

5.4.4 Funding and Partnerships

Funding for the creation of the Laundromat, Suds and Savings, was granted by the Calgary Foundation and the United Way. It is anticipated, however, that with the current and growing revenue, the Laundromat should soon be self-sustaining. The ALEX has amortized the purchase of the Laundromat over three years so that it can operate independently in its fourth year.

The United Way, Calgary Foundation, and other public (Regional Health Authority), private and corporate donors, have extended financial support to other CED projects of the ALEX. The Economic Development Technical Assistance Program (CEDTAP) has extended funding to allow staff to obtain training in CED.

The ALEX works in partnership with a variety of agencies to achieve its mandate, such as the Regional Health Authority, Alberta Alcohol and Drug Commission, the Mennonite Central Committee, Calgary Seniors Resource Centre, Calgary Urban Projects Society, the Calgary Geriatric Team and Children’s Services.

5.4.5 Factors Contributing to the Achievements of the Program

The ALEX sees its successes as resting on principles and strategies that are common to all of its programs:

- A commitment to clarifying the mission, values and strategic direction of the organization and its programs in consultation with community members, staff, Board members and external partners;
- The priority placed on the values of diversity, partnership-building and participation;

- An understanding that health is more than physical health and that financial, social, psychological and spiritual health contribute significantly to physical health;
- An understanding that success in addressing poverty has a direct impact on physical, social and psychological health;
- An awareness that the burden of poverty falls most heavily on women; and
- A strong participatory approach that runs throughout the organization. As much as half of the organization's Board members are either residents from the community or clients.

5.4.6 Main Challenges

The Executive Director, Chris MacFarlane, believes that a lack of knowledge about CED at the community level and within the health sector are significant obstacles for the organization. Naturally, for some in the health sector, the ALEX's holistic approach to health is seen as a challenge to the traditional medical approach. The ALEX has also found that many practitioners, whether in the field of health or in CED, are hesitant to take risks and to think "outside the box." The Executive Director cites the difficulty of getting trained CED professionals to engage themselves more deeply at the community level; for example, by working alongside volunteers to fold clothes. She recommends that issues such as these need to be identified and addressed at the start of a program.

Furthermore, the ALEX has found that agencies and professionals sometimes expect CED work to be a quick and risk-free venture, rather than a strategy that requires support and commitment over the long-term. Finally, despite the ALEX's clearly vital role in the community, it is constantly challenged by the turnover of staff, which is related to the organization's lack of funding and competitive wages.

5.4.7 Lessons Learned in Women's CED

According to the Executive Director, the ALEX focuses CED on women with the understanding that it is most often women who shoulder the heaviest burden of poverty and its attendant problems. Women represent 95% of the employees at the ALEX. They also predominate as members of the Board of Director and working committees, and as volunteers.

The organization has made sure that it is responsive to women and involves them in every aspect of program development. Women are involved as staff, volunteers and community members in the planning of services, the development of policies, service delivery, leadership, and strategic planning.

Based on its experience, the ALEX has identified the following as important aspects of women's involvement in CED:

- Issues related to work and home life must be addressed concurrently, since women are often responsible for the care of children.
- Projects must take into consideration the need for babysitting, transportation and the nutritional needs of the family in order for women to participate in a significant way.

- If work cannot be done at home, it needs to occur during typical school hours and not on weekends.
- Women seem more inclined towards traditional female activities, such as sewing, crafts, cleaning, cooking and caregiving as potential business ventures.
- Women also lean towards cooperative ventures in which they can help one another with business activities.
- Women need training and support to develop skills in business planning, budgeting and marketing.

5.4.8 Plans for the Future

The primary goal of the ALEX is to continue with the current community-based direction and develop the Laundromat as a site for other community development and CED projects. A recent strategic planning process has identified the following priorities for the Centre:

- To explore and undertake further CED projects.
- To place an increased emphasis on partnerships to provide additional services to clients (such as help with housing and income). The concern is to avoid duplicating services, and increase the array of services accessible to clients.
- To conduct research for evaluation and education.
- To strengthen the role of the Board of Directors in advocacy.

5.4.9 Potential for Replication

The strength of the ALEX's CED projects appears to rest on:

- The weaving of an interdependent set of programs and services. While the CED projects operate independently of each other, as a group they help the organization meet several objectives: 1) achieve economies of scale in management, volunteerism, and funding, 2) provide the Centre with more leeway to be creative and to take risks, 3) combine human and material resources in a way that permits projects to be mutually-supportive (such as in leadership and management, and infrastructure), and 4) situate the Centre as an essential resource in the community that is capable of serving a variety of needs.
- The grouping or "clustering" of activities has enabled the Centre to meet a different set of interests and needs within the community
- The active development and support of volunteerism has contributed to capacity-building and community empowerment.

- The presence of leadership in the organization that has demonstrated creativity, flexibility, and a courage to move into new and untested areas, including 1) a capable Executive Director knowledgeable about CED and community development, 2) a Board of Directors that was willing to take the time to think in new ways and construct a new vision for the organization, and 3) CED practitioners with a commitment to work with community members.
- Finally, the support of donors outside of government has been very important, which includes the United Way, churches, foundations, and individual donors.

The ALEX believes that there is a natural relationship between the Population Health Model and CED, since they are both focused on addressing structural issues related to poverty and health. A focus on health may serve as the “logical middle” of CED, rather than the more commonly assumed goal of job creation and business development. The ALEX demonstrates so expertly that a focus on health can be the driving force of CED, and that the strength of CED lies in its ability to meet both economic and non-economic objectives.

5.5 Éko café / Éko boutique (Montreal, Quebec)⁷⁵

Éko café/Éko boutique is a worker-owned cafe-restaurant and store that sells natural, organic, ecological, and fair trade products. The cooperative is composed primarily of young mothers from the community.

5.5.1 Mission of Éko café / Éko boutique

The mission of the cooperative is to:

- Provide work to its members;
- Support the empowerment of young mothers through employment and membership in the cooperative; and
- Improve the quality of food and nutrition available to the community.

5.5.2 Development of Éko café/Éko boutique

The idea for the cooperative originated in an exchange between two young mothers who were new to the neighbourhood and who were both attending group sessions at the local community clinic. While taking one of their daily walks through the neighbourhood, it became clear to them that there were no local businesses offering health food or produce. In sharing the idea of starting a health food business with other young mothers attending the clinic, the two women discovered that other young mothers were interested in finding paid work, but were hampered by several factors, such as their responsibilities for the care of their young children, a lack of employment opportunities in the neighbourhood, and, for some, a lack of work experience.

The idea for a business soon developed into a plan to establish a cooperative that would be managed and run by young mothers from the neighbourhood. The women chose the model of the worker cooperative because it seemed the most appropriate for their circumstances and objectives. The primary goal of a worker cooperative is to give employment to its members. The model is also one that gives each member, whatever her level of expertise, the ability to contribute to the management of the business, to vote, and to influence decision-making. The cooperative model also supports a form of democratic participation that was well suited to the women's interest in acquiring skills and training. Finally, the cooperative structure was considered more amenable to the needs of young mothers to combine their work and family life.

5.5.3 Functioning of Éko café/Éko boutique

⁷⁵ The report has been translated from its original version in French. Josée Belleau conducted the research and wrote the report for this case study.

Promoting nutrition is one of the central objectives of Éko café/Éko boutique. The cafe-restaurant and store of the cooperative are providing residents with a place to buy healthy meals and organic foodstuffs that would otherwise not be available in the neighbourhood.

The cooperative is currently composed of 12 members (11 females and 1 male), with 8 employees working full-time and another 4 working on a part-time basis. It started with 26 staff members, but was forced to cut down its operations after ending the first year with a substantial deficit.

The salaries of members have been matched to their qualifications, responsibilities, and needs.⁷⁶ A flexible work schedule has also been arranged to suit the lives of members with children. In addition, there is a play area for children on the premises that is used by clients and available to members in need of a temporary or short-term solution to day care.⁷⁷

The cooperative seeks to:

- Support stable and adequate employment for young women and mothers with pre-school children in the South-West borough of Montreal;
- Offer training to members to develop their capacities for decision-making and management;
- Provide a workplace that allows women to balance their responsibilities in the home and community with their paid work;
- Maintain a project that is rooted firmly in the community and has an influence that reaches beyond its borders; and
- Make healthy foodstuffs available to residents of the borough.

The cooperative provides the following services:

- A restaurant with a 60-person seating capacity (and a permit to sell alcohol) that offers healthy meals prepared from organic and fair trade products. The restaurant is open every day, in addition to two evenings per week.
- A store that sells health products, including natural, organic, ecological, and fair trade products. Where possible, the cooperative buys from local producers.⁷⁸ A certified herbalist advises the cooperative on its purchases for the store and restaurant.
- Group discussions on nutrition and natural health, which are hosted once a month. The sessions are facilitated by trained health workers from the local clinic and are open to the public at no cost.⁷⁹
- A play area for children is provided.
- Art is exhibited and available for sale.
- The cooperative serves as a service delivery point for baskets of organic produce sold to residents by a local environmental non-profit organization, Équiterre.

⁷⁶ In the beginning, the cooperative opted for two levels of salary: \$8 an hour for jobs in production and \$15 an hour for management positions. As a consequence of the deficit and recent restructuring of the business, salaries were reduced and are now at \$15 an hour for management, \$10 to \$12 for kitchen supervision, \$8 sales, and \$6.55 (plus tips) for table service.

⁷⁷ The coop has introduced procedures to ensure the quality of life of members in and outside of the workplace. Other measures include reasonable allocations for holidays and sick leave and a cooperative arrangement when members have to take exceptionally long absences from work (i.e., when a member is on holiday or away on sick leave, coop members temporarily share her/his tasks.).

⁷⁸ The coop depends on local suppliers and farmers for its coffee, bread, milk products, and other consumer health goods.

⁷⁹ Excerpt from an article published in a local newspaper, "La Voix Populaire," March 3rd, 2002, p.4-5.

Éko café/Éko boutique offers products chosen for their quality and price. The store includes stocks of flour, bread, organic products for children, vegetables, juice made from organically grown fruit, fair trade coffee and tea, and natural soaps, as well as natural and hygienic cotton diapers for children.

Meals in the restaurant are served in the morning and at lunch, in addition to two nights a week. The price of a meal can vary from 6\$ to 15\$ per person. At a cost of 6\$, clients can enjoy a soup or salad, a sandwich, and a warm drink. Every part of the menu is made from organic or natural ingredients, with special attention given to their nutritional value.

The cooperative's clients are mainly neighbourhood workers and residents. A good proportion of these clients are employed in the new multi-media and technology companies that have, in recent years, installed businesses in the abandoned industrial buildings of Pointe-St-Charles.

Since its inception, the cooperative has been able to earn sufficient profits to cover 65% of its budget. However, weaknesses in the financial management and the initial investments in staff created a deficit in the first year that was equal to 33% of the total budget. With help from its investors and donors, and with some restructuring, the cooperative has managed to recover and is now on a more secure footing, though it must still work to absorb a deficit that is now at 18% of its budget.

The Local Context

Point-St-Charles has always been a vibrant working-class neighbourhood in the South-West area of Montreal. It was once the site of industrial activity and major manufacturing companies that employed thousands of men and women from the neighbourhood. However, the situation began to change in the 1960s with the closure of several major industries, which resulted in the loss of more than 20,000 jobs. The population fell from 100,000 to 70,000 during this period. Since the 1990s, Pointe-St-Charles has become the site of new revitalization efforts, including the development of tourist attractions on the Lachine Canal and the transformation of old industrial buildings into high-end condominiums.

The borough of Pointe-St-Charles is reputed for being the site of innovative and participatory efforts in community development. The model of community-based clinics, the CLSCs, which are now established throughout the province, was based on the experience of the Pointe-St-Charles community clinic. In addition, the *Réseau de la relance économique du sud-ouest* (RÉSO) of Pointe-St-Charles served as the model for the creation of the CDECs (Centre local de développement économique communautaire) in the province. Today, the RÉSO serves as a community economic development corporation with the mandate of a "Centre de développement local" (CLD), an arm of the provincial government. The RÉSO offers technical support to local enterprises and manages a fund for CED initiatives in the borough.

5.5.4 Funding and Partnerships

The cooperative has been awarded several prizes during the last two years:

- First prize, with a grant of \$1,000: Quebec competition on entrepreneurship, category: “social economy” for the south-west borough of Montreal
- First prize, with a grant of \$3,500: Quebec competition for entrepreneurship, category: “social economy” for the region of Montreal
- First prize, with a grant of \$4,000: Competition sponsored by the Caisse Desjardins (Défi entrepreneuriat Desjardins)
- Honorable Mention, Fondation pour l’éducation à la coopération, category: “new application of a cooperative model”

Éko café/Éko boutique has benefited from significant financial support, including grants and loans, to both start-up and stabilize the business. For the start-up of the business, the cooperative received⁸⁰:

- Technical support from the “Service de développement communautaire et de l’économie sociale” of the RÉSO for developing the business plan and securing funding;
- A loan of \$50,000 from the “Fonds local d’investissement” (FLI) (with a repayment schedule of 5 years and an interest rate of less than 5%);
- A grant of \$20,000 from the “Fonds d’économie sociale du Sud-Ouest” (FESS), used to buy materials and equipment and to secure a physical location for the business;
- Employment subsidies from the provincial agency, Emploi-Québec, which covered salaries for 2 positions over 3 years, with a declining salary scale (at \$33,000 the first year);
- A subsidy of \$100,000 from the “Fonds de lutte contre la pauvreté” (funded by the Ministère de l’emploi et de la solidarité) for four positions, over two years, with a declining salary scale; and
- A grant of \$50,000 from the Chagnon Foundation to host educational workshops on nutrition.

In order to recover from a deficit accumulated in the first year, the cooperative obtained an additional loan and arranged to have its existing loans re-capitalized:

- The “Fonds local d’investissement” (FLI)⁸¹ agreed to a one-year moratorium on the repayment of the capital.
- The cooperative also obtained a new loan of \$50,000 from the investment fund of the RÉSO with the same moratorium on repayments.

Before establishing the business, one of the founding members of the cooperative received training offered by the “Coopérative de développement régionale Montréal-Laval” on

⁸⁰ It is important to note that the cooperative’s access to funding is not typical for the province of Quebec. Allocations of governmental funding were handled differently for Montreal, due to its population size; similar levels of funding are not available in other areas of the province.

