

IF WOMEN MATTERED



The Case for Federally Funded Women-Centred Community Economic Development



We cannot end poverty...until we have eliminated discrimination against women and girls.

Women have a vital contribution to make: to the economy, to better governance, to peace processes, to their communities and their households.

Continuing discrimination reduces their contribution, making us all worse off.¹

¹ "Millennium Development Goal Three: Promote gender equality and empower women," Department for International Development (DFID), United Kingdom. Accessed March 26, 2010. Available: <http://www.dfid.gov.uk/Global-Issues/Millennium-Development-Goals/3-Promote-gender-equality-and-empower-women/>

If Women Mattered: The Case for Federally Funded Women-Centred Community Economic Development

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www.cdnwomen.org



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EXECUTIVE SUMMARY

“Clearly, women are at the margins of public policy: their day-to-day social and economic reality is simply not reflected in government policy and funding decisions.”

INTRODUCTION

Women's Economic Council commissioned this report to analyze the current state of funding for women-centred CED (community economic development). More generally, we wanted to assess the impact of government policy changes and funding cuts on women's economic security.

We wanted to know: When it comes to government policy and funding decisions, do women matter?

We discovered that women continue to face systemic wage discrimination and their unequal domestic responsibilities continue to limit their employment options. Because governments and employers have failed to address these realities, women are left economically vulnerable, forced to make difficult personal and economic choices.

The absence of family-friendly policies leaves women at an incredible economic disadvantage. In order to meet their domestic responsibilities, many women choose to work in part-time, temporary, or contract jobs, or choose self-employment. All of these options pay less and are less secure than full-time work. Even when women do work full-time—despite being, on average, more educated than men—they earn less. On average, women who work full-time earn just 71.4% of what men earn.²

Women-centred CED programs typically combine practical economic support, pre-employment training, personal development, and other services such as business development and mentoring. These interventions are specifically designed to help low-income women address how systemic barriers affect their economic security. However, as this research demonstrates, there is little government support for these initiatives.

SUMMARY OF KEY FINDINGS

The following findings were gathered from telephone interviews with federal officials that fund CED and various stakeholders from the Women-centred CED community, as well as a review of related documents.

1. There is little funding for the interventions that make women-centred CED so effective.

Women-centred CED are so effective because, unlike mainstream CED programs, they provide the kinds of help that low-income women need the most: practical economic supports combined with “personal development.” Practitioners know from experience that these interventions are critical for low-income women to move out of poverty; they work because they are based upon women's social and economic realities. Unfortunately, the federal government is increasingly unwilling to pay for these services, preferring to fund only generic, ‘gender-neutral’ CED programs that do not address women's key needs.

2. Recent trends in government funding and policy are harming—not helping—women.

Over the past few years, numerous funding and policy changes have dealt serious blows to women's equality. Government does not analyze its policies for its impact on women, many programs that supported women have been shut down, women are no longer considered a priority group for funding, the promise of universal child care has been abandoned, and income assistance programs such as Employment Insurance have been drastically reduced. Taken together, the impact on women's economic and social status is so serious that international human rights organizations are taking note.

² *Women's Poverty and the Recession*, Monica Townson, Canadian Centre for Policy Alternatives, September 2009, p. 6.

3. The funding process has become more complex, difficult, and restrictive.

Since 2003, several reports have been published—including one written by an independent panel commissioned by the Treasury Board—on the immediate need for reform of government funding processes. However, the problems are only getting worse. Proposals are more complex, more forms must be filled out, more details provided, and more appendices attached. Funding decisions often seem subjective, made by distant bureaucrats with no knowledge of local realities. There is a lack of transparency and community consultation has been reduced to the “comment” section on government websites. There is no funding for core operations, only for programs, and much of it is short-term. Funders have unrealistic expectations regarding the capacity of participants to achieve economic outcomes and the capacity of the programs to become financially self-sufficient.

4. There is considerable regional variation in government support for CED and women-centred CED across the country.

Although women-centred CED organizations across the country share many of the same concerns, there are local differences shaped by regional economic conditions, local leadership, the attitudes of individual funding officers, and the nature of the community itself. As a result, some respondents have not yet seen major changes in their funding levels, and a few respondents have had minimal funding increases. For others, the funding situation is much more precarious.

5. The future of federal funding for women-centred CED is in jeopardy.

Even though respondents in some regions have reported small funding increases, many others are having trouble accessing federal funds even though most regional agencies include CED as a funding priority. There is a marked preference to fund large organizations (which would place smaller women's organizations at a serious disadvantage) and organizations that offer ‘gender neutral’ programs. Given the current political climate, none of the community respondents believed that their programs were secure, even if they had been funded in the past. Virtually every respondent reported that their funding was in jeopardy.

SUMMARY OF RECOMMENDATIONS

In order to advance women's economic equality, the federal government must take immediate steps to:

Support Women-Centred CED

1. Increase funding for women-centred CED, including program interventions that are designed to address the social and economic barriers primarily experienced by women.
2. Ensure that government staff recognize women-centred CED is the most effective model for helping low-income women to achieve economic security and that it contributes substantially to the economic wealth of local communities.
3. Support the continued research and evaluation of women-centred CED in order to expand and strengthen its delivery.

