

# Self-Employment or Income Supplementation?

*Redefining Aspiration*

BY SUSAN CLANCY & ANGELA ROBERTSON

**S**istering has served the diverse urban community of downtown Toronto for over 23 years. In the fall of 1981, a group of agency representatives, hostel and community residents opened a small drop-in centre. Twenty-four years later, in larger premises and with an outreach program in a second location, Sistering serves over 4500 homeless, near homeless, socially isolated women each year.

Our mission has been to offer practical and emotional support to the efforts of these women to take greater control over their lives. In Sistering's safe and welcoming environment, women can get a daily hot meal; showers and laundry facilities; clothing; access to health care professionals; counselling and other program activities; housing services; and agency referrals.

Over the last five years, we have also adopted a community economic development (CED) approach in our work. Social assistance does not provide a liveable income for the women we serve. They want opportunities to earn, yet most cannot even find opportunities to earn the amounts allowed them by social assistance. We therefore have made an increasing effort to improve their opportunities for employ-

ment and to earn supplementary income, and to do so through an employment model that engages supportive private-sector communities.

## **On the Path**

So what does "employment" look like to such a marginalized population? Long-term or full-time work is unlikely.

Many of these women are poor in health, physically and mentally, and have histories of trauma. They have left abusive family situations. They are widowed and pensionless, or have survived the sex trade. They live with poverty, addictions, or perhaps the marginalizing experiences of an immigrant or refugee. All depend on social assistance to some degree. They struggle to meet daily basic needs.

To top it off, these women are predominantly in mid-life or older, whereas Toronto's employment environment (both low and high end) is youth-centred. Young adults are valued; older ones are seen as a liability.

Within an anti-oppression, feminist analysis, programming has to address the factors that exclude these women from the workforce. Most traditional employment training programs cannot. Sistering can. Our ongoing services can support women's basic needs as a necessary complement to their pre-employment training. We can tailor our expectations to the realities of women's lives. There is no consistency in the lives of these women, so we create programming that is open-ended, fluid, and responsive.

It was on that basis that we began our CED endeavours in January 2001 with *On the Path to Employment*, a pre-employment training program. At prior meetings the women discussed the topics such a program should cover. Industrial sewing was popular because many of the women have skills or experience in the garment industry.

Once or twice a week, up to 15 women per class can train on machines, repairing clothing and sewing children's clothing that are distributed to people in need through a partner organization, Windfall Clothing Services. The module also includes field trips to The Museum of Textiles, Windfall, Bingtex Garment Factory, and the Ryerson School of Design.

Of 207 women offered support through *On the Path* in the last year and a half, 127 pursued employment training programs, 95 found jobs, and 41 increased their income through self-employment.

The program is a beginning and an exploration of employment, not a source of pressure and high expectation. Its intent is to enable women to secure independent sewing contracts in order to earn supplemental income. As the Program Co-ordinator says, "The women are hopeful, but they are also cautious, and want to take it one step at a time. That's what is different about this program."

Future courses are planned along similar lines: computer training, mentoring and job searches, and ergonomics.

On *The Path* was our debut to CED. Our second employment initiative came to us about the same time, but by another route entirely ...

## Inspirations

In 2000, what was then Human Resources Development Canada cut its funding to 761 Community Development Corporation in Toronto's inner core. The organization had to fold, displacing a number of craft groups that were using its studio space. One of them was *Inspirations*, an initiative that supplied art materials to the homeless, the underhoused, and psychiatric survivors so they could supplement their incomes through crafts and art. The studio was also a setting for introductions to economic literacy and to business planning.

With the demise of 761, the women embarked on a search for a new sponsor. Sistering was the agency that responded. Back in 1994, the drop-in had housed *Inspirations* for a time, and many of the women in the project had at one time accessed Sistering's services. (Sistering had also had past experience with arts-based programming through the "Crafty Sisters" social and recreational project.)

*Inspirations* is now an art-based microbusiness and incubator program for marginalized women. The majority are on Ontario Disability Support Program (ODSP) or Ontario Works (OW, or social assistance). A small number have no source of income or are on workplace disability benefits.

Those on social assistance are entitled to an "employment allowance," that is,

earned income (\$160 per month) that does not affect their benefits. Ironically, many find such work hard to come by. Hence, one of the goals of *Inspirations* has been to help women take full advantage of their employment allowance.

The Studio can accommodate up to 12-15 women at any one time. Its production studio offers them individual and small group instruction in art and business skills, access to art equipment and supplies, and opportunities to market their products. The project facilitates the participants' recovery of their self-esteem, self-confidence, respect, and dignity. It also creates a community of entrepreneurial, independently-minded women.