⁸¹ Le FLI is managed by the “Centre Local de Développement” of RÉSO, with funds from the provincial government. “RÉSO Investissement Inc.” is an independent corporation established and operated by RÉSO that provides risk capital.

cooperative development and principles.⁸² She also obtained training and financial support to develop a business plan under a program for self-employed workers offered by the CLÉ (Centre local d'emploi). While receiving this support, she worked with the other five founding members on getting the business incorporated and preparing for its start-up.

In the spring of 2003, the cooperative received a grant of \$5,000 from Emploi-Québec to pay for management coaching that is adapted to its cooperative structure and its sector of industry. This support has permitted the cooperative to obtain:

- The services of a “coach” in cooperative management who is working with members over the period of one year to help them formalize procedures in financial management, governance, and democracy; and
- The services of a new accountant who is updating the accounts and making sure the cooperative’s finances remain stable.

5.5.5 Factors Contributing to the Achievements of the Cooperative

The following factors appear to have contributed to the achievements of the cooperative:

- The commitment of members
- The availability of financial and technical support, from the start-up phase to the consolidation phase (For example, the recent coaching offered to cooperative members has enabled them to manage administrative and financial issues more effectively)
- The capacity of members to mobilize the professional and financial resources needed (The founders were able to access technical and financial support, as well as people with expertise in marketing, nutrition, natural health, and interior design)
- The worker cooperative model, which has supported and facilitated a democratic and participatory form of decision-making

The commitment of members is illustrated in their response to the financial crisis. Addressing the deficit required that the cooperative take drastic measures to reduce its costs. Even in this strenuous period, decision making took place democratically. It was accepted that a number of positions would have to be cut; members who were better off financially volunteered to resign, while others accepted a shorter work schedule.⁸³ However, it is also important to note that in spite of this expression of solidarity, the consequences of the deficit were severe, especially for employees who were forced to move from full employment to welfare.

The current Director of the cooperative, who is also one of its co-founders, has demonstrated great leadership, particularly in maintaining a spirit of cooperation and bringing members

⁸² The training is for individuals interested in starting up a cooperative enterprise. For a period of 6 months, on a full-time basis (2.5 days of classes and the rest for individual work), participants learn how to handle administration, apply for incorporation and permits, and develop a business plan.

⁸³ In order to reduce the deficit and stabilize the cooperative, the Board of Directors came up with a plan of action to restructure the enterprise. The plan consisted of cuts in positions, a reduction in salaries for waitresses (which is compensated with tips), a reduction in hours worked, a reorganization of the team, and the introduction of an investment fund paid for by cooperative members.

together in search of a solution to the financial crisis. The cooperative has retained a core of six permanent employees who have been there since the beginning. All members have shown courage in facing the financial difficulties of the business. Rather than giving up, they gathered their strength and used their creativity to find solutions to the crisis.

The worker cooperative model gave the founders a structure that suits a collective form of decision-making and permits members to pool their resources and expertise. Members applied themselves to different tasks depending on their level of experience and knowledge: while some members took on marketing and publicity, others worked on installing and decorating the restaurant and on production. It is probable that cooperative members would have found it a far greater challenge to set up a business if it had not been for the opportunity to cooperate with other women. The cooperative model also promotes a sense of ownership among members because it provides every participant with a chance to share responsibility and to be involved in decisions that concern the enterprise, from day-to-day tasks to long-term strategic directions.

The availability of start-up funds, including loans at low interest rates, was key to the development of the cooperative. Moreover, the willingness of funding agencies to support a business in a sector known to be “high-risk” (retail) and to re-capitalize the business and place a moratorium on its repayments was another crucial factor.

The availability of the funds and technical support is related to both government interest in promoting the social economy and to the attraction of Pointe-St-Charles as a site for many revitalization efforts. Funds for the start-up of the enterprise would have been more difficult to obtain were it not for the cooperative model the founders chose to establish. The RÉSO initially refused to provide support to a private enterprise in retail because of the perceived risks, yet it was prepared to support a social economy enterprise.

5.5.6 Main Challenges

The founders of the cooperative started with limited experience in business planning, with the goal of managing a cooperative enterprise that could provide stable, full and part-time employment to a group of young mothers from the neighbourhood. A lack of experience in financial management was a considerable obstacle the cooperative had to overcome in order to succeed.

These initial challenges aside, the main challenges for the cooperative today are to: 1) maintain a balance between the social and economic mission of the enterprise, and 2) train and support members in financial management and in ensuring the quality of services provided.

Given their double mission, that of meeting social and economic objectives, social economy enterprises may be faced with a greater challenge to succeed. The cooperative set out to provide employment to as many women as it could, but its goals did not match its financial capabilities. Weaknesses in accounting in the first year meant that the cooperative was paying its suppliers and employees without an accurate knowledge of its budgetary status. The situation was complicated by the fact that the cooperative’s accounting was being taken care of by an external person who had not produced financial reports for 6 months. In addition, a shift in personnel at RÉSO, its main financial partner, resulted in fewer contacts and a lack of supervision of the business’ finances.

In addition, many members of the cooperative came to their jobs with little or no experience in retail and service. The co-founders did not anticipate the impact this would have on the cooperative, in terms of their capacity to sell and make profits. The cooperative now involves members in a training program on customer service and sales in order to raise the quality of services and attract more clients.

The Director of the cooperative recommends that social economy enterprises be given a period of coaching and support in the beginning, with a budget set aside to give project promoters and workers training in areas such as human resource management, financial management, and sales. This, she explains, would have prevented the costs that both the cooperative and its investors had to incur due to the deficit.

5.5.7 Lessons Learned in Women's CED

According to the Director and Co-founder, the experience of the cooperative Éko café/Éko boutique demonstrates that it is possible for women to create and operate an enterprise that meets objectives they share in common:

- Achieve equity and equality among workers in the enterprise, including a capacity to adapt schedules and positions to the needs of members, allowing them to balance work and family life. Rather than ask young mothers to work evenings, the cooperative has arranged for students to fill these roles. In restructuring the enterprise, the schedule was designed to meet the needs of different members. Members who could survive financially on fewer hours of work accepted a reduced schedule to accommodate members with greater financial needs.
- Facilitate a return to work for young mothers with young children.
- Increase the quality of life of young mothers at work. By ensuring an adequate salary for members and maintaining a flexible work schedule, young mothers are able to balance childcare and work. Cooperative members accept absences for a mother with a sick child, and a play area is available for workers who need temporary day care.
- Provide young mothers with employment that is close to their homes, as well as to their children's school and day care, which makes it easier for them to manage their responsibilities.
- Give workers and the cooperative a role in enhancing the quality of life in the community (by meeting needs for nutritional food, promoting awareness about nutrition and health, etc.).

The cooperative has provided its members with an experience that has been inspiring and motivating; together they have overcome great challenges and realized a collective project and enterprise that supports 12 employees. For all of the women in the cooperative, membership has provided an important opportunity to gain new skills, create a network of social support, and develop greater confidence in their abilities to go further in their professional and personal lives.

5.5.8 Plans for the Future

Future plans of the cooperative are to:

- Maintain the present number of paid positions;
- Maintain an acceptable level of quality of service;
- Promote the continuing professional and personal development of members; and
- Reduce the deficit to zero as soon as possible.

5.5.9 Potential for Replication

The experience of Éko café/Éko boutique illustrates the importance of establishing clear and effective procedures and practices at the start-up phase of an enterprise. The support of a coach in the start-up phase would help similar enterprises to gradually establish structures and procedures that are adapted to their needs. This kind of support may be particularly important for social economy enterprises, which face the double challenge of meeting financial and social objectives.

Éko café/Éko boutique is fortunate to have been able to negotiate for new loans and for a moratorium on the repayment of its two loans to recover from its deficit. It is unclear what its chances of survival would have been if this support had not been available. The cooperative had to reduce its initial social objectives in order to match its financial capabilities. The resourcefulness and determination of its members, along with the support they were able to secure from local sponsors, have ensured that the business is able to continue functioning and fulfill its mission.

In light of their achievements, cooperative members are now considering promoting their business model to other neighbourhoods where similar needs and interests may exist. Evidently, the cooperative experience has given members the confidence to set sights on new professional goals, despite the inevitable challenges involved.

5.6 PARO: A Northwestern Ontario Women's Community Loan Fund (Ontario)⁸⁴

5.6.1 Mission of PARO

PARO is dedicated to increasing the economic independence and self-sufficiency of women and their families, especially those with low or moderate incomes.

“It is our experience that when women are more economically independent, it reflects on other areas of their lives. They are less likely to tolerate violence and abuse, more likely to consider increasing their skill level, and more likely to pursue their dreams. Supporting women entrepreneurs is an exciting and rewarding adventure, especially when you see the changes that take place in a relatively short time.”

Rosalynd Lockyer, PARO Executive Director

5.6.2 Programs and Services

PARO has grown from a project developed by the Northwestern Ontario Women's Centre in January 1995 to an independent non-profit organization with charitable status. PARO's integrated programs and services are developed by women and for women, especially those on low-incomes. PARO has cleverly intertwined a myriad of holistic supports in its peer-lending program to help Northern Ontario women attain a sustainable livelihood, including enterprise development, skill development, networking, marketing, mentoring, and job search assistance.

A woman who accesses PARO services is a motivated entrepreneur who possesses an obvious determination to succeed despite multiple barriers. In the face of limited financial resources, she demonstrates a willingness to collaborate, learn, and share her experience and knowledge with other women. She understands that with ownership comes responsibility.

Since PARO's inception, “PARO women” have understood that to realize their true economic power, they must fully invest themselves in the following five areas:

- Training and education
- Access to capital
- Information technology
- Access to new markets
- Increased leadership (in politics, on boards, and in communities)

⁸⁴ PARO is Latin for "to make ready, to prepare, to provide."

5.6.3 PARO's Peer-Lending Model

Activities and events at PARO revolve around its peer-lending⁸⁵ community loan fund. The peer-lending model at PARO consists of four to seven business owners coming together to form a Peer-Lending Circle. The Circle meets monthly to exchange advice, provide support, and assess one another's loan applications. The approval of loans is based on the confidence that fellow group members have in each other's commitment, resourcefulness, and ability to repay.

"The organization is built on the grassroots representation of women from the Circles. They are the voting members of the organization and they decide its strategic direction. As owners and operators of micro-enterprises, they know best what they need. PARO is their organization – they developed it; they nurture it, and they continue to manage its direction and growth⁸⁶

Becoming a circle member requires an understanding that decisions are made collectively and that members are expected to work through tough problems together and find a solution that works for the group. In order for a member of the group to borrow money, all members must be in agreement, as it is their role to back up the borrower and pay off the loan in the event that a payment is missed or the business fails. If one member is in default on the loan, it is up to the group to find a solution; none of the members can borrow again until the arrears are paid up.

Each Circle is required to accumulate a circle "Emergency Fund," a joint savings account that supports circle members at times when they are unable to pay off their loan. This fund is owned by the circle members and requires a balance of \$120 for each approved loan. The group then decides who will apply for the first round of circle loans (only 50% of the group can apply for the first round). After five months of successful loan repayments, any other member of the circle may apply.

PARO's first loans are small, but they increase regularly upon successful repayment and as the strength of the Circle grows. Loan sizes range from \$500 to \$3,000 and terms range from 3 to 24 months. Reasonable interest rates apply on all loans. Loans may be used to purchase equipment, inventory, or advertising or to cover other business expenses.

It is important to understand that while PARO develops and supports the peer lending circles (PARO Circle members approve the loans and PARO's Board of Directors approves the process), it is not the actual lender. Upon approval, the loans are disbursed by the partnering Community Futures Development Corporations (please refer to section 4.6.4 for details). Any default issues are the responsibility of the specific circle.⁸⁷

PARO advocates autonomy of the Circles and supports their formation and the integration of new members by providing step-by-step guidelines to follow based on established best practices. PARO Circle alumni and staff encourage groups to keep the process as informal

⁸⁵ Peer-lending is a credit arrangement in which a small group of borrowers (a circle), each entitled to borrow for their own business, guarantee each other's loans in lieu of providing collateral. A peer loan is an ideal vehicle for individuals who have no credit history and few assets, but who have drive and passion for their business idea.

⁸⁶ Our Piece of the Pie: A Recipe for Developing a Women's Community Loan Fund," a publication of PARO. This resource, funded by a grant from the Trillium Foundation, is available for \$50 from PARO

⁸⁷ Ibid.

as possible – emphasizing that Circle meetings should be fun, not work and that members need to have empathy for others' circumstances and try to help when possible. Equally important is that potential members choose a circle that is compatible with their personality and philosophy of life so that they feel comfortable and are happy to be a part of the group. To this end, PARO encourages each woman to try more than one circle before making a choice – a method that is understood and accepted by all.

History indicates that the process works and is worth the effort. Since 1995, PARO has supported 35 peer-lending groups throughout Northwestern Ontario and disbursed a total of \$174,500 in small loans. There have been only two defaults to date, both resulting from health issues. In the first instance, the member gave her equipment to PARO to sell and use the proceeds to repay the loan. There are currently 30 PARO circles in Northwestern Ontario offering peer support and loans from \$500 to \$3,000. Some circles are as old as nine years. Most circles continue to exist and meet for years.

Deborah Poole, Chair of the Circle of Prosperity, one of PARO's many lending circles, has been involved with PARO since 1995 and is currently on her third stage loan. She has used each loan to upgrade her graphic design equipment and services. She expresses sincere gratitude for the position she finds herself in, crediting her affiliation with PARO for her stronger sense of self-esteem and improved business skills.