Conduct Gender Analysis

4. Resource and implement gender analysis in all government departments in order to develop and monitor budgets, policy decisions, and funding strategies.
5. Develop educational strategies to demonstrate the value of gender analysis and the effectiveness of gender-specific community programs for low-income women.

Improve Funding Practices

6. Provide long-term core funding to community organizations in order to ensure Canadians have access to effective and sustainable community services, including women-centred CED.
7. Standardize funding policies across Canada to ensure that women in every region have equal access to women-centred CED programs.
8. Simplify government funding practices in order to reduce the inefficient use of community resources and reduce wait times for funding approvals.

9. Create regional offices in all areas of Canada to improve local communication and community consultation.
10. Involve the public and community organizations in designing and monitoring government policies, practices, and guidelines in order to ensure they are transparent, appropriate, and easily accessible.

In order for women to achieve economic security, the realities of their lives must be reflected in government policy and funding decisions.

We call upon the federal government to show its commitment to women's economic security—to demonstrate that women matter—by implementing the recommendations in this report.

CONCLUSION

Through this research, we set out to discover the current state of funding for women-centred CED and the impact of recent government policy changes on women's economic security.

When it comes to government policy and funding decisions, do women matter?

Unfortunately, we learned that women don't seem to matter at all to the federal government. Clearly, women are at the margins of public policy: their day-to-day social and economic reality is simply not reflected in government policy and funding decisions.

For too many women, the road to economic security remains blocked by systemic barriers. Because governments and employers have failed to address or even acknowledge this, women have much higher rates of poverty and are often forced to choose between meeting their domestic responsibilities and economic security.

If women mattered, the current government would use its policy and funding powers to advance women's equality. In fact, its actions demonstrate a strong disinterest in advancing women's equality. As a result, women's social and economic progress has stalled and even regressed.

Government policies are created with no regard for their impact on women. Community economic development programs that are targeted to women are falling out of favour, even though research clearly shows they help women to become more economically secure. The community programs that deliver these services operate in an unfriendly funding environment that is increasingly complex, onerous, and bureaucratic.

1. INTRODUCTION

"Our vision is simple: economic security for every woman."

About the Women's Economic Council

The Women's Economic Council³ was founded in 2002 to advance women-centred community economic development (CED) to improve the lives of women, their families, and communities.

We are a nationally incorporated, charitable organization of women-centred CED organizations and practitioners.

Our vision is simple: economic security for every woman.

If women's concerns are not reflected in the government economic policies and funding decisions, the barriers to women's full economic participation will never be addressed. When women are poor, their children are poor. We believe that placing women at the centre of economic development strengthens local communities and benefits the entire economy.

Purpose of This Study

The main purpose of this study was to examine how federal funding for women-centred CED has changed over the last few years. We also sought to better understand the impact of recent government policy changes on women's economic security.

We wanted to know: When it comes to government policy and funding decisions, do women matter?

We also hoped to make it easier for community practitioners and other stakeholders to apply for funding for women-centred CED, by clarifying the application process and funding criteria, and by bringing transparency to the decision-making process.

Methodology

INTERVIEWS

The findings presented in this report were gathered from telephone interviews with:

1. Representatives of federal government departments and agencies that fund community economic development.
2. Three types of stakeholders in the women-centred CED community:
 - community agencies that deliver women-centred CED programs
 - organizations that advocate for CED and/or women-centred CED
 - other stakeholders with long-standing knowledge of women-centred CED

Demographic, economic and other background material were gathered from Statistics Canada research, reports on community economic development programs, and similar sources.⁴

RESEARCH QUESTIONS

During telephone interviews, the key informants were asked questions⁵ related to:

- **Level and Types of Available Funding**
 - The amount of funding for women-centred CED (available and allotted).
 - The nature of the available funding (core or project funding).
 - Which types of women-centred CED programs (if any) were likely to be refunded.

³ Formerly, the Canadian Women's Community Economic Development Council.

⁴ For details, please see the Bibliography, Appendix Two.

⁵ For details, please see Research Questions, Appendix One.

- **Funding Criteria and Practices**

- Recent changes in funding policies and practices for women-centred CED.
- Current government funding criteria.
- Ease of understanding of funding criteria.
- Ease of accessing information about funding strategies, policies, and practices.

- **Perceptions of Women-Centred CED**

- The willingness of government officials to consider funding women-centred CED programs.

Once the research was underway, two unexpected challenges soon became apparent.

First, it was extremely difficult to access government information that was not already publicly available. Despite countless emails and phone calls, few officials from government funding agencies agreed to be interviewed. A few initially agreed and then withdrew when they saw the list of questions. Most officials would reveal nothing, saying they could only talk about information that was already on their departmental websites. One official of a regional funding agency stated they had a very strict policy about not communicating any information. This lack of transparency reflects systemic problems with accountability on the part of the Conservative government.⁶

Second, all of the stakeholders from organizations related to women-centred CED asked to remain anonymous. As the research progressed, it became clear that there is a climate of great uncertainty about federal funding for women-centred CED. Organizations that depend on government funding are unlikely to risk speaking out if they believe it might place their funding in jeopardy and result in fewer community services for low-income women.

