

Systemic Change, One Step at a Time

Building Sustainable Livelihoods in Northern Ontario

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Photocredit: Matt Evans; (Inset) training workshop participants at PARO Centre for Women's Enterprise. Photo courtesy of Jean Paul Photography/PARO.

*R*ounding a bend on a narrow Northern Ontario road, Jeanne manoeuvres her old car out of an icy skid. “This feels like my life right now,” she says to herself. How many other women in Canada struggle as she does to make ends meet?

Jeanne knew that starting a home-based business last summer would challenge her world – and her family’s routine – as it had again this morning. Now, driving through a blizzard to an evening networking meeting 90 kms from home, she’s second-guessing her decision. She hopes that risking her life on this road will result in a few more clients and that there will be a long-term payback to make all this extra effort worthwhile. If her presentation tonight is well-received, she may at least make her projected sales for the month. Her own sense of self, and her family’s well-being, depend on her making a go of this.

“Jeanne” is a composite of many Northern Ontario women – and rural women in general. They are women who are often isolated from mainstream business opportunities and have limited employment possibilities. In fact, they often have to “invent” and develop these themselves.

They grapple with the demands of trying to balance workplace and home life. They may be in financial or personal crisis and need to rely on their families and friends to ease the challenges and complexities of daily living, since formal services are not generally available or affordable in remote communities. They find ways to travel in inclement weather to a market that is spread unevenly across a vast geographical area. The internet, when it's locally available, is a relatively new consideration. Access to a business loan is almost impossible. These are the realities of many working women – or women who want and need to work – in Northern Ontario.

Experiences like Jeanne's demonstrate why *women-centred* CED programming is absolutely essential to help rural women achieve sustainable livelihoods. By failing to acknowledge the fundamental role that gender continues to play in shaping the lives of women and men, initiatives and policies render both the problems and the promise of women invisible. The PARO Centre for Women's Enterprise plays an important role in the lives of women like Jeanne, using collaboration, holistic programming, and community-based decision-making to help them face the challenges thrown at them by geographic isolation and by current government policies.

Women in Northern Ontario

Women in northern Ontario are affected by the same long-standing societal barriers that affect all women: traditional notions of women's work that, while essential, are drastically undervalued; engagement in the workforce under "non-standard" conditions; relative inaccessibility of resources that are fundamental to economic independence (credit, computer, internet).

But women in northern Ontario also face the constraints imposed by the geographic and socio-economic contexts of the region (see sidebar). The population is declining and aging. In the years 1996-2001, when the population of Ontario increased by over 6%, the population in and around Thunder Bay fell by 4.3%. The level of out-migration by people aged 15-29 years – nearly 20% from the District of Thunder Bay – is much greater than that of the province as a whole. Young men predominate in that out-migration, leading to a gender imbalance in the North.

Industrial and occupational structures that historically relied on primary resources mean there are fewer employment opportunities in the professional services, in manufacturing and utilities, and in natural and applied sciences. The population is less educated. The region is also marked by declining labour force participation, higher rates of unemployment and lower rates of self-employment, lower average individual incomes, and lower average family incomes.

Historically, the dependence of northern economies on primary resources has led to a more rigid division of labour between men and women. Women, in comparison to women in Ontario as a whole, are consistently under-represented in blue collar, tradition-

Problems Commonly Faced by Northern Women

1. Isolation from
 - peers, colleagues
 - business development assistance
 - markets
 - neighbours
2. Family pressures
 - caregiver for aging parents or other family members
 - limited or no access to daycare or after-school care
3. Financial pressures
 - sole provider for family
 - high transportation costs
 - high home/farm maintenance costs
4. Technological limitations
 - no highspeed internet (or no internet access at all)
 - no local computer expertise for training or assistance

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ally male employment sectors (manufacturing, construction, mining, transportation, warehousing) and over-represented in traditionally female employment sectors (health, social assistance, accommodation and food services, and education).

As a result, women have fewer opportunities for long-term and good salaried employment, job-skills training, and support services. This region lags behind the rest of Ontario in valuing women's roles in the workplace and as entrepreneurs. While the self-employment rate among women in Northern Ontario increased 126% in the years 1986-2001, it is well behind the 150% level experienced by women in Ontario as a whole. Economic downturns in the mining and forestry industries have further compounded financial concerns and added to women's vulnerability and frustration.¹

¹Marina-Rose Robinson et al, "Northern Opportunities for Women: A Research Report," (Thunder Bay, Ont.: PARO Centre for Women's Enterprise and the North Superior Training Board/Comité de formation du Nord Supérieur for the Ontario Women's Directorate, 2004), pp. 15-32.

Northern Ontario's women remain disadvantaged both in relation to men in Northern Ontario and to women in Ontario generally. Employment is only a piece of the answer to this situation, but it is a big piece. 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 their skill levels, and more likely to pursue their dreams.

It was for this reason that PARO was established in 1995 in Thunder Bay, at the western tip of Lake Superior.