In support of the peer-lending program, PARO sponsors a number of other initiatives:

- Phoenix Circle, a self described assembly of women from diverse backgrounds and with a myriad of hopes, dreams and goals (PARO Annual Report, 1998). As stated by its members, “each one of us has emerged from the miasma of traditional business somewhat wounded. The good-old boys network did not encourage our growth, did not support our endeavors. We have gone through the fire, so to speak, and emerged stronger and more determined and tempered. The fire had not redefined us – we have redefined ourselves.”
- In 1999, PARO developed an eight-partner community alliance to develop the Thunder Bay Community Mentoring Program, incorporated in 2001.
- In 2000, PARO developed PARO PLACE: A Micro-Business Centre for Women, which provides flexible incubation services at little or no cost to businesses and non-profits managed by women. Services include a resource centre, computer and high-speed internet access, and occasional or monthly rentals of office equipment and training and boardroom space.⁸⁸
- PARO's comprehensive Peer-Lending program is also augmented by many other on-going activities, such as networking dinners (attended by over 1000 women in business since 1995); training and educational programs, such as the Gateway, Building a Dream and Making a Difference Program (which has served 527 women and their businesses since 1995); publications, such as “Our Piece of the Pie: A

⁸⁸Sharing space and office equipment at PARO PLACE means lower start-up costs and no long-term rent commitments when sales forecasts are tenuous at best. It allows struggling female entrepreneurs to consult with experienced staff on the spot as needs arise and provides more seasoned entrepreneurs with the opportunity to incubate their burgeoning business. Shared marketing and networking opportunities abound, in addition to access to financing support, IT planning, web development, alliance building, group purchasing, and refinement of operational processes. Additional resources include a resource library, a shared reception, a childcare corner, kitchen facilities, a boardroom, additional meeting rooms, and a training room.

Recipe Book for a Women's Community Loan Fund" on how to set up a peer lending organization; PARO Presents Community Store, a social purpose enterprise; marketing events (40 to date); and a weekly e-newsletter called the PARO Friday Email. In addition, entrepreneurial women throughout Northern Ontario and beyond anticipate the on-going learning opportunities afforded them by PARO's hosting of bi-annual conferences. Sponsors are actively sought to contribute to registration, travel, accommodation, and childcare costs to ensure access to low-income women. As this report is being written, staff and volunteers are heavily engaged in planning the Thundering Women Festival, which is to be held June 25th to 27th, 2003. Festival.⁸⁹

⁸⁹ According to Rosalynd Lockyer, PARO Executive Director, "in the guise of an entertainment-packed weekend, The Thundering Women Festival intends to promote Northern Women artists, artisans, and entrepreneurs; to establish both networking and mentoring relationship opportunities for Northern Women through workshops planned to encapsulate the mesh of art & business meeting as one; and, to break down geographically-induced isolation barriers which are a common thread in creators of the North...When you boil it all down, we want women to have independence."

Local Context

Most of PARO's training and services are located in the City of Thunder Bay. With a total population of 121,986 in 2001 (Statistics Canada) and a land area of 323 square kilometres, of which approximately 40% is urban or suburban in character, the City of Thunder Bay is Ontario's 10th and Canada's 25th largest city. The City is located in the centre of North America, 32 miles from the American border. The City boasts a rich model of preserved ethnicity and heritage; close to 17% of the population is fluent in a language other than English.

The unemployment rates of the City of Thunder Bay are consistently above the Ontario average: in 2001, 8.0% of the City's workforce was out of work, well above the provincial level of 6.3%. The local average of 5,000 monthly Employment Insurance claimants is high for an area of its size. Yet, workers in the City between the ages of 45-64 surpass Canadian skill level averages in categories of both high school and college graduates: approximately 40% of workers have university, college, or trade school certification.⁹⁰

PARO loan circles are scattered in a very broad area throughout North-western Ontario, from Dryden in the west to Manitouwadge in the east. Using the Ontario District Health Unit area maps, this encompasses a land area of roughly 240,300 km. Employment rates differ in these outlying areas, where population disparity and isolation are major barriers. Travel between November and May is a real issue because of inclement weather conditions.

Statistics Canada reports that the percentage of the population between ages 45-64 with trade certificates is 5% greater than that of the general population of Ontario. However, the percentage of youth (20-24) with less than a high school graduation certificate is 6% higher than the provincial average of 13.2%.

According to the latest statistics, the unemployment rate for Ontario as a whole is 6.1%; the rate for Northern Ontario is 9.4%. Thus, the unemployment rate for Northern Ontario is 54% higher than the rate for Ontario as a whole. In 2001, the percentage of workers in Northern Ontario who were self-employed remained the same as for 1996, at 10.2%, whereas the percentage of self-employed in Ontario as a whole decreased from 12% in 1996 to 11.4% in 2001. This means that the difference in the percentages of self-employed between Northern Ontario and Ontario as a whole is declining, an important trend for a region such as Northern Ontario, which has traditionally relied on wage labour.

The labour force indicators for Local Board #24, also known as the North Superior Training Board, which comprises the District of Thunder Bay and several Aboriginal communities just north of the boundaries of the District of Thunder Bay, show high rates of labour force participation and high employment rates. The area also had the lowest percentage of self-employed workers in Northern Ontario.⁹¹

5.6.4 Funding and Partnerships

PARO maintains a policy that it is always open to partnerships and alliances because of the direct benefits to the organization and the individuals involved. PARO members seek, respond to, offer, and nurture alliances with regional, provincial, and national groups. The nature of these partnerships ranges from participation on boards to funding partnerships with other CED agencies. The organization is mindful of avoiding duplication of services and

⁹⁰ <http://www.thunderbay.ca>; www.12.statscan.ca

⁹¹ <http://www.ntab.on.ca/files/CensusReports.pdf>

conscientious about utilizing as many community resources as are available, such as free access to community facilities, reference libraries, and other resources at Thunder Bay's Small Business Self-Help Office. Individual circle members also build business alliances to enhance their marketing opportunities. A successful example of a business alliance of circle members is PARO's Barefoot Crones Circle, which operates Willowsprings, a country gift store, and The Willow Witches of Ware, weekend willow chair building retreats. "As with most community organizations, we build on the experiences of others, and in turn, spend much time sharing our experiences with those who call on us," says Rosalynd Lockyer.

To sustain the peer lending services while enhancing the impact of existing community resources, PARO works with five area Community Future Development Corporations in Atikokan, Greenstone, Patricia, Superior North, and Thunder Bay. Each provides access to PARO loans and loan administration support for women entrepreneurs living in these areas.

Other partnerships that enhance PARO activities include representation on the Women's Reference Group of the North Superior Training Board to advance women's training in the region; involvement in the Thunder Bay AlterNet site (CAP) as one of 27 partners; involvement in the Thunder Bay Community Mentoring Program as one of 8 partners (to provide formal mentoring matches, plus on-line mentoring); membership in the Canadian Community Economic Development Network (CCEDNET); and membership in Advocates for Community-Based Training and Education for Women (ACTEW), which PARO has worked with, as a member of the Advisory Committee, on the development of a website for women entrepreneurs: www.entrewomen.ca.

PARO is funded through the delivery of projects, with some income from membership and space rental. The primary sources of project funding are government (federal, provincial, and municipal) and foundations. Additionally, PARO supports PARO Presents, a social purpose enterprise⁹² that contributes a percentage of income from product sales towards the cost of store operations.

Through the continued commitment of the Board and staff of PARO, a planning process has been developed that provides direction toward continuity and sustainability. Funding sources are being explored with the aim of ensuring that PARO projects and programs continue to meet their intended goal of helping to create an enabling environment in which women can use their abilities, fulfill their potential, and flourish. Elements of PARO's sustainability plan include maintaining a diverse and committed membership and to take advantage of the many skills that are shared to strengthen the organization and the members. Together with membership fees, small fundraising endeavors, sponsorship, fees for service, and project funding, PARO will strive to continue to grow.⁹³

5.6.5 Factors Contributing the Achievements of the Program

If you wish to plant for a year, sow seeds.
If you wish to plant for ten years, sow trees.
If you wish to plant for a lifetime, develop people.
Kuan Chungzu, 7 BC

⁹² Social purpose enterprises create both community connections and economic opportunities for at-risk populations by developing businesses that balance revenue generation and a social mission.

⁹³ "Our Piece of the Pie: A Recipe for Developing a Women's Community Loan Fund."

Research on other Canadian peer-lending programs indicates that PARO is unique in many ways, with its inclusive, women-only, organizational structure being the most prominent feature. A recognition that people support what they help create and that with ownership comes responsibility has obviously permeated the organizational structure. It is believed that ownership, commitment, and participation of circle members in all aspects of the operation of the loan fund is imperative to the socio-economic success of the individuals involved and that it makes a valuable contribution to leadership development in the community. Rosalind Lockyer, the founding Executive Director, sums it up this way, "If members understand the decision, can communicate openly, then they are prepared to support it. They will then be better prepared to act in a positive manner towards carrying out any activities needed to implement the decision."

"Individual commitment to a group effort... that's what makes a team work, a company work, a society work, a civilization work."
Vince Lombardi

While developing the training curriculum for PARO, Rosalind integrated the orientation to peer-lending with the business development program. Doing most of the training herself until 1999, she considered the circle-forming process to be an ideal way of providing on-going support. Group dynamics, leadership building, and ownership for developing the circles and for PARO were important elements of the training process. During this start-up period, close to 80% of self-employment program participants became involved in the loan fund. Now, participants can choose to join already established circles or form new groups or become network members of PARO.

It is evident in talking with members, past and present, that circle participation is about much more than access to credit: it serves as an on-going peer support system, both personally and professionally, as well as a networking and mentoring opportunity. Fundamentally, PARO has established a leadership program because circle participants often stay engaged and become board members, staff members and/or volunteers.

Another reason that PARO can boast such success is the group's attention to organizational effectiveness. Beyond the cooperative spirit that permeates the agency, is an adherence to consistency in design and process. Rosalind has developed many tools such as templates for reporting; financial management; and outlines and curricula that are maintained for the smooth transfer of knowledge and processes and efficient time management.

PARO approaches staff development in a similar fashion; individuals are provided with the tools they need and are then expected to contribute to an ongoing conversation regarding their role. As Rosalind Lockyer sees it, "typically respect for the organization grows as respect for self increases. Personal growth is an essential component of the maximum contributors. More responsibility creates positive and happy employees. Each is united in the focus to move ahead." PARO's executive director believes that positive group dynamics raise the confidence of individuals, no matter if they are a circle member, staff member, member at-large, or contractor.

PARO has thrived for many reasons, not the least of which is Rosalind Lockyer's leadership style. While reluctant to assume the title of Executive Director because she feels that PARO adheres to a non-hierarchical, collective infrastructure, she understands that the title is needed for external purposes. Her style assumes a subtleness best described as "servant

leadership.” Robert Greenleaf, the man who coined the phrase, describes servant-leadership in this way: “The servant-leader is servant first...to make sure that other people’s highest priority needs are being served.”⁹⁴

5.6.6 Main Challenges

The current policy and regulatory issues that continue to challenge and impact the work of PARO include:

- The lack of recognition that income-patching (topping off self-employment earnings with part-time, contract, or seasonal employment) is a reality in today’s economic environment and a positive choice for many women;
- The time-lines of government assistance programs for those with low-incomes are too unrealistic and inflexible to assist women in reaching economic independence through self-employment;
- Crisis assistance for women (separation from partner, sudden death of partner, illness, etc.) and their children is inadequate and difficult to access;
- The current policy environment makes it difficult for disabled women to start a business;
- Financial institutions remain reluctant to lend money to women business owners;
- Working with multiple funding sources to deliver needed programs while trying to achieve sustainable programming over-extends organizational resources; and
- The massive geographic area of Northern Ontario makes travel to remote areas expensive, as well as risky, during winter months.

5.6.7 Lessons Learned in Women’s CED

“Policy Causes Poverty; People Impact Change.”

The phrase above epitomizes women’s services at PARO. The principles that are established and sustained include cooperation, support, ownership, and responsibility. The decision-making power for PARO, both in the circles and at the board level, belongs to PARO members. The PARO mantra “working together for success” resonates in each stage of the lending circle process and in the other programs offered.

PARO is intent on making positive change for low-income women and for the practice of CED. It diligently studies how self-employment, CED, and community credit impacts women’s lives, as well as how policies contribute to women’s poverty. It uses this information to promote awareness and encourage collaboration and change among practitioners, funders, and government representatives. By demonstrating the positive outcomes of the interventions it facilitates, PARO hopes that various stakeholders will begin to increase access and support, which, in turn, will begin to lower the frustration that many low-income people feel when dealing with current policies and regulations.

⁹⁴ According to Greenleaf, “the best test, and most difficult to administer, is to assess: do those served grow as persons; do they, while being served, become healthier, wiser, freer, more autonomous, more likely themselves to become servants? And, what is the effect on the least privileged in society; will they benefit, or, at least, will they not be further deprived?” Excerpt from the book, *Servant Leadership*, by Robert K. Greenleaf (1997).

Based on program application assessments, PARO reports that many women choose self-employment to permit them increased control over their lives; allow more flexibility of time; and free up time to be with their children. If given the same kind of supports that are provided for "standard" work (maternity leave benefits, employment insurance, access to training, etc.), PARO believes that the majority of women would choose self-employment, temporary or contract work, or part-time work, classified as "non-standard" work.

Despite the prevalence of self-employment and the positive economic impact it has on the country, it is accurate to say that policies around EI have not caught up with the realities of today's work options, observations that are supported by the Task Force to the Prime Minister on Women Entrepreneurs.⁹⁵

Just as it is important to recognize the economic and social contribution that women and their micro-enterprises, whether they be self-employed or small business owners employing others, have made to their communities and Canada, it is also important to point out the significant effect of organizations that support this work in the CED sector. There is a significant difference between these programs and short-term programs in business planning and development. The latter do not adhere to the holistic approach taken by gender-specific CED programs, such as those run by PARO. By not acknowledging the impact of gender, some development initiatives actually made the situation for women worse.⁹⁶ To enhance a woman's chance of success, PARO makes available a variety of support services after official micro-training has ended. PARO indicates that close to 86.5% of start-ups (2001-2003) are still in operation after one year.

Apart from the obvious economic benefits to individuals and the community, it is imperative to recognize the significant spin-offs of a holistic approach to business development such as PARO's. These benefits include increased social networks, self-esteem and motivation, access to credit, knowledge, leadership skills, and community participation, to name a few. The challenge has been to find ways of measuring this impact. Donors expect more than anecdotal accounts of success in reports from grantees and, as such, the scale of PARO's success has been difficult to convey.

In response to the growing need for program and organizational accountability, especially given the increasingly challenging time for CED programs and donors, PARO's Executive Director became actively involved in the efforts of the Canadian Women's Foundation (CWF) to seek solutions to two key questions:

- 1) How should we define "success" in our work with participants?
- 2) How can we track and document the results of our work with participants?