⁶ "Access to information risks being 'obliterated': report," Bill Curry, The Globe and Mail, April 13, 2010. Accessed April 26, 2010. Available: <http://www.theglobeandmail.com/news/politics/access-to-information-risks-being-obliterated-report/article1533366/>

2. UNDERSTANDING WOMEN-CENTRED CED

"Women-centred CED is designed to address the economic and social realities of women's lives, which – for most women – are fundamentally different from that of men's."

What is CED (Community Economic Development)?

Community economic development (CED) is the process of people working together in their local neighbourhood to improve their local economy. Examples range from a lending circle for low-income women who want to start small businesses, to a major citizen-led economic planning process in a town devastated by the loss of a major manufacturing plant.

The goal of CED 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.

Research has shown that CED projects based upon the idea of 'social economy'—an economy that seeks to enhance social relationships as well as generate revenue—can actually generate more jobs than projects based upon the traditional idea of a purely financial economy.⁷

Typically, CED is based on the following values:⁸

- Grassroots and participant-based (the community is deeply involved in decision-making and designing the program activities).
- Asset-based (the program seeks to identify and build upon the existing strengths of the community and its residents).
- Respect for diversity and inclusiveness.
- Transparent and accountable.

In the CED approach, the problems of poverty, unemployment, pollution, and violence are seen as interrelated, and rooted in economic and social inequality. Lasting change will only result when "solutions (are) rooted in local knowledge and led by community members."⁹

What is Women-Centred CED?

Women-centred CED is grounded in the same values and principles as traditional CED, but differs in one important way:

Women-centred CED is based not only on local knowledge, but also on women's knowledge.

Women-centred CED is designed to address the economic and social realities of women's lives, which – for most women – are fundamentally different from that of men's.

In this sense, being a woman can be considered being part of a shared experience, just as living in a particular neighbourhood makes you part of that geographic community.

*"The key feature of women-centred CED programs...is that they are based on participants identifying themselves not by their geographic location, their income, or some other attribute—but as women."*¹⁰

Why is Women-Centred CED Necessary?

People living on a low income must overcome many challenges—such as a lack of education, training or work experience—before they can compete in the labour market.

⁷ "Women & Social Economy," Denyse Côté and Danielle Fournier, *Making Waves*, Canadian Centre for Community Renewal, Volume 16, Number 3, 2005, p. 60.

⁸ "Women-Centred CED," Melanie Conn, *Making Waves*, Canadian Centre for Community Renewal, Volume 16, Number 3, 2005, p. 4.

⁹ "About Community Development," The Canadian CED Network. Accessed March 26, 2010. Available http://www.ccednet-rcdec.ca/en/what_is_ced/about_ced

¹⁰ "Women-Centred CED," p. 3.

For many women, the road to economic independence is further hindered by additional barriers that most men do not face.

The last fifty years has brought momentous social changes for women, especially in the developed North. Their entrance into the paid workforce has been nothing short of dramatic. There are now twice as many working women in Canada as there were thirty years ago.¹¹

However, women are still consistently poorer than men, "even after taking into account government transfers and tax credits."^{12, 13} Poverty rates are especially high for Aboriginal women (36%),¹⁴ recent immigrant women (35%),¹⁵ women of colour (29%),¹⁶ women with disabilities (26%),¹⁷ lone-parent women (23.6%),¹⁸ and unattached senior women (over 14%)¹⁹

The two main reasons for women's economic inequality are:

- Unequal domestic responsibilities limit women's economic options.
- Women face systemic wage discrimination.

Taken together, these barriers help to explain why 1.22 million Canadian women—and their children—live in poverty.²⁰

"Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women and because they face discrimination in the economic sphere."²¹

DOMESTIC RESPONSIBILITIES LIMIT WOMEN'S ECONOMIC OPTIONS

Women's economic choices are severely restricted by stubborn traditions about 'women's roles' and 'women's work.'²²

Research shows that women still do most of the unpaid household work. Just 59% of men do "core housework," defined as meal preparation, meal clean-up, indoor cleaning, and laundry, compared to 85% of women.²³

Women's role as primary family caregiver restricts their ability to work full-time, choose jobs that require long hours or travel, and makes it more difficult to choose a career viewed negatively by family members.²⁴

Women also carry most of the responsibility for caring for children and elderly family members.

"Employed women are far more likely than male counterparts to lose time from their jobs because of personal or family responsibilities."²⁵

Interrupting a career to care for children or other family members often brings a high price:

Long career interruptions had a strong negative impact on the earnings of mothers... the difference in average hourly earnings between childless women and mothers with more than three years of interruption was close to 30% at the age of 40.²⁶

Flex-time, the most common 'family-friendly' practice, is only accessible to about 33% of

¹¹ In 2006, almost 60% of all females over the age of 15 were in the paid workforce, compared to 68% of all males over the age of 15. From Women in Canada: A Gender-Based Statistical Report, Statistics Canada, 2006, Fifth Edition, p. 103.

¹² Women in Canada, p. 133.

