

“Study after study has shown that there is no effective development strategy in which women do not play a central role. When women are fully involved, the benefits can be seen immediately: families are healthier & better fed; their income, savings & reinvestment go up. And what is true of families is also true of communities &, in the long run, whole countries.”
(Kofi Annan, Secretary-General of the United Nations)

Charting the Territory

Mapping policy issues facing women’s CED in Canada

BY CAROL ROCK & JANET MURRAY

In Canada, poverty clearly intersects with gender, race and immigrant status to produce a variety of significant impacts upon our social, economic, political and cultural environment. Women are far more likely to live in poverty or on low incomes than men. They face unequal power relations in virtually all their day-to-day relations with their families and their communities. These power relations reduce women’s access to work and its benefits, further entrenching their disempowerment.

Women’s roles in society, particularly regarding child and eldercare, demand flexibility in the hours and organization of their work at certain points in their lives. These expectations have a direct impact on life-long earnings as well as on women’s eligibility for such government transfer payments as pensions and unemployment insurance. These expectations are part of the reason that women are much more likely to be involved in the “non-standard” (part-time, occasional, seasonal, underemployed) work that falls outside the protections and benefits of mainstream employment. (See “8 Things To Know about Women & the Economy,” p. 8.)

Given these facts, the trend in Canadian public policy and programs to promote a “gender neutral” approach to social and economic development is disturbing. This “gender neutrality” renders invisible women’s struggles to achieve economic independence, as well as the barriers that impede their efforts to achieve it.

In particular, systemic constraints limit women’s ability to conduct research, advocate for policy change and promote women’s economic activities on a national level. There is a wealth of expertise among women CED practitioners across this country. It is high time to recognize, foster, and develop it to the benefit of our communities.

This article is based on a paper developed by the Canadian Women’s Community Economic Development Council (see sidebar, p. 65) for Status of Women Canada as an inventory of the most pressing policy issues facing women’s CED in Canada. It is part of the Council’s policy, advocacy, and research strategy to promote greater understanding of the value of women-centred CED, and to make women’s voices and perspectives heard in all the decisions that affect them.

Policy Area 1: Labour Market Programs & Policies

Labour market policies are founded in outdated notions of work. As a consequence, these policies exclude women from the programs, protections, and benefits provided by various levels of government.

Context

In order to gain more control over the terms of their employment, Canadian women are increasingly moving into “non-standard” work, outside the legal and regulatory employment environment based on traditional assumptions of full-time, paid employment. This results in an erosion of their rights and entitlements to the traditional social supports and benefits that cushion the risks associated with unemployment, ill health, disability, work-related injury and old age. Many low-income, less educated women end up in poorly paid, low skilled work with long, inflexible hours. To cope, they often take on multiple part-time jobs that can be worked around family commitments.

Self-employment can offer a solution for women in this position, providing them with more flexible work. Yet rising levels of self-employment are also restructuring the Canadian labour market, with serious implications for policy and legislation. Although self-employment has clearly created good job opportu-

nities for many Canadians, it also puts them at risk: many of these jobs are in less regulated sectors of the economy, and are poorly remunerated.

Priorities for Action

- Increase supports to women's employment, such as access to universal childcare; and secure social protection/income protection for low-income and self-employed women, reforming eligibility criteria for EI and maternity benefits.
- Broaden women's access to employability training and technical skills development, particularly for women in poverty.
- Promote programs and policies that extend employment insurance, employment standards protection and training opportunities to women involved in non-standard work and self-employment.
- Improve settlement supports for immigrant women and design measures to recognize and accept the credentials of foreign trained professionals.
- Collect gender-disaggregated data as an essential foundation for determining and developing appropriate policy priorities.

Policy Area 2: Social Assistance & Welfare Services

Current social assistance policies and regulations limit women's ability to make a smooth, stable transition to any form of employment and thus create disincentives to engage in the economy.

The Context

The social assistance system is based on a model that polices for fraud, instead of supporting the efforts of women to build their assets and move off benefits into a sustainable livelihood.

To be eligible for social assistance in the first place, an individual must have completely depleted her savings and other assets. Anyone who takes on work while receiving benefits is subject to claw-backs if she earns more than a certain level of income. This situation particularly affects women, since claw-backs are not coordinated and different calculations apply to childcare, social housing, and social assistance. Claw-backs can amount to more than 100% of the actual income earned. The system thus creates a disincentive to work, and a long-term dependence on benefits.*

In addition, social assistance income levels have been significantly reduced and frozen in most provinces. Over the past ten years, "stepping" programs designed to provide graduated income support and drug/dental benefits to people as they move into employment have been largely dismantled. Affordable, quality social housing is not widely available, resulting in long waiting lists. Low-income people devote high percentages of their income to rent. This all leads to overcrowded housing and, ultimately, increased homelessness among lone-parent families, the majority of which are female-headed.

Finally, a high degree of literacy is required to access and negotiate the full range of public and social services available. Services tend to be compartmentalized, with little co-ordination between services/sectors. To compound the problem, the current emphasis on program-specific funding, "self-help" and technology-based solutions makes it difficult for service providers to address the specific needs of women, and to offer longer-term individualized support.

Priorities for Action

- Enhance access to public and social development services, and ensure that all low-income people have access to quality, affordable health, drug, and dental benefits.
- Promote changes to social assistance regulations and encourage their implementation to support women's economic engagement.

Policy Area 3: Adequate & Appropriate Funding for the Women's CED & Social Economy Sectors

Governments have not sufficiently recognized the importance and effectiveness of CED interventions in addressing women's poverty and economic exclusion. The women's CED sector is under-resourced and over-extended.