A tool to measure women's journey to building sustainable livelihoods was developed in consultation with practitioners and grantees of CWF's Women's Economic Development Consortium (WEDC) from across the country. They see the impact of their work and make

⁹⁵ The Task Force, created at the request of the Prime Minister in November 2002, heard from more than a thousand woman entrepreneurs across the country. Its report documents that there are more than 821,000 women entrepreneurs in Canada who annually contribute an excess of \$18 billion to Canada's economy. Their numbers have increased more than 200% over the past 20 years, and today they represent the fastest growing sector in our economy. Yet, women entrepreneurs continue to encounter unique obstacles in achieving business success.

⁹⁶ http://www.carleton.ca/cstier/cedtap/gender_ced/index_e.html, MATCH, 1991: 60

an effort to track certain indicators of success, such as the number of businesses launched, the percentage of those businesses still in operation after one year, and the number of businesses receiving loans. Many used the consultation as an opportunity to share anecdotes of success, well aware that such stories do not capture the whole picture and that a more comprehensive method of evaluation is needed. Intent on developing a tool to measure the holistic impact of self-employment and social purpose enterprise, as offered in the context of women-sensitive CED program supports to low-income women, the CWF hired Eko Nomos to lead the process. After months of discussing these issues on a list-serve, grantees met in early June 2000 to help massage, adapt, and adopt the Sustainable Livelihoods approach⁹⁷, a tool that had emerged during the World Commission on Environment and Development in 1989.

What materialized from this initial undertaking of WEDC grantees was the basis of the “Sustainable Livelihoods Framework”, as refined by Eko Nomos. This model provides a checklist of issues, to assess the impact of different factors, and emphasizes the multiple interactions that affect people’s livelihoods. PARO has integrated this approach in its program evaluation and strongly advocates the use of this tool by other Canadian CED organizations to strengthen the collective CED voice.

In addition to the stated benefits of a common evaluation tool, PARO embraced the Sustainable Livelihoods Framework because of its clear demonstration of the need to provide multi-faceted, holistic programming for women. The Framework encourages attention to 5 dimensions - social, financial, human, personal, and physical - to ensure that training is relevant to all aspects of a woman’s life.

5.6.8 Plans for the Future

PARO is intent on creating sustainable, gender-sensitive programs by moving away from project-based funding and towards longer-term funding. This will permit the organization to work at a strategic level while continuing its efforts at a practical level. PARO’s October 2003 strategic planning session resulted in the development of a plan to guide the organization through 2005. The number one goal was sustainability: to continue efforts to cover operating expenses by diversifying the funding base. New strategies that will be employed include enabling the Board and fundraising volunteers to carry out development activities and establish a corporate giving plan. Other equally important strategic goals include developing partnerships with area service clubs and organizations, building support from various sources for program development, strengthening the current reserve funds; establishing a Growth and Venture Development Fund, and developing a planned giving strategy.

In concert with the implementation of the strategic plan, PARO will continue to deliver innovative programs that respond to the needs of women micro-entrepreneurs. The CWF

⁹⁷ “A Sustainable Livelihood is defined as one that comprises the capabilities, assets, and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future.” Excerpt from “Women in Transition Out of Poverty A Guide to Effective Practice in Promoting Sustainable Livelihoods through Enterprise Development,” January 2002 (by Janet Murray and Mary Ferguson). The Sustainable Livelihoods Framework is also outlined in “Women in Transition Out of Poverty: An Asset-Based Approach to Building Sustainable Livelihoods,” Women and Economic Development Consortium, February 2001 (by Janet Murray and Mary Ferguson).

has recently awarded \$260,000 to PARO to develop an innovative Incubator/Accelerator Program for women to support the launch and growth of their ventures.⁹⁸

5.6.9 Potential for Replication

PARO's Executive Director estimates that in nearly a decade of existence, the organization has helped nurture the development and/or growth of close to 15 CED organizations intent on developing and/or improving micro-lending programs and other innovative services for women throughout Canada and beyond, directly via the CEDTAP Technical Assistance Program⁹⁹ and indirectly through the numerous connections that management, staff, and circle members have made with others.

"Our Piece of the Pie: A Recipe Book for Developing a Women's Community Loan Fund" succinctly outlines the process that PARO uses to effectively develop a peer-lending loan fund. Any motivated group could use it to successfully launch a loan fund.

By way of the loan circles, PARO has created a strong, informal, nurturing, community of entrepreneurial women throughout Northwestern Ontario intent on creating sustainable livelihoods for themselves and their families. In a society that encourages "competition," PARO women learn that "cooperation" works better. Many discover that learning to "get along with others" is a skill that brings success in other areas of their life.

PARO's deep-seated, well-known, and unwavering philosophy of engaging the women that they work with in participatory development explains why low-income women are involved in all stages of agency activities and at all levels of decision-making, including planning, implementation, and evaluation. Therefore, to replicate the excellent results that PARO consistently produces requires a very special ingredient: an unwavering commitment to personal and community leadership development.

⁹⁸ Services of the Incubator/Accelerator program will include access to targeted expert advice, strategy development, financing support, information technology planning, alliance building, and marketing. The overall goal is to add significant support through consolidation and scaling up, in order to help women to develop sustainable livelihoods. It is anticipated that 130 women will access these services over 5 years.

⁹⁹ CEDTAP began in 1997 in response to the challenges faced by community groups engaged in CED, including geographic isolation and limited access to technical advice and expertise.
http://www.carleton.ca/cstier/cedtap/aboutus/index_e.html.

5.7 The Up Shoppe: North End Women's Centre (Winnipeg, Manitoba)¹⁰⁰

5.7.1 Mission

The mission of the North End Women's Centre (NEWC) is to:

- Assist women in gaining control over their lives;
- Help women break the cycles poverty, isolation, violence, or dependency that may affect them;
- Enable women and their families to achieve independence and quality in their lives; and
- Promote equality for all women.

5.7.2 Programs and Services of the NEWC

The NEWC is a non-profit charitable organization that has been operating since 1985. It began as an idea shared by women from the North End of Winnipeg who gathered together for a meeting to discuss their needs for services and programs in the area. The NEWC was launched in a small house on Selkirk Avenue and eventually settled in a larger building on the same street. It was originally thought that the organization would serve as a shelter for women, but the founders discovered that the most suitable response was to set up a resource centre for women, which is the mandate that it still fills today.

The NEWC has changed and grown over the years as women have identified their needs and the organization has responded with innovative programs. It remains today a vibrant and highly animated community centre in which women can have access to a variety of services and programs. The services include: a drop-in centre with a telephone and computers that women can use free of charge documentation of all kinds (on community services and resources, government programs, etc.); one-on-one and group counselling; information sessions on topics that are raised by women; and support programs to assist women in dealing with specific challenges, such as poverty and structural inequality, substance abuse, and domestic violence.

For the past several years, the NEWC has been exploring the potential of CED to address women's economic and material needs. It currently operates two CED enterprises, the "Opportunity Shoppe" and the "Up Shoppe," which are stores that provide low-income families and women with access to goods at affordable prices. The Opportunity Shoppe caters to families, selling secondhand clothing for children, women, and men, as well as secondhand household items. It has been in operation since 1986. The Up Shoppe is a more recent venture of the NEWC and was started in 2001 specifically to provide women with access to secondhand clothing that is suitable for the workplace and job hunting.

¹⁰⁰ This report was prepared by Anne-Marie Livingstone. It is based on interviews with Corinne Campbell (Coordinator of the Up Shoppe), a woman volunteer and trainee at the Up Shoppe, Chris Tetlock (Executive Director of the NEWC), and Janet Johnstone (Community Development/Community Economic Development Coordinator), as well as documentation from the organization.

The two businesses also serve as a training ground for women on social assistance preparing to enter the workforce. Women may start by volunteering at the Opportunity Shoppe and be promoted to the Up Shoppe where they engage in a more structured program of training and take on greater responsibilities.

The Up Shoppe and Opportunity Shoppe also support the NEWC in reaching out to women in the community who might benefit from its programs. Customers are given information about all of the programs and services offered by the NEWC and encouraged to contribute or participate in any way they desire. The NEWC calls this “soft intake,” in other words, an indirect way of bringing women into the organization as volunteers or beneficiaries of services.

The following are the other support programs offered by the NEWC:

- *Me Protecting Me: Empowering Women to Safety.* This program involves women from the community coming together to share their experiences, find mutual support, and work towards empowering themselves in order to reduce their vulnerability to violence and abuse. The goal is to empower women to make their homes and communities safer.
- *Parenting Program.* This program supports women whose children are in care or whose children are at risk of being put in care. It focuses on helping women build their self-esteem and confidence as parents.
- *Dignity Energy: Expressing Healthy Anger.* This program helps women learn the tools to express anger in positive ways.
- *Grief and Loss Program.* The purpose of this program is to provide an opportunity for women to address their sense of grief and loss in a confidential, supportive environment.
- *Healthy Relationships Program.* This program is designed to help women to enhance their relationships by developing a greater awareness of themselves and by working on personal development. According to the brochure, the program explores the self in a holistic manner that includes body, mind, spirit, and emotion.
- *Soul Survivor: Healing from the Trauma of Abuse.* This program is geared to women in formerly abusive relationships who have been through counselling, who have succeeded in leaving a situation of abuse and crisis, and who are prepared to continue on the path to recovery.
- *Money and Women Program.* This program addresses the impact that the cash economy has on the lives of women. It helps women learn how to control money in order to keep money from controlling them.

The Centre has a staff of 15 full-time and part-time employees, all of whom are women. The composition of staff and participants is very multicultural, although there is a high proportion of First Nations women. The Centre serves women of different ages, racial and ethnic origins, and life experiences. The majority, however, are living in poverty and on social assistance. According to the NEWC, its primary clientele are women who face multiple barriers to economic security, such as violence and abuse, racial discrimination, single parenthood and a family history of poverty.

The organization's records indicate that approximately 20,000 visits are made annually to the Centre for drop-in services, counselling, information, referrals, and/or for the purchase of clothing and household items from the Up Shoppe and Opportunity Shoppe.

5.7.3 The Up Shoppe

According to the advertisement, the Up Shoppe is “a women’s-only, ready-to-wear clothing store specializing in secondhand business fashions. It offers high quality clothing for women who require the latest in business/fashion wear but are on a tight budget. The Up Shoppe provides training to selected women who are just starting or would like to return to the workforce. Its retail training program teaches women the basics of working in a retail outlet.”

Like other projects of the NEWC, the Up Shoppe was created to respond to needs that women identified. It began as a monthly gathering in the kitchen of the NEWC where staff members would present and sell high quality women’s clothing, which they had selected from donations given to the Centre. The event was in such demand that every month the kitchen would be filled with women, and soon this spilled over into a line-up of clients outside the Centre.

In seeing the demand for the service, and based on its experience with the Opportunity Shoppe, the NEWC decided to set up a separate store for women, which would specialize in professional women’s clothing that is secondhand and only gently used. The items include blouses, suits, and dresses of fashion labels that would normally not be affordable to low-income women. Every piece is cleaned and ironed before being put on the sales rack. The belief of the Up Shoppe is “when women look good, they feel good.”

The Up Shoppe officially opened on June 15, 2001 in a rented space just two doors down from the NEWC.¹⁰¹ The store resembles a typical retail shop for women’s clothing except that it is owned and operated by a women’s centre. On an average day, the store receives between 15-25 customers.

As part of its dedication to helping women on social assistance integrate socially and economically into the life of their community, the NEWC has developed the Up Shoppe as a place where women from the community can obtain opportunities to work, volunteer, and gain professional training. The focus of the training is on retail management, which is a frequent source of jobs for women. However, in recognition that retail often provides women with limited incomes (e.g., minimum wage and part-time work), the Up Shoppe trains women to acquire skills in other areas, such as office management and bookkeeping.

The Up Shoppe is managed by a program coordinator who works with volunteers and the women engaged in training. There are currently three regular volunteers, two of them are women on social assistance who are pursuing training in order to prepare for paid work. The Up Shoppe agrees to pay a stipend of \$100 a month to each worker who maintains a regular schedule. This money serves as a “top-up” on the income they receive through government assistance. The Up Shoppe also works with the government’s Fine Options Program to offer volunteer work as an alternative to incarceration for women who have been charged with minor offences.

According to the NEWC, women on welfare or in low-end jobs have few opportunities to gain training for the workforce. In addition, women who are confronted with multiple barriers, such as “generational poverty,” a lack of formal education, and violence and abuse, face an even

¹⁰¹ The NEWC has now purchased the building in which the Up Shoppe is located and intends to relocate both its retail programs and some program services to this location.

higher set of challenges in integrating into the workforce. The Up Shoppe fills the role that few employers are prepared to: it invests the time and resources required to help women overcome obstacles resulting from poverty and to build the self-confidence and professional skills to grow and be successful in the paid economy.

For the NEWC, the Up Shoppe is still in an experimental phase since it has yet to generate a surplus for the organization; for the time being, its sales are sufficient to cover the expenditures. The NEWC expects, however, that the enterprise should be self-sustaining within the next year. The NEWC also plans to merge the Up Shoppe and the Opportunity Shoppe into one store as part of a larger plan to relocate the organization into a building it has recently purchased.

Thus far, the Up Shoppe is demonstrating its value and viability in different ways:

- Allowing women on low-incomes to participate in work and social activities that are rewarding and that enhance their capacity to be financially independent.
- Helping to provide local women with the opportunity to obtain training and develop new skills.
- Providing an avenue for women to get to know about the NEWC and the services that are available to them.
- Making professional clothing accessible and affordable to women on low incomes.

Women engaged as trainees and volunteers at the Up Shoppe are taught to manage every aspect of a retail store. While working at the Up Shoppe, the women also attend other programs of the Centre in order to address their personal development needs, such as counselling, support groups, and workshops on life skills.

One of the women who is currently working at the Up Shoppe has been a volunteer and in training for close to 2 years. Staff of the NEWC have been impressed with her growth over this period. They have watched her overcome many important challenges, such as substance abuse, and become a role model for other women. In an interview, this woman explained that when she began working at the Up Shoppe she had very little self-confidence and was afraid to talk to customers. Today, she derives great joy from interacting with and helping her customers. As a result of her success, she is often asked by the NEWC to be a spokesperson for the organization and has become an enthusiastic advocate of women's rights. She also dreams now of starting her own business one day!