¹³ Women's Poverty and the Recession, p. 11.

¹⁴ Based on 2000 data. Women in Canada, p. 200.

¹⁵ This includes women who had arrived in Canada within the previous nine years. Based on 2000 data. Women in Canada, p. 229

¹⁶ Based on 2000 data. Women in Canada, p. 254.

¹⁷ Based on 2000 data. Women in Canada, p. 297.

¹⁸ Based on 2007 data. Women's Poverty and the Recession, p. 11.

¹⁹ Based on 2007 data. *Ibid*, p. 11.

²⁰ *Ibid*, p. 10.

²¹ "Gender Equality," United Nations Population Fund. Accessed April 12, 2010. Available: <http://www.unfpa.org/gender/empowerment.htm>

²² See for example, see Northern Opportunities for Women: A Research Report, Marina-Rose Robinson, PARO Centre for Women's Enterprise and North Superior Training Board/Comite de formation du Nord Superieur, 2004 and A Literature Review Pertaining to the Employment of Women in Northwestern Ontario, M. Geddes, M. Robinson, and R. Lockyer, PARO Centre for Women's Enterprise, 2004.

²³ "General Social Survey: Paid and unpaid work," The Daily, Statistics Canada, July 19, 2006. Accessed April 7, 2010. Available: <http://www.statcan.gc.ca/daily-quotidien/060719/dq060719b-eng.htm>

²⁴ This list has been adapted from: Women in Trades and Technology, Diane Elizabeth Hill, Canadian Women's Foundation, Oct 2007, p. 2. Women in Canada, p. 109.

²⁶ "Study: Earnings of women with and without children," The Daily, Statistics Canada, March 24, 2009. Accessed April 8, 2010. Available: <http://www.statcan.gc.ca/daily-quotidien/090324/dq090324b-eng.htm>

employees. However, only about 4% of workers have access to elder care, only 5% have access to child care, and only 6% have access to tele-work. Although women of child-bearing and child-rearing age need these services the most, the primary beneficiaries are youth (aged 15-24) and men, 44% of whom have access to flex-time, compared to 36% of women.

The lack of family-friendly policies leaves women at an incredible economic disadvantage: without them, women simply cannot participate in the labour market on an equal footing with men.

In 2002, Human Resources Development Canada observed:

*"One of the major obstacles to gender equality has been the failure of workplace and social institutions, historically organized around the male breadwinner model of the family, to keep pace with changing labour market trends."*²⁷

Because governments and employers have failed to adequately respond to women's domestic responsibilities — for example, by implementing universal child care and family-friendly workplace policies — women face difficult choices.

In an attempt to continue to meet their domestic responsibilities, women often choose part-time, temporary, contract, or other forms of 'non-standard' work. In 2008, almost 40% of working women were in non-standard jobs.²⁸ However, this has a serious impact on women's economic security.

While non-standard work is flexible, it is also insecure, has few benefits, and no protection in the case of illness, injury, disability, or unemployment.

Many women also choose self-employment, often for its flexibility. Although self-employed women do report high levels of job satisfaction and a good work-life balance, they are much less satisfied with their income and job security.²⁹ They earn an average before-tax income of \$34,000, about half

the earnings of self-employed men.³⁰ Half of all self-employed women earn less than \$20,000.³¹

WOMEN CONSISTENTLY EARN LESS THAN MEN

Because it is primarily done by women, care-giving is extremely undervalued, whether it takes place at home or in the workplace. Not surprisingly, care-giving positions are often low-waged, and many more women than men do this work.

In fact, twice as many women than men work in occupations classified as 'low-wage'.³²⁻³³ Women comprise almost two-thirds of all minimum wage workers: 1 in 17 working women earn minimum wage, compared to 1 in 30 working men.³⁴

*Most women work in Canada's lowest-paid industries... Within each industry, most women work in the lowest-paid occupations... Traditional female occupations pay less than traditional male occupations.*³⁵

Whatever their occupation, women face a significant gender wage gap. The gap is largest amongst blue-collar workers: in primary industries and manufacturing it is sometimes as high as 70 cents on the dollar. Although the gap is lowest amongst university graduates, it still persists: in 2005, women with a bachelor's degree earned just 85 cents for every dollar earned by men with the same education.³⁶ Even though women are more highly educated than men, they still earn less, even when they work full-time. On average, women who work full-time earn just 71.4% of what a man earns.³⁷

A recent study by Catalyst Inc. found that:

"Because many women are equally, if not more, qualified than men, differences in

²⁷ Gender Equality in the Labour Market, Lessons Learned, Final Report, Human Resources Development Canada, October 2002, p. 1.

²⁸ Women and the Recession, p. 17.

²⁹ Sustaining the Momentum: An Economic Forum on Women Entrepreneurs, Summary Report, Industry Canada, March 2005, p. 18.

³⁰ Ibid, pp. 7-8.

³¹ Ibid, p. 18.

³² Women in Canada, p. 104.

³³ Women in Canada p. 133.

³⁴ "Fact Sheet on Minimum Wage," Perspectives on Labour and Income, Statistics Canada, September 2005, p. 20.