Where PARO Fits In

PARO (meaning "I am ready!" in Latin) originated as a peer-lending project of the Northwestern Women's Centre. As a member of a peer-lending circle, women could access small, short-term business loans that were unavailable from banks or credit unions. Since then, PARO has grown into a significant player in the regional economy, designing and delivering programs and services that address the many barriers – social, psychological, and economic – that stand between women and lives of independence, safety, and creativity.

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What sets PARO apart is its record for shaping and managing programs that link various sources of funding with one segment or another of a diverse population of un- and under-employed women. Moreover, PARO does this with reference to an increasingly sophisticated understanding of asset development. PARO doesn't ask a woman, "What are your business goals?" We ask, "What do you need to be a whole, satisfied person, a person who is more resilient and less vulnerable to the stresses of life?"

Gateway was the first major initiative. Launched in 1996, *Gateway* supplies the services that are standard to self-employment assistance services across the country: resumé writing, business plan development, business start-up, and aftercare. As a service contract with Human Resources & Skills Development Canada, however, *Gateway's* catchment area is

strictly limited. It presents an option only to current or recent recipients of the standard federal employment benefits (Employment Insurance or a maternity claim) that are meant to tide people over a "legitimate" interruption in their employment history. Participants must also reside in Thunder Bay or its vicinity, the jurisdiction of our local HRSDC branch.

This group represents only a fraction of the women needing and wanting employment options. Across northwestern Ontario there are hundreds of other women – employed, underemployed in a field that is not their specialty or their passion, interested in self-employment but unemployed with no work history, or disabled – who require other options.

To take up this slack, PARO created a second program, *Making A Difference*, funded by the Government of Ontario through the Ontario Women's Directorate and the Ministry of Citizenship and Immigration.

Making A Difference supplements the business development content offered by *Gateway* with a streaming function, supporting women in making an informed choice between employment and self-employment. Women who elect to take the former path are assisted with job-searching skills. Another important feature of *Making A Difference* is its flexibility of venue. We can run this program in any town in northwest Ontario, in economic development offices, hospitals, and even the participants' homes.

The results of these programs have been exceedingly high. Over the last decade, PARO programs have assisted over 600 women. Close to 86.5% of business start-ups (2001-2003) were still in operation after one year.

This rate of success is not just a function of *Gateway* and *Making A Difference*. A variety of support services are available during and after enterprise development.

Foremost among these are the PARO peer-lending circles, still going strong ten years later. Thirty peer-lending circles of 4-7 women are currently active. Loans of up to \$5000 are available, subject to the approval of circle members and the PARO board. These groups supply more than finance. The members hone their communication skills as they struggle through the dynamics of group development and learn to give and get support from others. In their 11-year history, the peer-lending circles have provided approximately \$200,000 in loans. There have been only four defaults to date. They have been covered by emergency funds raised by the peer circle members.

Women can also choose to market their products in the *PARO Presents* community store, a social-purpose enterprise that teaches women artisans and entrepreneurs the realities of operating a retail outlet as well as the intricacies of marketing.

Finally, there are services that help program participants deal with basic needs, such as clothing, transportation, and child or elder care. PARO Centre houses a reclaimed clothing "Fashion Swap" and an emergency food cupboard. On-site childcare can be pre-arranged; there is also a crib and breast-feeding chair.

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These are all examples of the more comprehensive, integrated approach that PARO has learned to take to enterprise development programming. A new initiative will take this approach one step (a stride, really) further.

The Accelerator

The latest addition to PARO's repertoire, the *Accelerator*, taps other funding sources in the interests of meeting the needs of a third group. Many women in northern Ontario are already running businesses full-time or part-time, are fully committed to self-employment, but have hit a wall in terms of financial returns. They don't know how to make this a business that they can live off, or that can make a major contribution to their living.

With the support of the Canadian Women's Foundation Economic Development Collaborative Fund (see article this edition, p. 44) and the Federal Economic Development Initiative for Northern Ontario (FedNor), PARO has designed the *Accelerator* to offer more – much more – than a business development program. The *Accelerator* aims to take women business-owners from a place of vulnerability to a place of resilience, where they demonstrate a capacity to bounce back from failure and frustration, to solve problems creatively, and to reach out to others for assistance.

The backbone of the *Accelerator* is the Sustainable Livelihoods model of asset development. (See article this edition, p. 30.) This model broadens the scope of learning and investigation from the application procedure straight through skill-building and on to program evaluation. *Accelerator* participants learn to consider where they stand in terms of all five types of asset (personal, social, and physical, as well as financial and human), and how inertia or change in one area may relate to strengths and weaknesses in others.

The program sets out to create a dialogue within the participants concerning the interaction of all these elements. It pointedly asks each participant to determine what *she* needs to be in business, and encourages her to pay special attention to those assets that she

is unable or unwilling to take into account. Do your beliefs and assumptions about money have anything to do with the fact that your financial statements exclude wages? (Participants rarely include their time in the calculation of cost.) How might your experiences as a child be affecting your ability to negotiate with someone that you view as an authority figure?