The Context

We appear to have entered a "post-feminist" era, in which the "women's agenda" is seen as complete, and "gender-neutral" programs and policies are judged sufficient to reach and serve women. Government policy and spending priorities have resulted in a lack of funding for both women-centred initiatives and CED activities, and in restrictive terms for existing funding.

Short-term, project-based funding undermines the ability of CED practitioners to support low-income women in their efforts to improve their quality of life. Increased reporting and accountability requirements place a heavy administrative burden on organizations, cutting into their programming work.

Practitioners in the field are its most impressive resource. Yet these deep public sector spending cuts have had a serious impact on the financial viability and well-being of the nonprofit sector in general, and women's CED programming in particular. Women's organizations operate in intense competition for limited funding even though the demand for their services is actually growing. In order to cope, staff must take on much heavier workloads. They experience frustration and burnout for low rates of pay.

Women's organizations need access to core funding. This is crucial to the organizational stability and long-term planning that will enable them to support women's engagement in the economy.

*Richard Shillington, a private social policy researcher, has written extensively about the regressive nature of Canadian taxation and means-tested services. 25 August 2005 <<http://www.shillington.ca>>.

Priorities for Action

- Document and disseminate the outcomes of women's CED, to build support for this work as a valid option for marginalized women seeking to develop livelihoods.
- Put women and women's issues back on the federal and provincial policy agendas.
- Advocate flexible, longer-term funding horizons and core funding for women's CED organizations, enhancing practitioners' ability to support long-term gains in assets and livelihoods.
- Reduce the administrative and accountability requirements of grant making.

Policy Area 4: The Emergence & Growth of Business Development as a Poverty Reduction Strategy

The women's CED sector faces the additional challenge of strengthening its effectiveness in all aspects of enterprise development, increasing its access to enterprise development supports and resources provided by both the public and private sector.

The Context

At the Canadian Women's Foundation National Skills Institute (2003), however, it became apparent that the many participating women's organizations were new to women-centred CED (including social purpose enterprises and self-employment initiatives), and required training and technical assistance, especially in the area of business development.

CED initiatives rarely have the opportunity, time, and resources to mature. Much accumulated learning is lost when the results that they achieve are not adequately documented, and/or when the programs or businesses cease operations. As a result of the funding context and unavailability of sufficient start-up capital for CED initiatives, the social enterprise field, in particular, appears to be in a perpetually developmental and emerging state, without a common vision as to what might be achieved in the long-term through an asset-based approach.

Mainstream government programs to fund and support entrepreneurship, however, have not been accessible to women's CED organizations or to their participants.

At the same time, women and women's organizations have enormous interest and untapped experience in informal collective and formal co-operative structures to develop and support social enterprise of various kinds.

The women's CED sector has to increase its access to enterprise development supports and resources provided by both the public and private sector.

Priorities for Action

- Increase understanding of the stages through which women

pass as they progress towards economic independence and stable livelihoods. Supports are required throughout the process.

- Increase the accessibility of existing supports and services (especially financial) for business development to women in general, and low-income women in particular.
- Document social economy outcomes using social return on investment calculations.
- Strengthen the capacity of women's organizations to implement social enterprises effectively.

What Next?

Based on the research and consultation activities of the past year, the CWCEDC has developed a 3-year strategic plan to demonstrate the effectiveness of women-centred CED and give women CED practitioners a strong, clear and consistent voice in the decision-making processes that will determine the future of their field. Activities will be focussed on three main areas:

1. *Increasing the accessibility of holistic, women-focussed CED programming across Canada through research into outcomes, documentation of effective practice, and raising awareness of these activities among stakeholders and potential partners.*

We will document issues, trends and outcomes, produce and disseminate report cards, fact sheets and research papers, host or co-host forums, conferences and key stakeholder consultations and ensure that women and women-centred CED are represented at round tables and policy consultations.

2. *Strengthening the women's CED sector and organizations by enhancing capacity and sharing information.*

By acting as the Women's CED Clearinghouse and developing the Women's CED Learning Network, we will increase access to training, consultation, mentoring, leadership development and networking opportunities for women and women-centred CED organizations.

3. *Ensuring the sustainability of the Council as a vehicle to influence policy change.*

The CWCEDC is uniquely positioned to influence key policy issues, and enhance the capacity of the women-centred CED sector by working in partnership with CED organizations that serve women. We are currently diversifying our funding base, exploring social enterprise development and developing various strategic partnerships to ensure that the effectiveness of women-centred CED is recognized, and that women receive the supports they require to engage in the economy and develop sustainable livelihoods.



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Canadian Women’s Community Economic Development Council

The Canadian Women’s Community Economic Development Council (CWCEDC) was founded in 2002 to advance women-centred community economic development as a means of reducing poverty and improving the lives of women, their families, and communities. It is a nationally incorporated association of women CED practitioners. Currently in the process of becoming incorporated as a national, not-for-profit corporation.

It is critical to respect the diversity of Canadian women, and of their needs and choices as they engage in the economy. Examining and highlighting the intersection of poverty with social and political exclusion broadens our understanding and presentation of the gender perspective for women’s CED. For this reason, the CWCEDC aims to represent a wide range of marginalized women in or at risk of persistent poverty including:

- Low-income women
- Aboriginal women
- Immigrant and refugee women

- Visible minority women
- Women who experience mental illness as a barrier to work
- Women who are exploited in their work – both unpaid and underpaid
- Women who have experienced domestic violence
- Disabled women
- Homeless women
- Unemployed women

CWCEDC acknowledges that many women in our national community (e.g. aboriginal women, disabled women and women of colour) face economic, social, and political exclusion on more than the basis of gender. We support their choice to fight these forms of oppression as they think fit: before or while addressing gender discrimination.

If you would like more information about the CWCEDC, please visit www.cwcedc-cpdecf.org.