³⁵ Women in Trades and Technology, p. 2.

³⁶ See: The Persistent Gap: New Evidence on the Canadian Gender Wage Gap, Marie Drolet, Statistics Canada, January 2001, p. 17, and The Canadian Labour Market at a Glance, Statistics Canada, 2005, Catalogue No. 71-222-XIE, p. 69.

³⁷ Women's Poverty and the Recession, p. 6.

*qualifications no longer provide an adequate explanation for why women earn less than men for equal work...were it not for sex discrimination, women would be earning just as much as or more than men.*³⁸

What Makes Women-Centred CED So Effective?

The main difference between mainstream CED programs and women-centred CED programs is that the latter offers interventions that address women's social and economic reality.

Women-centred CED offers interventions such as:

- Practical economic supports.
- A holistic view of women's economic life.
- Life skills and/or personal development.
- Interventions based on women's values and women's ways of working.

PRACTICAL ECONOMIC SUPPORTS

If women do not have basic physical assets, it is extremely difficult for them to participate in a community program or look for work.

In order to help women meet these basic needs, women-centred CED programs:

*"...provide such on-site supports as childcare, bus tickets, and lunches, clothes for job interviews, economic literacy, and basic computer skills. This 'pre-pre-development' activity is integral to women-centred CED."*³⁹

A HOLISTIC VIEW OF WOMEN'S ECONOMIC LIFE

Women-centred CED programs consider the whole woman—not just her work experience and skills, but also reality of her current life circumstances.

For example, many government 'training' programs are limited to helping people develop a resume or write a business plan. These kinds of services are of little use to women who come from multi-generational poverty, are raising children as a single parent, are trying to escape a violent marriage, or have low levels of financial literacy.

*"(The) programs emphasize the importance of placing equal attention on the social and economic aspects of CED (and) 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."*⁴⁰

Research shows that low-income women pass through unique and predictable stages on the road to economic independence and need different interventions at each stage.⁴¹

They progress towards financial security by slowly increasing each of five different types of assets—physical, social, personal, human, and financial. Building assets in one area builds assets in another area. For example, learning how to create a budget can build confidence in making financial decisions. Women are unlikely to make large financial gains without first building assets in non-financial areas, such as gaining more support from family members, increasing their self-esteem, learning how to set goals, and feeling more in control over their life.⁴²

Research also demonstrates that women often experience a personal crisis that delays their economic progress; these crises are often related to their family responsibilities or their own physical health.⁴³ It is essential that these patterns and crises are anticipated so that women are not derailed on their journey towards economic security. Women-centred CED programs are designed to anticipate these crises and setbacks, and to offer appropriate support at each stage.

³⁸ "Sex Discrimination and Sexual Harassment," Catalyst Inc., Accessed April 8, 2010. Available: <http://www.catalyst.org/publication/213/sex-discrimination-and-sexual-harassment>

³⁹ "Women-Centred CED," p.4.

⁴⁰ From Poverty to Empowerment: A Research Report on Women and Community Economic Development in Canada, Canadian Women's Foundation and Canadian Women's Community Economic Development Council, March 2004, p. 5.

⁴¹ *Beyond Survival*, p. 14.

⁴² *Ibid*, p. 52.

⁴³ *Ibid*, p. 63.

Women-centred CED practitioners are also trained to understand the impact of domestic violence, and why it might be risky for a woman to take steps that increase her economic independence. When women in violent relationships begin to earn more money, this can change the dynamic in the relationship and place them at higher risk of violence. It is essential that CED practitioners recognize these patterns and know how to ensure women's safety. For example, some self-employment programs for women include the option to rent an office in a common space used by other women—a safe and familiar environment.

For participants, a women-centred CED program often represents much more than just an employment program. The programs provide structure, routine, and a place to form social connections and develop social skills. Some women come every day, even when the program is not running. For women who experience domestic violence, the program represents a safe space and valuable respite that helps them to develop new economic and personal options.

LIFE SKILLS/PERSONAL DEVELOPMENT

Most women have been raised to put the needs of their children, spouse, and extended family first, and to think of their own needs as less important. As a result, when it comes to achieving financial success, many women struggle with poor self-esteem, high self-doubt, a lack of confidence, and a chronic inability to recognize their own strengths and assets.⁴⁴

Women need emotional support in order to identify their economic goals, see themselves as capable of achieving them, become motivated enough to make change, and to deal with the resulting impact on their families. While this type of developmental work is sometimes considered “extra”—or even as superfluous to CED—for women is essential to the process of personal and economic change.⁴⁵

Many CED programs help their participants to identify their ‘strengths and weaknesses’ and emphasize taking personal responsibility for making personal and economic change.

Women-centred CED practitioners are trained to do so in a non-judgmental and non-blaming manner, and to find innovative ways to gradually build women's self-esteem. For example, goals are developed by building on existing assets and personal ‘strengths,’ rather than focusing on a lack of assets or personal ‘weaknesses.’

Many programs also include a way for the women to eventually start to ‘give back’ by mentoring other women. This helps to increase their self-confidence, acknowledge their growing expertise, and increase their leadership skills.