The second woman who is currently in training at the Up Shoppe started the program more recently and is still facing significant problems. However, she too, according to staff at the NEWC, has begun making positive changes in her life, and they are confident that she can succeed. According to the NEWC, it takes an average of 2-3 years for women whose lives have been marred by multiple obstacles and challenges to make a complete transition from poverty to economic self-sufficiency.

Throughout their time at the Up Shoppe, the progress of individual women is evaluated in 3 stages:

- a) An early evaluation that assesses the skills and knowledge they already possess;
- b) A mid-term evaluation that determines the skills they have acquired since starting to volunteer and/or work at the store; and

- c) An advanced evaluation that looks more carefully at skills in specific areas: communication, customer service, retail sales and marketing, office management and maintenance, record-keeping, and housekeeping skills.

For each evaluation, the coordinator and participant discuss the results, and as a confirmation that the participant accepts the results of the evaluation, she signs the form.

The Up Shoppe is able to train only a small group of women at a time. Women can follow the program at their own pace, but it is expected that each will be able to eventually find work outside of the Up Shoppe. The primary goal of the Up Shoppe is to help prepare and train women for work in the paid economy; a secondary, though no less important goal, is to provide opportunities and a safe and supportive environment for women to work with other women and to grow as individuals and as members of their community.

5.7.4 Funding and Partnerships

The NEWC received project funding to set up the Up Shoppe in order to pay for someone to put the store in place and assemble the equipment, among other things. Operating costs (rent, heat, etc.) were covered separately by the NEWC. For the past one and a half years, the Up Shoppe has been operating without any external funding and pays for all its costs through the revenue earned. But the revenue earned has not been sufficient to pay for training women on social assistance. As a result, the NEWC has accumulated a deficit of \$10,000, which it hopes it can pay once it has gathered enough revenue.

Other programs of the NEWC are funded through grants from the Family Violence Prevention Program / Family Dispute Services of the government of Manitoba, the United Way of Winnipeg, Canadian Mobilization Project, Status of Women, Canadian Women's Foundation, internal fundraising activities, and various other donors.

The NEWC has formed some long lasting and fruitful partnerships with a number of organizations. It partners with women's organizations such as the Native Women's Transition Centre, the Ikwai Shelter for Women, and North Point Douglas Women's Centre. It has also developed partnerships with Wahbung Abinoonjiag, an organization for children who have witnessed family violence, and Oyate Tipi, a new project that offers furniture and other household items to women in need.

Local Context

The NEWC is situated in an area of Winnipeg that has a high rate of poverty. The surrounding neighbourhood also has a high concentration of Aboriginal people. According to statistical data, Winnipeg is one of the cities in Canada that has a relatively high proportion of Aboriginal, equaling 7% of the city's total population. However, in comparison to the rest of the population in Winnipeg, Aboriginals are disproportionately represented among the poor. This is not uncommon for cities in Canada that have a high concentration of Aboriginals. Across Canada, cities with the highest proportion of Aboriginals also have the highest rates of poverty among Aboriginals, including Saskatoon, Regina, Winnipeg, Thunder Bay, and Edmonton. Canadian census data also indicate that rates of poverty in Winnipeg and other urban centres are elevated among recent immigrants, visible minorities, and people with disabilities.

Of a total population of 606,800 people in Winnipeg, 7% are Aboriginal, 12% are visible minorities, 3% are recent immigrants, and 11% are people with disabilities. Rates of poverty among these groups of the population are as high as 63% for Aboriginals, 50% for recent immigrants, 38% for people with disabilities, and 32% for visible minorities.¹⁰² The rate of poverty for the general population was comparatively low at 24%.

Data from the Social Planning Council of Winnipeg further indicates that in the inner city of Winnipeg (which includes the North End) as many as 50.8% of households in 1996 were living in poverty, compared to 28.4% of households in the city as a whole. Among single parent families in the inner city, the rate of poverty is even higher: 68.5% of single parent families in the inner city of Winnipeg were living in poverty in 1996, compared to 48.4% of single parent families in the city as a whole (The data also reveal that the vast majority of single parent families are headed by women, or as much as 86.6% of all single parent families in the inner city.).

5.7.5 Factors Contributing to the Achievements of the Program

A number of factors may contribute to the strength of the Up Shoppe as a social purpose enterprise.

- *The most apparent factor is the demand that the Up Shoppe was developed to respond to.* It was after the monthly sale of women's clothing in the kitchen of the NEWC became so popular that the idea for the Up Shoppe arose. Still today, the Up Shoppe remains busy on a day-to-day basis.
- *At the same time, the NEWC has been aggressive in marketing the store* in order to increase the number of customers and donations. It has gathered a lot of support from individual donors, local companies, and residents of Winnipeg.
- *The small size of the shop limits the size of sales, but at the same time permits the Up Shoppe to manage its growth.* Having a few workers has permitted the Up

¹⁰² Data is drawn from the 1996 Canadian Census and examined in a report by Kevin Lee (2000): *Urban Poverty in Canada: A Statistical Profile*. Ottawa: Canadian Council on Social Development.

- Shoppe to more easily manage its operations and to provide the required amount of support to its volunteers and trainees.
- *A team spirit has developed within the Up Shoppe- all of the women are supportive of each other.* As expressed by the coordinator, “the Up Shoppe works so well because we are such a team and we can provide social support to the women. It is important because they feel supported and feel growth within themselves- then eventually they know they can be independent.”
 - *The Up Shoppe provides the structure and social support women need to build the skills and self-confidence to improve their lives.* According to one of the women trainees, it was the knowledge that she was a valued member of the team and the gratification she derived from being able to contribute to her community that motivated her to commit to the Up Shoppe. As she expressed, “working at the Up Shoppe gave me the satisfaction to do something in my community and meet other women...their [women at the Up Shoppe] dependence on me to be there, I think that is the most important thing that helped me. Knowing that I was needed.”
 - *The approach to training is holistic and adapted to the women.* In addition to the professional training at the Up Shoppe, women attend programs of the NEWC in order to work on personal development. Two of the women trainees at the Up Shoppe have been receiving individual counselling, among other supports.
 - Related to the above is *the investment of time and resources that the NEWC dedicates to help women develop their personal and professional capacities.* As Chriss Tetlock, NEWC’s Executive Director, explains, “most employers are not interested in investing in their [women’s] development and thus will not give them the chances to succeed. For a woman’s organization like the NEWC, the economic bottom-line is not the objective; we can be more flexible in our employment. For us, the bottom line is women’s development.” A similar comment was made by a woman trainee: “at the Up Shoppe, I get to be able to fix my mistakes...I felt so worthless and dictated to by welfare. They tell you ‘you gotta find a job, you gotta join a program, get a job.’ I don’t get dictated to any more because the pressure is off now that I am involved in a job.”
 - *Considerable importance is placed on sound and careful management of the store.* This includes management of the finances, the supervision of trainees and volunteers, the care of items sold in the store, and the attention given to customers. The Up Shoppe has received positive feedback from customers who say it is pleasant to shop in the store.

The woman trainee who was interviewed for this report spoke enthusiastically about the Up Shoppe. Her response is clearly indicative of the strength of programs that allow women to pursue professional and personal goals in an environment that is sensitive to their particular needs and that challenges them to surpass their own expectations.

5.7.6 Main Challenges

The main challenge for a project like the Up Shoppe is the limited access to funding for community organizations and CED enterprises. The NEWC received external funding in the first year to start the enterprise, but has functioned autonomously since then. The NEWC would like to obtain additional funding in order to strengthen and expand the training program at the Up Shoppe, but since the project includes for-profit activities, donors are reluctant to provide funding. Donors fail to recognize the incredible spin-offs that result from investing in training for low-income women in a social purpose enterprise like the Up Shoppe.

In serving a community that is economically distressed, the Up Shoppe and the NEWC experiences many of the same challenges that its members and local residents face, including the challenge of surmounting structural inequality, violence, the stigma of poverty and welfare, and racism and discrimination against Aboriginals and other racial minorities. Staff members at the NEWC and the Up Shoppe are exceptionally committed to improving the well-being of the women and the community it serves, despite these odds.

Other challenges identified are:

- The low profit margins of the Up Shoppe, which limit the amount it can provide in stipends to women trainees and volunteers.
- Governmental shifts in policy, which are placing increasing pressures on income assistance recipients to become independent and secure paid employment. The Manitoba government recently imposed a limit of two years during which income recipients are expected to find work or be enrolled in training. According to Chris Tetlock, this policy ignores the need for women to make a gradual transition from poverty to self-sufficiency. She explains that women who move from social assistance to the workforce have their benefits immediately withdrawn, which leaves these women without money to pay for basic needs such as transportation and day care.
- Limited access to good jobs and to training for low-income women. As highlighted earlier, the NEWC says it serves women who face multiple barriers and are struggling with “generational poverty,” which refers to women who have grown up in families with a history of poverty. As a result, many have not acquired the professional skills to secure good jobs. These women need opportunities to gain training that improves their chances of earning a decent salary.

According to the NEWC, the minimum wage in Manitoba is at such a low level that individuals and families often prefer to stay on welfare, since on welfare they can continue to have access to benefits, such as medical insurance and transportation subsidies, which would not be affordable on a minimum wage. One of the trainees at the Up Shoppe explained that the current minimum wage acts as a disincentive for unemployed individuals living in poverty to find paid work. She added that the welfare system also acts as a disincentive for women to be economically independent since the income support they receive as members of a family is higher than the support they receive as individuals. As a result, women choose to remain in abusive and unhealthy relationships, rather than seek greater financial independence from men. As she expressed, “welfare takes the power away from women.”

5.7.7 Lessons Learned in Women’s CED

The Up Shoppe, like most programs of the NEWC, was born out of informal activities that women were engaged in at the Centre and designed to meet interests and needs that they identified. As previously mentioned, the Up Shoppe began in the kitchen of the NEWC before becoming a full-fledged enterprise. The Opportunity Shoppe of the NEWC has a similar history: it grew out of a Clothing Club sponsored by the Centre in which women would come together to learn to sew and to repair donated clothing. In creating the Opportunity Shoppe, women in the Clothing Club were looking for a way to contribute economically to the community, rather than being only on the receiving end of donations sent to the Centre.

The Clothing Club also gave birth to other projects supported by the NEWC, such as the Sewing Club, which later turned into a worker cooperative, in which women would use secondhand clothing to make Aboriginal Star Blankets for sale.¹⁰³ The common basis for all of the CED projects of the NEWC is the interest among women to invest their talents in enterprises that meet their social and economic needs.

In the evaluation report on the worker cooperative, the author describes how women were drawn to the Clothing and Sewing Club because it provided them an opportunity to meet with other women, share stories, and talk about professional dreams and plans.¹⁰⁴ The trainee at the Up Shoppe who was interviewed for this report, expressed similar feelings about the Up Shoppe - that it is more than just a job, but a place to find social support and the guidance and motivation to grow, as revealed in the comment below:

“What I think that they [women] need most of all is to feel needed, and to have others to depend on. I come in [to the Up Shoppe] gong-ho most of the time. What they [women] need to learn is a sense of self-discipline, and to be dependable. Sometimes they have problems of self-esteem [and with low self-esteem] you isolate yourself away from the community. Most of the time I spent at home reading, totally ignoring what was going on in the community. I finally decided I needed to get out.”

The Executive Director explains that for the NEWC, the bottom line of CED enterprises is women’s development, in contrast to private businesses, where the bottom line is profit. She also claims that it has been challenging, though no less rewarding, for the organization to support CED as a strategy for women in the local community to improve their economic livelihoods. One of the main challenges has been learning how to operate an enterprise that is financially secure and, at the same time, able to meet its social goals. The worker cooperative, which preceded the Up Shoppe, was developed with great hope and excitement, but had to face some unanticipated financial problems, such as sales that were lower than projected and the difficulty of increasing the market for Star Blankets.¹⁰⁵

A key objective of the NEWC is to encourage volunteerism among women as a way for them to break the isolation they experience and to engage in activities that are rewarding and inspiring. The NEWC believes that isolation is a common factor that prevents low-income women from participating in programs. Since 1985, the Centre has dedicated considerable energies towards community outreach activities in order to increase its contacts with women. As mentioned earlier, the Up Shoppe and the Opportunity Shoppe are also used as venues for the NEWC to reach out to women and arouse their interest in the organization. As all of the examples of projects show, volunteer activities at the NEWC have been the starting place for several CED enterprises.

The trainee at the Up Shoppe emphasizes that low-income women need to be given more opportunities to grow, both personally and professionally, in creative and collective projects such as the Up Shoppe, the Opportunity Shoppe, and the Workers Cooperative.

¹⁰³ This cooperative, known today as the Northern Star Workers’ Coop, became an independent enterprise in 2000 and now operates outside of the NEWC.

¹⁰⁴ Ibid.

¹⁰⁵ Gracey, M. (1999). *The Northern Star Collection: A Community Economic Development Project of the North End Women’s Centre*. A study funded by Status of Women Canada and published by the North End Women’s Centre.

The NEWC sees its role as a catalyst in CED, and this goes beyond the delivery of its specific programs. It also sees as its responsibility to help revitalize an inner city neighbourhood that is marred by poverty and economic downturn and has had to face the closure or flight of businesses over the last two decades. The NEWC is hoping that the renovated building may help to attract new clients and businesses to the area. The building will house the two shops, some programs of the NEWC, temporary accommodations for chronically homeless single women, and office space for other organizations and businesses.

According to the Executive Director, a CED perspective runs through everything that the organization does: from hiring women on social assistance to operate its programs, to the provision of training for women, to investing in and renovating local property.

The NEWC wishes that private businesses in Winnipeg would also become conscious of the problems created by an economy that marginalizes and disenfranchises certain groups of the population. The Executive Director believes that private employers need to be sensitive to the challenges that low-income women face in meeting their responsibilities as primary caregivers, for example, by allowing women to leave work if a child is ill or providing a salary that is sufficient to cover day care and transportation.

Two final important commitments of the NEWC are to break down the barriers that exist between women and their communities and to fight racism. For this reason, the organization stubbornly refuses to be labelled in any other way than as “multicultural”; it does not wish to segment or isolate any particular group and believes instead in promoting contact and relationships between women of all backgrounds, which it regards as essential for women to improve their collective well-being.