Of 141 women who have registered with *Inspirations* over the years, 56 continue to use the space, half of them regularly. Twenty-one have graduated from its business classes. A focus group of women at *Inspirations* in transition to selling mode expressed a high level of commitment to studio work. Other members identified the benefits in finding and maintaining part-time contract work.

Some *Inspirations* members have progressed to teaching public art classes. That has generated income for the Studio and promoted the work of the artisans. Our member teachers developed their craft in teaching, built their confidence, and increased their income.

What makes it a success? The women. They work within the restrictions of ODSP and OW income generation limits despite their own personal struggles. They do not allow their vulnerabilities and societal barriers to negate their determination to create and to earn income.

## Tough Questions

New as we are to CED practice, we at Sistering need to pause and reflect on the purpose of our employment initiatives, and the purpose of CED in general.

When we adopted a CED approach, self-employment and a modified "sustainable livelihood" was our goal. We were very conscious however of the prevailing perspective and goal of many CED initiatives: that the ultimate measure of our success would be the number of women who, with our help, became able to support themselves wholly on the basis of the money they earned, rather than money from government, family, or friends. Due to increased employability, self-esteem, confidence, and supportive networks, they would be expected to become "economically independent." Otherwise, the project would be viewed as a failure and the participants deemed "not ready" for economic enterprise.

This is a challenging goal for people whose lives are *not* complicated by chronic poverty, histories of poor physical and mental health, trauma, and addictions. Yet, many CED programs targeted at the "marginalized" carry an unwritten expectation that success means achieving them.

Who sets those expectations and why?

As a women's organization, it is obvious to us how *Inspirations* has helped women to strengthen both their individual and their shared assets. They have integrated business principles and practices to develop their business plans and marketing strategies. In an asset mapping exercise, the women can see their growth in social and personal assets. They find more tangible proof in increased sales of their crafts and art.

A sample of work from Inspiration's kiln. Photo courtesy of Sistering.

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Still, it is not realistic for this population to get off social assistance or other income supports. There will be times (sometimes months) when their physical or emotional health means they cannot produce and sell. Self-employment would require them to relinquish entitlements to health and shelter supports that these women know they must have. That's why the norm here is to seek employment in order to supplement – not jeopardize – basic benefits.

Thus, CED projects must also be engaged in advocating changes to social policies and programs that create barriers to the success of the “marginalized.” The need for social assistance rates that reflect cost of living is one example; or in lieu of that, an increase in the allowable earned income for those on assistance.

*CED challenges the ability of the staff & the agency to work both as facilitators & social change advocates. It challenges the assumption that expertise is our exclusive domain. It has shifted Sistering's engagement with the labour market from purely “advocacy against” to social purpose partnerships for improved quality of life.*

But were policy to change for the better, and appreciably raise the employment allowance, the question is this: would the women of Sistering seek full-time self-employment as an end? Is that an expectation that Sistering (or any other agency) should impose on them? Or should we watch, listen, and learn from the women living this experience?

The work and success of *Inspirations* and *On the Path* illuminates the fact that women in receipt of public assistance want to work. But they want a range of options from which to earn income. Since loss of public assistance would mean a quick spiral into deepening poverty and homelessness, one of those options must be supplementary income-earning opportunities.

Income supplementation, while an option, is not a comfortable one. It creates

vulnerability: the recipient is always at the mercy of changes to government policy regarding benefits. Nevertheless, the Canadian economy does not assure any of us of financial security. Does the drive to equate “self-employment” and “sustainable livelihood” with “independence from government support” speak rather to our own fears, triggered by our personal experiences and fears of unemployment? Is the effort that appears so worthy on the surface really one more part of an agenda that stipulates that “self-employment and full employment” are measures of good citizenship?

*On the Path* presumed that, given support, women would go out and seek their own sewing contracts. They didn't.

Staff were frustrated. With frustration can come judgment.

But we learned to step back and reflect. We looked at the barriers that may exist for these women. The participants could not afford industrial sewing machines for their home. They didn't even have the space for one. There was also the issue of pride: if you advertise that you do alterations and make clothes, what does that tell your neighbours about your family finances?

So we shifted our expectations. Now we seek contracts for individuals and for small groups of women. They complete them in our sewing room environment, using our equipment and with the support of our staff. The women prefer that solution. Is this creating dependency? Or is it responding to a reality?