INTERVENTIONS BASED ON WOMEN'S VALUES AND WAYS OF WORKING

Most CED programs work to identify and then build upon an individual's personal strengths and employment skills.

Women-centred CED programs go beyond this approach by regarding typical ‘female’ values as strengths and incorporating them into the program design. For example, women's tendency to be cooperative – rather than competitive – is considered a shared asset that can help to advance each individual, through practices such as mutual support, information sharing, and resource pooling. In women-centred CED, buddy systems and mentorships from other women are common.

⁴⁴ *Nice Girls Don't Get the Corner Office*, Dr. Lois P. Frankel, Warner Business Books, 2004.

⁴⁵ *Beyond Survival*, p. 79.

3. KEY FINDINGS

“There is very little money for the economic supports and personal development work that low-income women need in order to become financially self-sufficient.”

SUMMARY OF KEY FINDINGS

1. There is little government funding for the interventions that make women-centred CED so effective.
2. Recent trends in government funding and policy are harming—not helping—women.
3. The funding process has become more complex, difficult, and restrictive.
4. There is considerable regional variation in government support for CED and women-centred CED across the country.
5. The future of federal government funding for women-centred CED is in jeopardy.

There is little funding for the interventions that make women-centred CED so effective.

One of the primary concerns of women-centred CED organizations is the unwillingness on the part of federal funders to pay for services such as practical economic supports and “personal development.” These interventions are critical if low-income women are to achieve economic security. (See “What Makes Women-Centred CED So Effective?” page 6).

Research shows that women who live on low-incomes often face multiple barriers such as domestic violence, intergenerational poverty, and physical or mental health disabilities. Without integrated support, it is sometimes impossible for them to successfully attend a community program.

Women-centred CED practitioners know that, when it comes to helping a low-income woman to become financially self-sufficient, a ‘one-size-fits-all’ approach doesn’t work. The most effective programs “integrate pre-employment programming with skill training, counseling, mentoring, and life skills.”⁴⁶ This holistic approach helps women to begin their journey towards financial independence on a level playing field with men.

In a recent study of women’s CED programs, 38% of the 1,045 participants could not meet their family’s basic needs regarding food and housing, and 20% did not have access to affordable transportation.⁴⁷ The practical supports received through the program helped the women to stabilize their lives. However, they were still not ready to participate in the economy. Most had very weak links to the

⁴⁶ *Building Transitions to Good Jobs for Low-Income Women*, Stella Lord and Ann Martell, Nova Scotia Advisory Council on the Status of Women, July 2004, p. vii.

⁴⁷ *Beyond Survival: Helping Women Transition Out of Poverty*, Janet Murray, Mary Ferguson, Claire Letemendia, Canadian Women’s Foundation, 2010, p. 25.

labour market, limited social and business networks, and high self-doubt and low self-confidence. With the help of peer group support, one-on-one mentors, and—eventually—giving back to the program by helping other women, they made huge strides in overcoming these barriers. In less than two years, 95% became more confident, 85% began to see themselves as an ‘economic player,’ 83% became more employable, 65% launched a small business, and 53% demonstrated leadership in the wider community. They also made major economic gains: 51% increased their household and personal incomes, and 84% of the women who were receiving social assistance when the program started were able to reduce their dependence.⁴⁸

The design of this program was based upon the assumption that women have a different social-economic experience than men. The interventions affirmed that people’s social and economic lives are interrelated—it is unrealistic to expect low-income women to achieve major economic change without first supporting them to address the barriers that stand in their way.

Unfortunately, many federal officials appear to consider these types of interventions to be wholly unrelated to achieving economic security. Respondents reported that there is very little money for the economic supports and personal development work that low-income women need in order to become financially self-sufficient. Practitioners are extremely frustrated, knowing from experience that these skills are critical to women’s economic success.

One respondent reported that these interventions used to be considered acceptable, but not anymore. Organizations must now prove direct economic impacts for every intervention; social impacts are no longer sufficient. Another respondent said that funding for these types of interventions depended upon the priorities of individual funding officers. A third was bluntly told by a federal official that they would not fund personal development training. A fourth said that even though they don’t receive funding for these interventions, they try to provide them anyway by incorporating them into employment training, a tricky balancing act.

One respondent said that she sometimes offers food to hungry clients and drives them to important appointments—even those these services are not funded—simply because it is the right thing to do. She believes that governments are not funding many of these services, despite demonstrated need, because governments know that dedicated community workers will do the work for free.

Many respondents attributed these funding restrictions to the Conservative government noting that, ideologically, Conservatives are more concerned about economic than social issues and generally do not acknowledge the fact that women’s economic status is shaped by their social status. Others said that the changes began during the Liberal years, well before the Conservatives took office; there is good evidence to support this position, as discussed in the following section.

Women-centred CED organizations also face other restrictions to their funding. Since the federal government no longer funds advocacy, respondents have been told that in order to continue receiving federal funding they must submit letters stating they no longer advocate for change.

Some government agencies that fund CED have a limited mandate,⁴⁹ funding only ‘business development training.’ This means that organizations are not allowed to provide practical employment skills such as computer training, even though many low-income women do not have basic computer skills. This makes it very difficult for them to open a business or find work in an information-based economy. Some respondents said they were not allowed to offer computer training unless it was related to showing women how to access business information on the internet.