As outlined in its brochure, the beliefs and principles of the NEWC are as follows:

- 1) Women have the right to be informed of alternatives and to make their own choices about their lives;
- 2) Women have the right to services that are sensitive to and respectful of their cultural and linguistic heritage and religious beliefs;
- 3) Services need to be provided in a supportive, non-judgemental environment;
- 4) Privacy and confidentiality have to be respected, and legal limits should be discussed with a counsellor;
- 5) Women should never be forced to remain in a violent or abusive environment for lack of safe alternatives; and
- 6) Poverty, isolation, and deprivation that deny independence, self-esteem, and quality of life are unacceptable conditions in our community.

5.7.8 Plans for the Future

The building that the NEWC has purchased and is renovating will house its two stores and some of its social programs. The counselling services and information and referral programs of the NEWC will continue to operate in its main building next door.

Once the renovations are complete, which the NEWC expects will be in 3-4 months, the organization plans to merge the Up Shoppe and the Opportunity Shoppe to create one large store. The new store will continue to operate as an employer and training ground for women

from the community. The only changes that will occur will be in appearance; its core mandate will remain the same.

The aim for the two stores is to ensure that they become self-sustaining businesses and continue to serve women and families in the local community. The NEWC will also continue, in other ways, to support women in exploring and pursuing CED projects. Its wish is to be a catalyst and a facilitator of CED projects.

5.7.9 Potential for Replication

The report has discussed some of the factors that have contributed to the achievements of the Up Shoppe. Below are some additional issues that the Executive Director believes are important to keep in mind for organizations wishing to undertake a similar initiative:

- *Sufficient funding has to be mobilized for CED enterprises.* The criteria for funding eligibility remains too rigid; it is often expected that CED enterprises should be able to operate without funding, but as the Up Shoppe and the Worker Cooperative illustrate, these enterprises take time to grow and need financial support in order to carry out their social mandate, such as the provision of training for low-income women.
- *To give sufficient training in CED to staff members of organizations so that they are better equipped to deal with the complexities involved in undertaking a business with a social mandate.* Chriss Tetlock explains that the experience of running CED enterprises has been rewarding, but also very difficult at times. She emphasizes that organizations should not underestimate the challenge and should plan for training and technical assistance, which may be needed both to establish and sustain the growth of CED enterprises.
- *CED programs need to integrate structural and social supports for women.* The Up Shoppe provides women with professional training in a context that is supportive and ensures they have access to the range of services they need (e.g., provision of counselling, training in life skills, support groups, and financial assistance). When successful, programs like those of the NEWC may offer the means and resources for women to develop micro-enterprises.

The use of donated clothing by the Up Shoppe is a productive way of using resources. In a society that generates far too much waste, and where these resources remain in abundance, the NEWC's support for the recycling of clothing may serve as an example for the future.

The rich and dynamic history of the NEWC in CED is impossible to capture in full in this report. In recounting the Centre's experience in CED, the Executive Director explains that there have been as many difficulties as triumphs along the way, such as the workers' cooperative, which faced important financial crises in the course of becoming a business. As a result, her idealism as the Director of the organization has been tempered over time with a sense of realism and caution. Thus, in creating the Up Shoppe, the NEWC chose a strategy and goals that it was confident it would be able to realize.

The Executive Director retains a strong belief in the potential of CED, but emphasizes that it cannot be seen as an easy task and requires considerable energy, time, and resources to make it work.

6. CONCLUSIONS

The research reveals many important findings. It has shown, above all, that women-centred CED programs are making significant contributions to the fight against poverty in Canada. Yet, in spite of their efforts to raise the level of recognition of their work and of the needs of the women they serve, the voices of women in CED remain on the periphery of mainstream policy-making.

The experiences and achievements of women-centred CED programs also show, unmistakably, that the strength and success of CED lies in the balance between its economic and social objectives. They also provide clear signs of the ways to move forward as we search for sustainable and long-term solutions to poverty and inequality.

Among the key conclusions are:

1. Women's programs and organizations are actively contributing to CED, though their expertise and experiences are undervalued and rarely recognized.

One of the many strengths of women-centred CED programs is their close contact with women in communities and their grassroots nature. Referring to the case studies, for example, all programs were started either by women or by women's organizations.

However, much of the work in women-centred CED is done on a small scale and is localized in nature. There is a need for more collective action to mobilize and build support for women's CED. It is also vital for women's CED organizations to remain vigilant regarding global and local processes that impact on their present and future efforts. The Global Women's March of 1996, which was coordinated by Canadian women's organizations, is symbolic of the efforts that are both possible and necessary.

As Mary Ferguson and Janet Murray (2003) learned from their conversations with women involved in the NSIs, women in CED would like to be part of a movement that extends beyond their own boundaries and raises the level of visibility, confidence, leadership, and vision in women-centred CED.¹⁰⁶

2. The work of women in CED highlights the need for a gender analysis in policy and practice.

A number of tools are available on ways to apply a gender analysis to policy. The Canadian Economic Development Technical Assistance Program (CEDTAP) is among the CED agencies in Canada that emphasize the importance of this approach. There is also an

¹⁰⁶ Unpublished report by Janet Murray and Mary Ferguson (2003).

abundance of literature illustrating the problems inherent in ignoring gender on issues that are fundamentally shaped by gender roles and concepts, such as access to resources and adequate incomes and the compatibility between family life and workplace policies, to name only a few.

The experience of programs in this study confirms that CED must be attentive to the specific needs of low-income women as a group vulnerable to poverty and to other forms of social inequality and requiring culturally appropriate programming.

The findings also show that the roles of women as child bearers and caregivers cannot be separated from their roles in the community or at work. This may explain why women are particularly concerned about the social aspects of CED. It also underlines the need for CED programs to take into account women's roles in unpaid work if they are to be appropriate and effective.

Women-centred CED programs are hampered by the same challenges facing mainstream CED organizations in Canada, yet are also faced with unique challenges due to their focus on women as a "target group."

3. Government policies are lagging behind changes in the nature of work and poverty in Canada

The problems posed by government social policies were repeatedly brought up in the study. Policies must recognize and support the involvement of women in CED programs, as they have demonstrated their ability to help women make the transition from poverty to economic self-sufficiency. Changes are also needed in training, welfare, and employment policies that will ensure that women have access to the resources they need to make this transition successfully. At the moment, the conditions associated with programs such as EI and welfare assistance, undermine women's search for economic independence.

Section 5.5 of the report provides an example of a constructive policy in Saskatchewan, where a federal/provincial initiative allows social assistance recipients to undertake part-time work or training without having to give up their income support.

Policies are needed to support individuals in moving into self-employment, contract, or temporary work, such as unemployment insurance and support for maternity leave. As noted by Hughes (2003) from results of a survey on self-employment, "about 40% of self-employed people would be interested in a program of income insurance – into which they would pay premiums and receive benefits" during poor business cycles.

Hughes (2003) further highlights the need to increase access to training for women who are unable to benefit due to their limited education and income.

4. At the heart of CED must be a commitment to social change

The process supported by women-centred CED programs for low-income women does not fit neatly into a framework of "economic rationality." Women emphasize the social nature at the heart of CED, which must be addressed as the basis for changes in the structure of economic relations.

The history of CED as tied to women's struggles for economic equity and justice was also highlighted in the study, as illustrated by the struggles waged by women in Quebec, which led to the adoption of the social economy as government policy. A potential way to strengthen women-centred CED may be to embed its policies and practices in a human rights framework.

5. Lack of funding and access to resources is a critical issue for community organizations across the country

Women's success in CED, and even in business, in Canada has been proven.¹⁰⁷ Therefore, the question must be how to provide for an environment that will allow women's efforts, particularly those of women who are denied equal opportunities, to grow and flourish. The issue is to accord sufficient resources and support to work that is helping to make standards of living better for women, their families, and their communities.

The lack of core funding is a major impediment for women's CED and cannot be overstated. Whether they talked about the lack of time and resources to focus on developing a CED project or the difficulty in implementing the projects already underway, the organizations represented in the case studies are all under-funded and often need to scramble for ways to keep their doors open.

They also experience difficulty in obtaining funds to ensure that programs provide adequate follow-up support. Women may need help with next steps after having finished a program because they are not yet ready to stand alone.

6. The sector of women-centred CED is still evolving: the leadership and capacities of women and organizations in CED need to be strengthened

The findings from the case studies, inventory, and NSIs underline that training is required for women in CED and women-centred CED programs to increase their capacity to operate programs, mobilize supporters and funding, and influence decision-making. Contained in this report are some innovative examples of ways to move in this direction. Other needs identified by women in CED are: more frequent opportunities for practitioners to share their experiences and to network, and increased resources towards the development and dissemination of tools and materials that enhance practice, such as the Sustainable Livelihoods Model.

The case studies also reveal the challenge that CED programs face in trying to combine economic and social objectives. Evaluations of CED programs must be based on an understanding of their specific challenges and give equal consideration to their social and economic impact. The impact of women as social entrepreneurs - which was demonstrated in each case study - must also be counted.

¹⁰⁷ A recent article in a Montreal newspaper, *La Presse*, highlights findings of a study showing the strength of female-operated businesses (see "*Plus il y des femmes, plus il y a des profits*," p.3, Section Affaires, *La Presse*, Tuesday, January 27th).

Enterprises in CED and in the social economy are often found in sectors that tend to be less profitable and, therefore, less attractive to private businesses. However, they provide services that are vital to communities, such as home care, day care, skills training, and accessible employment.

The issue of women's segregation into traditionally female dominated sectors of the economy has been the subject of considerable discussion, particularly in relation to concerns that their work in these areas remains underpaid and undervalued. Recently, researchers have also raised concerns about the increasing government push towards more home-based solutions to health care, which may leave women with even greater responsibilities for care (Côté et al., 1998). As organizations have been doing, there is a need to help women access occupations that provide adequate incomes. At the same time, it is important to acknowledge the value of the goods and services made possible by women's social purpose and social economy enterprises in areas such as day care, home care, food, housing, and employment (Corbeil et al., 2002; Caron et al., 2001).

The wealth of experience and knowledge that has been gathered for this research is symbolic of a field that is overflowing with the talent, creativity, commitment, and idealism of women who are among CED's greatest proponents and standard-bearers. In the face of worsening poverty and inequality in Canada, the knowledge and concerns revealed by women and their organizations in this report must be taken seriously.

In the next section, recommendations are provided on how to further enhance the work and efforts of women-centred CED programs.

7. RECOMMENDATIONS

The strength of women-centered CED is its commitment to place equal value on social and economic outcomes. However, government policies generally do not value these two outcomes equally. This often results in an environment that does not support women-centered CED programs to reach their objectives.

Below are recommendations for policy, practice and research.

7.1 Recommendations for Government Policy and Regulations

7.1.1 Federal Government Policy

Chief among the requirements for policies that are supportive of women's CED at the national level are:

□ **Ensure structural supports for women-centered CED**

This includes access to low-cost childcare, to transportation, income support, and training for low-income women. The research has revealed that many low-income women cannot participate in CED unless the costs of needs such as childcare, transportation and food are subsidized. Policies are needed to support women and families on low-income or on social assistance to manage their responsibilities, such as increased child benefits and subsidized childcare.

It is also important to note, as indicated in a report by HRDC (2002), that policies for women to manage their family responsibilities are essential but they remain only part of the solution. Measures such as parental leave and flex-time are needed to promote a more equitable distribution of tasks between men and women.

□ **Integrate measures of the “social returns” in evaluations of CED**

Women-centred CED programs clearly show that progress on the social aspects of CED is an important determinant of its ultimate economic impact.

□ **Apply systematically a gender analysis in all government policy**

The Canadian government committed itself to integrate a gender analysis in policy during the United Nations World Conference on Women, Beijing +5. This has not yet been done.

□ **Increase access to training for low-income women**

Access to training is essential for women to improve their chances of earning higher incomes through paid employment or self-employment. “It is widely recognized that

knowledge acquisition, skills development, and lifelong learning are becoming increasingly critical for those wishing to earn “good” jobs in the emerging economy (Hughes, 1999).”

- ❑ **Formulate employment and social assistance policies that support the changing nature of work in the “new economy”**

This should include: 1) policies to enable self-employed workers to benefit from insurance programs and other forms of support (e.g., parental leave, disability coverage), 2) raising the legal minimum wage; 3) amendments to social assistance policies in order to allow individuals and families to participate in CED (e.g., training and business development) without losing their benefits.

- ❑ **Remove regulations that constrain the activities of charitable organizations**

Non-profit and charitable organizations need to be allowed to engage in greater advocacy without risking the loss of their charitable status or support from government. There is also a need to recognize the social benefits of CED and to remove the obstacles for CED organizations to gain charitable status. CED organizations currently face difficulties in obtaining charitable status because it is perceived that charitable work and economic development activities are mutually exclusive.

7.1.2 Provincial Government Policy

- ❑ **Remove obstacles in policy that prevent low-income women from engaging in CED**

Policies on social assistance in the provinces need to allow women to make the gradual transition from poverty to self-sufficiency. As mentioned earlier in this report, the Saskatchewan government provides an example of an appropriate policy in which it allows income assistance recipients to pursue part-time work or training without losing their government benefits. By contrast, in Toronto, municipal officials administer the provincial Ontario Works program, under which individuals on social assistance have payments reduced by the amount equal to the income earned in a business. The policy does not recognize that business income is not personal income and needs to be reinvested in the business in order to have it grow and become sustainable.

In addition, government assistance programs often incorporate unrealistic and inflexible time lines for low-income women to achieve economic self-sufficiency through self-employment. Case-workers need better training to understand the issues around self-employment.

- ❑ **Provide adequate financial and material support for women to pursue CED activities**

Programs need to provide allowances to cover childcare, transportation, and other additional costs. Without this support, many women are unable to participate. The Manitoba Taking Charge! Program, for example, provided allowances for women to participate in training, who were mostly single mothers on social assistance.

Recipients of assistance should not lose health, drug and other benefits provided by provincial governments until they reach a level of income adequate to sustain such costs.

7.1.3 Municipal Government Policy

□ **Amend or remove municipal by-laws and policies that make it difficult for low-income women to participate in CED**

For example, practices that prevent women in social housing from starting small businesses in their homes need to be changed. In addition, childcare regulations can be restrictive and inflexible.