Sistering's employment initiatives challenge standard measures of successful CED in order to remain true to the lived realities of the women we serve. Given the varied and complex factors that place their lives on the margins – poverty, mental health, homelessness, settlement status, race, language, and age – “economic success,” “stability” and “sustainability” have to be redefined. What we strive for is women working to improve their quality of life, from the most basic (say, buying a piece of pie with money they earned from the sale of their art) to the sophisticated (saving money to pay for a training program that will enhance their skills and increase their productivity). But if these are our outcomes, are we truly engaged in CED?

We offer these provocative questions to you because it is too early to know what *Inspirations* and *On the Path* will become. CED, by responding to the changing needs and circumstances of its participants, is always evolving.

## **The Transformation of a “Service Provider”**

The role of Sistering is to continue to be responsive to women's experiences in financial sustenance. It is a privilege to be able to offer the women of *Inspirations* the resources of the greater organization in the areas of counselling support, employment and housing search, and practical supports. A feminist framework informs our creation and provision of services that simultaneously resist and fill the gaps left by systemic inequalities.

But Sistering's role as “service provider” has been enhanced due to involvement in CED. It constantly challenges the ability of the staff and the agency to work both as facilitators and social change advocates. It challenges the assumption that expertise is our exclusive domain. It rejects the “professionalization” of our role that can often recreate systemic hierarchies and unequal relations in agencies such as ours.

It challenges our abilities to help all our service users (those who take part in the CED projects, and those who don't) to recognize themselves as experts in their own lives to apply their survival skills to building their supplementary employment enter-



prises; and to counsel women that their "failure" is on account of an external socio-economic structural context, rather than simply their own lack of competence.

Sistering's involvement with CED has also increased our competence in business strategies and in the development of new partnerships with businesses for employment and mentoring supports.

This, in turn, has shifted Sistering's engagement with the labour market from purely "advocacy against" to social purpose partnerships for improved quality of life. These social purpose partnerships will not result in independent small businesses and full employment for the participants. The women could not afford this, financially or emotionally. Instead, they will likely lead to the creation of microenterprises that consistently generate supplementary income in environments that do not intensify social stress.

The latter has been a significant shift for our organization. We have had to question how to engage the service sector, one of the largest sectors in Toronto's labour market. Newcomers get streamed to it and most of the women who come to us will go there too. Yet it is also the sector plagued by low wages, casual employment, and un-organized work environments. Training and educational programs relating to the service sector do not fit the realities of these women, or are simply unaffordable. That is why the employment counsellors at *On the Path* engage community partners and advocates to provide workshops explaining the labour code's regulations regarding workplace health and safety and other employment standards employers are bound to in this country. *On the Path* also encourages women to use the skills they have gained in the program to pursue educational and skills development in sectors that may offer higher wages and more stability.

Finally, we have become keenly aware of the need to distinguish between the "sustainability" of an initiative and the "sustainability" of the individuals participating in it. Due to the historic nature of funding CED as a time-limited project, Sistering is moving to integrate income-generating initiatives into its core "services." This is a way to sustain the benefits for the

women, out of an understanding that economic development is a key milestone along the social service provision continuum. It is critical in enabling Sistering to continue to challenge social and structural inequalities.

Income-generation has already become a part of the function of *Inspirations*. With the support of the United Way of Greater Toronto-Toronto Enterprise Fund, the Studio has taken steps to become a self-supporting enterprise. In the past year we have had ten women producing and selling to the marketplace. (Revenue to *Inspirations* in 2004 was just short of \$800, and will likely exceed that in 2005.) We are benefiting from the marketing expertise of a professional from the private sector, as well as an advisory committee consisting of a gallery owner, jewellery designer, and a manager of a ceramics museum. This expertise is enabling us to market Studio products to organizations and foundations in need of gifts to recognize volunteers, donors, guest speakers, and employees. We have developed the quality control of the artisans interested in participating. Just recently we acquired a few small contract orders. The participants get 60% of the sale, and the Studio gets 40%, so the women understand their work makes a significant contribution to the sustainability of the Studio.

Our funding is still project-based, and sustainability is a concern, however. We are looking for other ways to raise the women's awareness of the role they can play in keeping the Studio viable. Without compromising the women's individual enterprises, we now charge high producers for use of clay, for example.

We are heartened by the willingness of women to see the value of "investing" in their Studio. It's an interesting paradigm: a program's survival entwined with that of the individual businesses it supports. In future we will seek funding support for our mutual emerging futures: forging a path of determination to succeed.



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