Recent trends in government funding and policy are harming—not helping—women.

Over the past few years, numerous funding and policy changes have occurred at the federal level that, taken together, represent a serious blow to women’s equality.

⁴⁸ All references in this paragraph: *Beyond Survival*, pp. 1, 25-30 and 56.

⁴⁹ Such as the Women’s Enterprise Initiative in Western provinces.

These trends include:

- No gender analysis of government policy or funding.
- Loss of programs that support women's rights.
- Women are no longer a funding priority.
- Failure to introduce universal child care.
- Reduced income assistance programs.

The combined impact of these funding and policy changes is so serious that international bodies⁵⁰ are taking note.

"There has been a systematic erosion of the human rights of women and girls...

Canada no longer compares favourably against other nations in assessment of gender equality and the gender gap....

In 2004 (Canada ranked) 7th in the World Economic Forum Gender Gap Index...in 2009...Canada ranked 25th...

Canada has been strongly criticized by several UN human rights bodies on the issues of women's poverty..."⁵¹

NO GENDER ANALYSIS OF GOVERNMENT POLICY

Many respondents believe that women's economic disadvantage is strongly linked to the government's failure to conduct a gender analysis of its policy decisions.

The idea of 'gender analysis' is simple: ensure that government policy and funding strategies provide equal support to women, and do not cause them disproportionate harm.⁵²

For example, when women comprise almost 70% of Canada's part-time labour force,⁵³ any government policy related to part-time work will necessarily have a much greater impact on women. Similarly, policy changes related to transfer payments will have a disproportionate impact on women because they are much more dependent on them than are men. For example, single mothers depend upon transfer payments for 27% of their income, compared to 11% for single fathers.⁵⁴

However, the Canadian government does not currently conduct any type of gender analysis.

There was a time when gender analysis was at least on the federal agenda. In 1995, the Liberal government established "a detailed plan for addressing women's poverty, economic insecurity and health."⁵⁵ In 1999, a Gender-based Analysis Directorate was founded. However, no concrete action was taken.^{56, 57} Over the next few years, the government's support for women's equality declined. In fact, "federal priorities actually ran counter to the promises made...to improve economic security for women."⁵⁸

In 2006, the Conservatives were elected and gender analysis disappeared from the government agenda, swept away in a veritable flood of anti-equity measures, as described in the next section.

⁵⁰ The Organization for Economic Co-operation and Development (OECD) "ranked Canada last among developed countries in terms of access to early learning and child care spaces—and last in terms of public investment." From Women's Poverty and the Recession, p. 24. UNICEF ranked Canada at the bottom of its ten benchmarks for provision of early childhood education and care. From Early Childhood Education and Care in Canada 2008, Jane Beach, Martha Friendly, Carolyn Ferns, Nina Prabhu, Barry Forer, The Childcare Resource and Research Unit, 8th edition, June 2009, p. xi.

⁵¹ Reality Check: Women in Canada and the Beijing Declaration and Platform for Action Fifteen Years On, Canadian Feminist Alliance for International Action and Canadian Labour Congress, February 22, 2010, p. 2.

⁵² The idea of conducting a 'gender analysis' of government policy first emerged thirty-five years ago, in 1975, when the UN declared International Women's Year.

⁵³ Based on Statistics Canada Labour Force Survey data as published in Women's Poverty and the Recession, p. 18.

⁵⁴ Women in Canada, p.136

⁵⁵ Canada's Commitment to Equality: A Gender Analysis of the Last Ten Federal Budgets (1995-2004), Armine Yalnizyan, Canadian Feminist Alliance for International Action (FAFIA), p. 5.

⁵⁶ Gender-based Analysis: Building Blocks for Success, Report of the Standing Committee on Status of Women, Anita Neville, April 2005, p. 7.

⁵⁷ Gender-based Analysis: Will it make things better for women?" Wendy Williams, Network, The Canadian Women's Health Network, Fall 1999: Vol. 2 No. 4. Available: <http://www.cwhn.ca/node/39662>

⁵⁸ Canada's Commitment to Equality, p. 5.

LOSS OF PROGRAMS THAT SUPPORT WOMEN'S RIGHTS

In 2006, many programs that had worked to advance women's social and economic equality were reduced or eliminated:

The mandate of the Status of Women Canada—to promote women's equality—was withdrawn, implying that this work was no longer necessary.⁵⁹

Funding was cut for research activities designed to document women's inequality.

The research activities of Status of Women Canada were terminated.

The Law Commission of Canada was abolished.

The Canadian Labour and Business Centre was closed.

The Court Challenges Program that financed women (and other equality seekers) to take legal action to secure their equality rights was abolished. Funding cuts forced the National Association of Women and the Law—that had helped women with these issues—to close.

The Harper government restricted the right to pay equity of female federal civil servants.