7.2 Recommendations for Funding

Funding for women-centred CED programs has to be dedicated to the continuum of processes involved in empowering women to participate in and lead CED planning and activity. The type of funding that is adapted to this work should include:

- Funding for core operations in order to allow organizations to carry out the groundwork and to cover the overhead (and often hidden) costs of doing CED.
- Multi-year funding for organizations to pursue the long-term approach required for effective CED. As revealed in the research, the transition from poverty to self-sufficiency takes time and the pace of change has to be suited to the women concerned.
- Funds for the critical phases of pre-employment (including programs that address self-esteem and life-skills), consolidation and scaling-up, since these are often determinant of the sustainability of women-centred CED.
- Support for the development and expansion of alternative financing mechanisms (e.g., micro-lending, community banks).
- Funds reserved in grant programs for the evaluation and documentation of CED activities, so as to allow for information to be gathered that can be used for planning and improving policy and practice.

7.3 Recommendations to Support Practice

7.3.1 Training, Skills Development and Networking

Organizations engaged in women-centred CED require training, skills development and networking in order to increase their capacity to deliver services and to support women in the areas of business, organizational, and personal development. Specific areas where practitioners in CED have identified the need for training include:

- Strategic planning;
- Developing and administering loan fund programs for entrepreneurs;
- Skills development in running CED enterprises, from the early developmental phase to the consolidation phase (e.g., funding proposals, human resources, financial management, feasibility studies, marketing, business planning, product development);
- Sector specific technical training (e.g., food or technology);
- Development and dissemination of tools to improve on the design, implementation and evaluation of CED initiatives (e.g., Sustainable Livelihoods Framework);
- Gender-based analysis (e.g., for the design, implementation and evaluation of programs);
- Monitoring and evaluation that recognizes the holistic approach taken by women-centred CED programs;
- Fundraising and proposal writing;
- Training in specific CED strategies (e.g., co-op development, peer lending);
- Developing partnerships with government, the business sector and lending institutions (e.g., to increase access to research, joint ventures, and funding);
- Support for women's leadership through training, participation in conferences, networking, and professional development. Unless women are able to join and strengthen relations with each other, their work in CED will remain isolated and undervalued in mainstream policy and practice;
- Increasing the understanding of Board members of non-profit organizations about CED and the potential opportunities to earn revenues from sources other than grants and donations.

It was reported in the NSIs in 2003 that women practitioners in CED would like to be able to more clearly articulate the concepts and the implications of doing CED with a women's perspective. The recommendations are:

- To assist women practitioners in communicating to others the necessity and the impact of their work in CED, taking into account its gender dimensions.
- To strengthen the connection between CED in the field and a broad vision and principles that women can embrace and put into practice (e.g., gender-based analysis of the economy, feminist approaches to community development and CED).
- To enhance the ability of women practitioners to influence Boards, staff, donors, policy-makers, partners and community members to understand the continuum of actions that are required for women-centred CED and how to balance the financial and social bottom-lines.

7.3.2 Actions to Build Political Support for Women-Centred CED

The following recommendations are for women-centred CED programs in particular, and the field in general.

- Raise awareness of the effects of the current economy on low-income women;
- Develop and advocate for qualitative and quantitative indicators that are appropriate to women-centred CED;
- Highlight the social and economic impact of women-centred CED;
- Make the link in advocacy between women-centred CED and the human rights, health, and well-being of communities. A rights-based and population health framework can serve to emphasize the inequities that are both causes and consequences of poverty;
- Formulate strategic directions for the field of women-centred CED that take into account local and national processes;
- Support women's leadership in research, policy-making, and the sharing of experience in CED;
- Examples of women-centred CED initiatives that are functioning and succeeding need to be disseminated and shared, such as those highlighted in the present report.

7.4 Recommendations for Research

The research has highlighted many areas that require further research. Research is required both to enhance our general understanding of the issues as well as to support more direct actions on the ground.

- Document and enhance knowledge of measures for capacity-building, monitoring, tracking and evaluation in women-centred CED;
- Increase understanding of the social aspects that are both a condition for, and a result of women-centred CED;
- Formulate a feminist definition of CED (e.g., to broaden CED to include unpaid work, equal importance of social and economic outcomes, and women's roles in developing economic sectors);
- Explore and document the types of organizations women are forming in CED (e.g., cooperatives, self-employment networks, social purpose enterprises);

- Examine the activities and impact of CED by women of different cultural and racial groups of the Canadian population (e.g., Aboriginal women, Black women and women of colour and new immigrant women);
- Identify opportunities to strengthen connections between women-centred CED initiatives in different regions and provinces of the country, and across language, cultural and racial boundaries;
- Study the role of micro-credit in women-centred CED and the opportunities to improve on the availability of capital and credit for low-income women;
- Make an inventory of the pool of expertise in women-centred CED and examine how it can be channeled to support efforts in the field.

Follow-up research would be valuable to gain a more in-depth knowledge of government policies at the municipal, provincial, territorial and federal levels and their impact on women-centred CED. The following specific issues would be useful to explore:

- Government policies in CED and their relationship to women-centred CED (e.g., sensitivity to gender, strengths and limitations, accessibility of funds, etc.);
- Government support for specific women-centred CED strategies and its impact (e.g., pre-employment, micro-lending, social purpose enterprises, self-employment, and neighborhood revitalization);
- The effectiveness of funding and technical assistance mechanisms for women-centred CED (e.g., project funding, multi-year funding, training and technical assistance with marketing and business planning, access to professional networks).

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PRESENTATION OF THE COOPÉRATIVE DE TRAVAIL INTERFACE

The worker cooperative Interface is a social economy enterprise that offers research, training, consultation, and communication services. Created in October 1998, it is situated in Montreal, however, its field of intervention goes beyond Québec – it also seeks to develop or participate in inter-provincial and international projects related to local development, the social economy, community development, community economic development, economic integration, employability, and human resources development.

In less than five years, Interface has carried over 500 contracts in both official languages on behalf of 175 clients, including multiple contracts with the CDEC, CLE, and CLD in developing feasibility studies and business plans, in addition to contracts with Health Canada, Justice Canada, Environment Canada, and Canadian Heritage. Interface is also an authorized Technical Assistance Provider for CEDTAP. Interface offers mainly three services: research and evaluation, facilitating and training, consulting and coaching in alternative business development.

RESEARCHERS AND AUTHORS

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Josée Belleau cumule 25 ans d'expériences professionnelles et militantes au cœur du mouvement des femmes et du mouvement communautaire, à titre d'analyste, formatrice, organisatrice, animatrice et chargée de projets. Parmi ses plus récentes productions à titre de consultante : un guide de réflexion au sujet d'une approche globale en développement local, un guide de réflexion relative aux pratiques de gestion démocratique dans les organismes communautaires, un programme de formation sur la rentabilité sociale et les indicateurs communautaires, un programme de formation sur la sécurité de femmes en milieu urbain et une étude sur l'environnement politique des conditions de travail des éducatrices en milieu familial au Canada. Depuis 2000, elle est chargée de cours au programme d'études de deuxième cycle de l'École des affaires communautaires et publiques de l'Université Concordia en développement économique communautaire. Elle agit également à titre d'analyste-conseil auprès de la Fondation canadienne des femmes dans le cadre de ses programmes en développement économique et en prévention de la violence faite aux femmes et aux filles.

Josée Belleau a été agente de développement au Regroupement des centres de femmes du Québec pendant 7 ans (1991-1998), où elle y a coordonné la réflexion et l'action des centres de femmes sur la lutte à la pauvreté et sur le développement socio-économique. Dans le cadre de ses fonctions, elle a contribué au développement québécois de l'économie sociale d'un point de vue féministe et communautaire. Elle a représenté la Coalition nationale des

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Julie Burch is currently the Project Coordinator of Queen's School of Policy Studies Policy Forum. She was previously the Program Manager for Women and Rural Economic Development (WRED) from 1995-2001. Since leaving WRED, she has been involved in freelance work with several groups including Eko Nomos and SEDI.

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Lucie Chagnon received a Master of Arts in Social Work. She has held teaching posts at the University of Quebec in Hull from 1989 to 1996; McGill University from 1997 to 1998; the University of Sherbrooke in 1998; and the University of Quebec in Montreal in 2001. Lucie was coordinator of the Institute for Training in Community Economic Development from 1996 to 1998. She is currently director of the Coopérative de travail Interface. Her other achievements include: president of the "Committee to Revive the Economy and Employment" for the metropolitan areas of the Outaouais region from 1992 to 1994; member of a parliamentary committee for social policy design in local development; organizer of an international conference on local development and the social economy on behalf of the Organization for Economic Cooperation and Development (OECD); co-initiator of an international conference called "Rencontres mondiales du développement local." In addition, Lucie regularly conducts training on CED for local community organizations.

MELANIE CONN

Melanie Conn is a long-time activist in the feminist movement. She is a founding member of Womenfutures CEE Society, which was established in 1989 to encourage the participation of women in CED. She has been involved in the field of CED as an educator, facilitator, organizer and researcher (a list of research can be provided). Melanie is also a founding member of the Canadian Women's Economic Development Council. She is a member of Devco, a worker co-op that provides consulting services for co-op development and the program director of the non-credit certificate program for CED professionals at Simon Fraser University. Melanie is based in Vancouver, BC.

FLO FRANK

Flo Frank has twenty-five years of experience of working across North America in rural, urban and northern communities. Her primary focus is on communities, organizations and groups that are reshaping their futures. She has an outstanding background in human resource development, partnership-building, community development, CED, and capacity-building. She is founding member of Canada's national CED network and is one of 24 technical assistance providers recognized by CEDTAP. Flo designs and teaches courses at the post-secondary level, and is assisting with the development of certified training in partnerships, CED and community leadership. She is the author and co-author of 14 community self-help books including: The Employability Handbook, Getting People Ready, Willing and Able to Revitalize their Communities, The Partnership Handbook, Flying Together (an Aboriginal Partnership Handbook) and a series on Community Development and Capacity-Building for Economic Development Officers.

ANNE-MARIE LIVINGSTONE

Anne-Marie Livingstone has been a member of the Coopérative Interface for close to 3 years. She holds a Master's degree in Sociology from McGill University. Her involvement in research and organizing in community development dates back 15 years. Her interest in

this field as taken her from community projects concerned with multicultural education and the needs of youth of colour in Montreal, to projects supporting women in Ghana and Tanzania. She has worked with and for non-profit organizations, the United Nations, and international aid agencies.

As a member of the cooperative Interface, Anne-Marie has realized a number of research projects: 1) a statistical and qualitative study on the economic integration of visible minority youth and First Nations youth in Quebec for "Emploi-Québec"; 2) an evaluation of 41 pilot projects implemented across Canada to test a professional development tool for career practitioners (on behalf of the Steering Committee for the Standards and Guidelines for Career Development Practitioners); 3) a report on "Exemplary Practices in the Financing and Resourcing of the Voluntary Sector in Quebec" for the Voluntary Sector Initiative, Human Resources Development Canada; 4) two environmental scans for Health Canada on the subject of "HIV/AIDS Prevention among Women in Quebec," and "Prevention of HIV/AIDS and Hepatitis C among Injecting Drug Users in Quebec."

THE WOMEN'S CED NETWORK

The Women for Economic Equality (WEE) Society is a provincially-based, non-profit CED organization working in Nova Scotia. With a mission to promote the economic well-being of women, the Society, through its working arm, the *Women's CED Network*, facilitates programs and services that support rural women's full participation in the social and economic development of our province.

ANNEX B

CANADIAN WOMEN'S FOUNDATION / CANADIAN WOMEN'S ECONOMIC DEVELOPMENT COUNCIL

Inventory of Organizations Supporting Women in Community Economic Development (CED) in Canada

With funding from Status of Women Canada, the Canadian Women's Foundation and the Canadian Women's Economic Development Council (CWEDC) are sponsoring an action research project on women's Community Economic Development (CED) organizations and practices in Canada. One of the objectives of the research is to develop an inventory of women's CED organizations and projects in Canada, which can serve, among other things, as a resource for practitioners.

The inventory will be composed of 100 to 150 organizations across Canada, whose activities are geared, either solely or in part, to women's involvement in CED (ex. pre-employment, self-employment and social enterprise development) and to reducing the barriers women face to financial security. The inventory will provide basic information about organizations, including name, address, mission, geographic area, clientele, sector(s) of activity and CED activities.

Questions in this form referring to budget, board membership, and programs developed by the organization, will remain confidential. Their purpose is strictly to inform the Canadian Women's Foundation about the status of women's CED in Canada and the potential needs of organizations.

If you wish to include your organization in the inventory, please complete and return this form either by fax, email or regular mail to the Coopérative de travail Interface by _____. If you have any questions about the inventory or the form, please do not hesitate to contact Anne-Marie Livingstone or Lucie Chagnon at Interface.

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1. ORGANIZATION NAME AND CONTACT INFORMATION

Organization name: _____

Address: _____

Province: _____ Postal Code: _____

Director/Manager: _____

Phone _____ Fax _____ Email _____

Website address: _____

2. STRUCTURE OF THE ORGANIZATION (more than one category may apply)

Organizational structure (please check all that apply):

Non-profit ___ Registered charity ___ Cooperative ___ Other (please specify) ___

Date of Incorporation: _____

Community served (please check all that apply): rural ___ town ___ city ___

Geographic area served: _____

Annual organization budget (*please answer at your discretion*): _____

Percentage of budget directed to women's CED activities : _____

Number of Board Members: _____

Board make-up: 1) Number of women ___ 2) Number of clients/former clients ___

Membership based: ___ Yes ___ No Number of members: _____

3. MISSION OR MANDATE

4. CLIENTELE (Please put a check next to the categories that apply)

4.1 Gender

Women		Men	
All ages	_____	All ages	_____
Below 18 years	_____	Below 18 years	_____
18 to 34 years	_____	18 to 34 years	_____
35 to 54 years	_____	35 to 54 years	_____
55 years and over	_____	55 years and over	_____

4.2 Income

No specific income target	_____
Low-income families	_____
Single parents	_____
Young mothers	_____
Unemployed	_____
Social Assistance Recipients	_____
Other (please specify)	_____

4.3 Ethnic status

General population	_____
Ethnic and visible minorities	_____
First Nation	_____
Recent immigrants	_____
Other (please specify)	_____

5. SECTOR(S) OF ECONOMIC ACTIVITY (Please put a check next to the categories that apply)

Health and social services	_____	Agriculture	_____
Homecare	_____	Environment	_____
Childcare	_____	Recreation / Tourism	_____
Housing	_____	Arts / crafts and culture	_____
Food	_____	Technology	_____
Jobs and business development	_____		
Other (please specify)	_____		

6. GENERAL CED (Community Economic Development) ACTIVITIES
(Please put a check next to the categories that apply)

Employment	_____
Support for enterprise development	_____
Access to capital	_____
Capacity-building	_____
Neighborhood revitalization	_____

7. SPECIFIC CED ACTIVITIES (Please put a check next to the categories that apply)

Employment

- Pre-employment _____
- Career counseling _____
- Life skills _____
- Assessment _____
- Support services _____
- Literacy _____
- Employability _____
- Job search services _____
- Skills training _____
- Post-placement support _____
- Non-traditional placement _____
- Other (please specify) _____

Support for enterprise development

- Feasibility studies _____
- Market studies _____
- Marketing research _____
- Business plans _____
- Business start-up support _____
- Coaching and mentoring _____
- Other (please specify) _____

Access to capital

- Micro-lending _____
- Micro-savings / IDA _____
- Micro-enterprise loan funds _____
- Community development banks _____
- Venture funds. _____
- Other (please specify) _____

Capacity-building

- Training _____
- Research _____
- Collaboration and partnership-building _____
- Organizational development _____
- Other (please specify) _____

Neighborhood revitalization

- Public education and advocacy _____
- Community consultation _____
- Local mobilization and democratic participation _____
- Collective community planning _____
- Asset mapping _____
- Surveys _____
- Other (please specify) _____

8. PROGRAMS AND SERVICES DEVELOPED BY THE ORGANIZATION

Please identify and describe one or more current program(s) that your organization has developed?