In addition to one-on-one counselling, the *Accelerator* offers workshops, mentoring, coaching, and web and tele-classes. An incubator, PARO Centre, provides a supportive environment in which women can develop business plans; rent office, boardroom, or training space; and use computers, fax, and photocopiers.

The program is a 5-year commitment. Evaluation will be based on a combination of narrative (participants' perception of their experiences) and measurable data over that period. Participants pay a \$100, \$200, or \$300 fee, depending on which of three "gears" they are in upon entry: They are doing part-time work or are self-employed, and are in crisis; they run a business part-time or as a hobby and can't turn it into something more; or they are experienced businesswomen with a good customer base, but while their household income is high, their personal income is low.²

The fee is offset by the sweat equity that participants are obliged to bring to the program: the fund-raising, the mentoring, the presentations, and other ways in which participants can return in-kind services to the program.

Leadership & Partnership

This creation of a "feedback loop" of concern, responsibility, home-grown expertise, and leadership is one of the *Accelerator's* most important goals, and has been a theme of PARO's programming since its inception.

²In many respects these three "gears" echo the "The Stages of Transformation" (July 2004) developed by Eko Nomos from work undertaken for the Toronto Enterprise Fund and the CWF Economic Development Collaborative Fund. (above) *PARO Presents*, interior and shopfront. Photo: Jean Paul Photography/PARO.

Women have the opportunity to choose a mentor or be a mentor at the *Thunder Bay Community Mentoring Program*, or participate in the annual *Thundering Women Festival*, both of which had their beginnings as projects of PARO. They now offer PARO participants and hundreds of others in the North opportunities to network, perform, mentor, or be mentored.

In addition to teachers and mentors, community partners and active project supporters, program graduates become PARO's own leaders. PARO's board is elected from the peer circle membership. (They now number 178 in PARO's total membership of 815.) They know what women need because they are the women that PARO serves.

This inclusive, collaborative outlook also extends to PARO's approach to other agencies and with government.

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Our peer-lending services rely heavily on the assistance of five regional Community Futures Development Corporations. The CFDCs in Atikokan, Greenstone, Patricia, Superior North, and Thunder Bay each provide loan funds and administrative services to the local peer-lending circles and travel subsidies so women can participate in conferences or strategic planning sessions.

The CFDCs also co-host networking events and help to finance new projects. In collaboration with the Community Economic Development Technical Assistance Program (CEDTAP), they funded PARO's Strategic Planning and Future Focus Women's Conference in Atikokan in October 2003. There, representatives of funding agencies and community partners worked with PARO members, staff, and board to map out future direction and priorities for PARO, including the *Accelerator*.

What the Future Holds

What about the coming decade? The economic climate of the north continues to decline. The combination of a rising population on the verge of retirement and youth out-migration promises to have serious repercussions on the economic futures of northern communities.

If there is one thing that PARO's experience affirms, it is the inadequacy of mainstream economic development programming,

and even mainstream CED, to the task of revitalizing northern communities. The gender-neutral approach of mainstream programming, typified by strict entrance criteria and restrictions, ascribes little or no importance to the fact that women are northern Ontario's most seriously underutilized "resource."


Women experience the poverty and insecurity so characteristic of northern life most severely. They are also the ones most capable of turning conditions around. *This region will not thrive without the enterprise and creativity that women offer.*

The downsizing caused by globalization has led to the decline of full-time, full-benefit jobs and the rise of non-standard work (part-time, temporary, and casual work) and self-employment. Changes to government policy could make this trend serve the interests of communities. Instead, changes are being instituted primarily to fulfill the needs and demands of employers, not to meet the needs and demands of families, and most assuredly not those of women.

Part-time work, for example, could serve to instate flexible hours for women with children as a means of harmonizing women's paid work with their unpaid care work. Instead, part-time work is being used by employers to cut costs by reducing their legal obligations to full-time employees in terms of wages, benefits, and working conditions.

Similarly, the flexibility of part-time work and self-employment makes these options very attractive to women. So why discourage women from taking them with policies that essentially penalize anything short of full-time employment? Policies that provided insurance, pension, and other benefits to the self-employed and to part-time workers would go a long way to unleashing women's economic energy.

At the local level, serious barriers to women's engagement in community economies remain. Geographic isolation, personal and family circumstances, inadequate child- and eldercare, lack of training, education, and mentoring opportunities – by hampering women's engagement in the economy, all these factors encumber the vitality of northern communities as a whole.

In the years to come, PARO will continue to be in the forefront of the organizations inventing solutions in terms of both policy and practice. Jeanne's trip through the blizzard could take her to more than just a marketing opportunity. It could take her to a place where circumstances, programming, partnerships, and people align to create a shift in her life, and the lives of women like her. She will come to believe in her own entrepreneurial talents, quit her part-time job at the mill, learn to manage her finances, and move into a home of her own. Systemic change, one step at a time. That's the approach we take at PARO. 

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