Program Name: _____
Description:

Program Name: _____
Description:

9. APPROACHES AND/OR STRATEGIES SUPPORTIVE OF WOMEN'S CED

Please identify any specific approaches or strategies your organization has either developed or adopted that could be shared with others?

10. TOOLS AND RESOURCES FOR WOMENS' CED

Does your organization use any particular tools or resources to support women in CED that could be shared with others? If so, please provide the name of the tool(s) and the source where it can be found.

Inventaire canadien des organisations ayant des pratiques de développement économique communautaire s'adressant aux femmes

La Fondation canadienne des femmes et le Conseil canadien de développement économique des femmes (CCDÉF), avec le soutien financier de Condition féminine Canada, réalise un projet de recherche sur les organisations ayant des pratiques en *développement économique communautaire* (DÉC) s'adressant aux femmes. Un des objectifs de la recherche consiste à dresser un inventaire des organismes et projets de DEC spécifiquement destinés aux femmes au Canada, inventaire qui pourrait notamment servir de ressource pour les professionnels et les groupes de base.

L'inventaire sera constitué de 100 à 150 organismes implantés partout au Canada et dont les activités portent, en tout en ou en partie, sur la participation des femmes au développement économique communautaire et sur les façons d'éliminer les obstacles à leur sécurité financière. L'inventaire fournira les renseignements de base sur chaque organisme, incluant son nom, adresse, mission, emplacement, clientèle, domaine(s) d'activités et principaux programmes et activités en DÉC.

Les informations se rapportant spécifiquement au budget, au membership, au conseil d'administration et aux programmes développés par votre organisme demeureront confidentielles. Ces informations permettent toutefois à la Fondation canadienne des femmes de dresser un état de situation du DÉC des femmes au Canada et ainsi de mieux évaluer les besoins potentiels des organismes.

Si vous désirez que votre organisme soit inclus dans l'inventaire, veuillez compléter ce formulaire et nous le retourner d'ici le _____, par télécopieur, par courriel ou par la poste à l'attention de la Coopérative de travail Interface. Si vous avez des questions à propos de l'inventaire ou du formulaire, n'hésitez pas à contacter Anne-Marie Livingstone à Interface.

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1. NOM DE L'ORGANISME ET RENSEIGNEMENTS

Nom de l'organisme : _____

Adresse : _____

Province: _____ Code postal: _____

Personne ressource (nom et titre): _____

Téléphone : _____ Télécopieur : _____

Adresse Internet : _____

2. STRUCTURE DE L'ORGANISME (vous pouvez cocher plus d'une case par catégorie)

Structure organisationnelle :

OBNL ____ Fondation ____ Coopérative ____ Autre (précisez) ____ (ex.: un collectif)

Date d'incorporation : _____

Communauté desservie (cochez tout ce qui correspond) : rural ____ village ____ ville ____

Territoire géographique desservi: _____

Budget annuel: _____

Pourcentage du budget alloué aux activités de DÉC des femmes : _____

Nombre de membres au conseil d'administration : _____

Composition du conseil : 1) Nombre de femmes ____ 2) Nombre de clients / anciens clients ____

Membership : ____ Oui ____ Non Nombre de membres: _____

3. MISSION OU MANDAT

4. CLIENTÈLE (cochez les catégories appropriées)

4.1 Sexe

Femme

Tout âge _____
18 ans et moins _____
18 à 34 ans _____
35 à 54 ans _____
55 ans et plus _____

Homme

Tout âge _____
18 ans et moins _____
18 à 34 ans _____
35 à 54 ans _____
55 ans et plus _____

4.2 Groupe-cible (socio-économique)

Pas de population-cible _____
Personnes à faible revenu _____
Sans emploi _____
Prestataires de la Sécurité du revenu _____
Autre (spécifiez) _____

4.3 Groupe-cible (socio-culturel)

Pas de population-cible _____
Minorités visibles et culturelles _____
Premières Nations _____
Nouveaux arrivants _____
Autre (spécifiez) _____

5. SECTEUR(S) D'ACTIVITÉS (Cochez le(s) secteur(s) approprié(s))

Santé et services sociaux	_____	Agriculture	_____
Soins ou services à domicile	_____	Environnement	_____
Services de garde	_____	Loisirs / Tourisme	_____
Logement	_____	Arts / Artisanat et culture	_____
Sécurité alimentaire	_____	Technologie	_____
Emploi et développement des affaires	_____		
Autre (spécifiez)	_____		

6. Activités générales en développement économique communautaire

(Cochez les secteurs appropriés)

Emploi _____
Soutien au développement d'entreprise _____
Accès au financement _____
Renforcement de la capacité d'agir _____
Revitalisation de quartier _____

7. ACTIVITÉS SPÉCIFIQUES EN DÉC (Vous pouvez cochez plus d'une case)

Emploi

Pré-employabilité _____
Orientation professionnelle _____
Habilités de vie _____
Évaluation _____
Services de soutien _____
Alphabétisation _____
Employabilité _____
Recherche d'emploi _____
Compétences professionnelles _____
Soutien au maintien en emploi _____
Emploi non traditionnel _____
Autre (spécifiez) _____

Soutien au développement d'entreprise

Études de faisabilité _____
Études de marché _____
Stratégies de marketing _____
Plans d'affaires _____
Soutien au démarrage
d'entreprise _____
Coaching et mentorat _____
Autre (spécifiez) _____

Accès au financement

Micro-prêt (fonds communautaire) _____
Micro-épargne _____
Prêts pour micro-entreprise _____
Banque communautaire _____
Capital de risque _____
Autre (spécifiez) _____

Renforcement de la capacité d'agir

Formation _____
Recherche _____
Réseautage et partenariat _____
Développement organisationnel _____
Autre (spécifiez) _____

Revitalisation de quartier

Éducation populaire et défense de droits _____
Consultation communautaire _____
Mobilisation locale et participation
démocratique _____
Planification communautaire (collective) _____
Portrait ou cartographie de quartier _____
Sondages _____
Autre (spécifiez) _____

8. PROGRAMMES ET SERVICES DEVELOPPÉS PAR L'ORGANISME

Identifiez et décrivez un ou plusieurs de vos programmes actuels mis sur pied par votre organisme.

Nom du programme : _____
Description:

Nom du programme : _____
Description:

9. APPROCHES ET/OU STRATÉGIES POUR LE DÉC DES FEMMES

Identifiez les approches ou stratégies que votre organisme a développé ou adopté pour favoriser le DÉC des femmes.

10. OUTILS ET RESSOURCES POUR LE DÉC DES FEMMES

Votre organisme utilise-t-il des outils particuliers ou des ressources qui soutiennent le DÉC des femmes ? Si oui, pouvez-vous nous fournir les noms des outils et les informations de référence ?

Interview Template for Case Studies

1. Overview of the Organization, project or initiative

- 1.1 Mission
- 1.2 Objectives
- 1.3 Main activities
- 1.4 Historical background
- 1.5 Sources of funding
- 1.6 Participants in the project
- 1.7 Existence of partnerships

2. The Local Context

Information to be gathered on characteristics of the local context, including :

- Economic conditions of the community, town or region (i.e., income and unemployment)
- Sectors of economic activity in the area
- Characteristics of the local population
- Existence of policies and programs supportive of women's CED

3. What does the organization or initiative demonstrate about women's CED?

The purpose of this section is to explore the specificities in women's approaches to CED.

- 3.1. How are women involved in the project? As leaders, administrators, project managers, and participants?
- 3.2. How does the organization or project leader(s) view CED? Do they make a distinction between women-specific initiatives in CED and other CED initiatives? If so, how and why?
- 3.3. What are the CED strategies employed for women?

*Note any approaches, tools or resources to support women's CED that may be useful for other organizations.

- 3.4. How does the organization ensure or promote gender equity? How is this demonstrated?

4. Lessons Learned

- 4.1 What have been some of the keys to the project's or organization's achievements?
- 4.2 What have been some of the obstacles confronted?
- 4.3 Have these obstacles been overcome and if yes, how? If not, why not?
- 4.4 What are some of the main challenges the project or organization has and/or is facing?
- 4.5 Has the project or organization undergone an evaluation and if so, what were some of the main lessons learned?

5. Plans for the Future

6. Potential for Replication

This section should include the respondent's and the researcher's analysis of the potential for the strategy (project or organization) to be implemented in other contexts, or elements of the strategy that offer important lessons for other organizations.

Les principes, valeurs, modalités et règles de fonctionnement du DÉC

Texte proposé par l'IFDEC (Institut de formation en développement économique communautaire) tiré des Actes du colloque " Les pratiques de développement économique communautaire (DÉC) au Québec : conjoncture et convergences, " Université de Montréal, 14 et 15 juin, 1996, p. 51.

"On peut définir le DÉC par ses valeurs et ses principes:

- c'est une approche globale et intégrée, de long terme et de développement endogène;
- elle vise le développement et non seulement la croissance;
- elle lie développement économique et développement social;
- elle s'inscrit dans une perspective de lutte contre la pauvreté et l'exclusion;
- elle privilégie les approches territoriales;
- elle s'appuie sur la participation populaire et vise " l'empowerment " des communautés locales;
- elle développe des pratiques de partenariat entre différents acteurs.

"On peut aussi définir le DÉC par ses modalités d'action et ses règles de fonctionnement :

- ses organisations sont mises sur pied par des groupes ou territoires victimes des inégalités du développement;
- elles sont gérées démocratiquement;
- leurs membres y adhèrent de façon volontaire;
- un individu ne peut s'en approprier les fruits pour son propre usage;
- elles décident consciemment d'intervenir au plan économique;
- elles interviennent auprès des individus et du territoire de façon globale et coordonnent leurs activités pour tenir compte de l'ensemble d'une communauté;
- elles donnent aux exclus un contrôle sur le développement de leur milieu de vie.

Les principes, valeurs et règles de fonctionnement du DÉC sont communs, mais ils s'actualisent dans le champs d'action divers, qu'on peut regrouper en deux grandes catégories: le développement des qualifications personnelles et la création/préservation d'emplois. "

Resources of the West Kootenay Women's Resource Centre

A Definition of Feminist Economics

A feminist economy takes into account all the things women do to support their families and communities. It is an economy of practical, emotional and spiritual skill. It is an asset-based economy that encourages personal passion and involvement in respect of a person's right to choice.

A feminist economy values our ability to transfer skill from one area of our lives to another and respects our need for flexible, living work places in support of our commitments to our families and ourselves.

A feminist economy supports daycare, flex hours, job sharing, health benefits, collectivity and cooperation in an effort to create truly sustainable livelihood.

Penny Ruvinsky
Coordinator, Women's Economic Equality Project
West Kootenay Women's Association
September 16, 2003

Synopsis of the Women's Cooperative Ventures Program

Women's Cooperative Ventures focuses on creating cooperative businesses and encouraging a feminist economy. This course will run 2 half days a week from March 17 through to June 6, 2003. Throughout the program, instructors and guest speakers will share their expertise and experience in business and cooperative development. Women's Cooperative Ventures is open to 12 women at no charge but there is an application process: please send your resume (or tell us about yourself) and write us a cover letter that answers the following questions in 500 words or less (in total):

1. What is your interest/experience with cooperatives?
2. What skills/experience can you bring to the course?
3. What do you hope to get out of the course?

Send your application to Penny and Cheryl at WKWA, 420 Mill Street, Nelson, BC, V1L 2J6, or email to wkwomyn@shawbiz.ca, by March 4th. (Phone 352-3177)

Module 1

History and philosophy of cooperatives; creating a feminist economy; women's cooperative development in the global context; recognizing your skills, interests and passions; communication, conflict resolution, stress management; guest speakers; organizing a core group; first steps to planning; setting goals and objectives; meeting skills; consensus decision making

Module 2

Marketing plan; guerrilla marketing; testing your idea; basics of market research; making the sale; primary research; surveys; financial feasibility; presenting your co-op

Module 3

Creating your marketing tools; pricing your service or product; distribution; communications; basics of E-business; customer relationship management

Module 4

Field trip; work process; site, equipment; supply sources; labour; management; bookkeeping;

Module 5

Financial planning; start-up costs; wages; financial analysis (cash flow, profit and loss; balance sheet); spreadsheets; sources and uses of funding; micro-lending

Module 6

Creating an effective business plan; business background; product and service description; market; competition; marketing and operations strategy; key risks; case studies; checklist for editing your business plan

Module 7

Incorporation; naming your co-op; rules of association; membership; shares; meetings and voting; governance; finances; membership agreement; other legal matters

Module 8

Making your start-up cash last longer; equity financing; credit unions and banks; micro-lending; putting your plan into action; fulfilling your co-op principles; community networks and support for cooperative business; evaluation.

REPORT PARTNERS



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Canadian Women's Community Economic Development Council

This report was completed with funding from Status of Women Canada.