Signed agreements between the federal government and the provinces to establish a national system of early learning and child care were ignored.⁶⁰

As the extent of the changes became apparent, one researcher wryly observed:

"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."⁶¹

The diminished role of Status of Women Canada (SWC) has been a particular blow to women's organizations. In the 2006 federal budget, \$5 million was cut from its annual budget and 12 of its 16 regional offices were closed.⁶² Advocacy and research were no longer eligible for SWC funding, leading to the closure of several women's organizations, including the National Association of Women and the Law, a thirty-year-old organization that championed women's legal rights.⁶³

In the past, SWC had taken a leading role in promoting gender analysis. It was seen as: "the key co-ordinating mechanism...in terms of both fostering partnerships between departments and jurisdictions, and amongst other stakeholders and NGOs; and in terms of co-ordinating policies and programmes and developing tools and techniques."⁶⁴ Unfortunately, SWC no longer works to promote gender-based analysis, even though its website still claims that it does.⁶⁵

Research has shown that without government support for gender-based analysis—particularly at the federal level—policies and practices will continue to be developed without regard for their specific impact on women.

"(E)xplicit, high profile and sustained political support is perhaps the single most important

⁵⁹ This mandate has since been reinstated, at least in theory. In 2008–2009 the organization's strategic outcome was: "Strengthen the full participation of women in the economic, social and cultural life of Canada." For 2009–2010, this was changed to: "Equality for women and their full participation in the economic, social and democratic life of Canada." See "Agency Overview, Status of Women Canada," Treasury Board of Canada Secretariat website. Accessed April 19, 2010. Available: <http://www.tbs-sct.gc.ca/dpr-rmr/2008-2009/inst/csw/csw01-eng.asp>

⁶⁰ List adapted from *Women's Poverty and the Recession*, p. 8.

⁶¹ "Charting the Territory," Carol Rock and Janet Murray, *Making Waves*, Canadian Centre for Community Renewal, Volume 16, Number 3, 2005, p. 63.

⁶² "Harper's Attack on Women's Rights and Equality," Murray Dobbin, *The Tyee*, February 8, 2010. Accessed April 21, 2010. Available: <http://thetyee.ca/Opinion/2010/02/08/HarperWomensRights/>

⁶³ "Harper government working to silence women," National Association of Women and the Law website, September 20, 2007. Accessed April 21, 2010. Available: <http://www.nawl.ca/ns/en/Actions/20070920Press.html>

⁶⁴ *Learning From Experience: Lessons in Mainstreaming Equal Opportunities – Section 6 Mainstreaming in Canada*, Fiona Mackay and Kate Bilton, Governance of Scotland Forum, University of Edinburgh, Scottish Executive Social Research, The Scottish Government, May 12, 2003. Available:

<http://www.scotland.gov.uk/Publications/2003/05/17105/21750>

⁶⁵ "Who We Are," Status of Women Canada website. Accessed April 19, 2010. Available: <http://www.swc-cfc.gc.ca/abu-ans/index-eng.html>

*variable in the success or failure of (gender-based analysis)."*⁶⁶

Since the current federal government has no interest in gender analysis, it is not surprising that it also has no interest in women-centred CED: one proves and supports the other. In the current political climate, women-centred CED is at a decided ideological disadvantage, despite its proven effectiveness.

In the past, SWC funded women-centred CED,⁶⁷ worked with the Canadian Women's Community Economic Development Council, and encouraged regional agencies to fund women entrepreneurs. It also supported seven women-centred CED organizations to document barriers and build their organizational capacity.

Now, SWC issues calls for proposals and no longer helps organizations to apply for funding. Although its stated goal is to promote "the full participation of women in the economic, social and democratic life of Canada,"⁶⁸ its support for CED appears to have waned.

Currently, SWC appears to have little influence in Ottawa and even less internal stability: in the last four years, there have been four Ministers responsible for the Status of Women.⁶⁹

WOMEN ARE NO LONGER A FUNDING PRIORITY

Many government funding programs identify which specific groups will be given priority. While women are often listed as a priority group in agency business plans and websites, a closer examination reveals that they are actually no longer a funding priority.

Typically, groups that are true priorities are discussed in government documents and websites through lists of specific commitments that are

phrased in active language. Groups that are not currently a priority are discussed using references to past accomplishments and vague general goals.

For example, the website for the federal Economic Development Initiative for Northern Ontario (FedNor) states that women are one of its "areas of focus" because "they are responsible for 35 per cent of all business start-ups in Canada and are a leading force in the area of economic development in Northern Ontario".⁷⁰ However, there are no active programs that specifically target women. Instead, the website mentions a past accomplishment (the Influential Women of Northern Ontario website⁷¹) and the general goal of offering "programs and services that are relevant to the women of Northern Ontario."⁷² Another hint is the A-Z index on the Industry Canada website: there is simply no listing for Women.

Even though women might not be a target group in a specific program, they certainly can and do benefit from government programs. For example, the priority group of 'youth' would also include young women. However, it is unlikely that a generic program would have the capacity to adequately address the specific barriers that they face.

FAILURE TO INTRODUCE UNIVERSAL CHILD CARE PROGRAM

More than twenty-five years ago, Justice Rosalie Abella called child care "the ramp that provides equal access to the workforce for mothers."⁷³

Today, this is still true, and that access ramp is still blocked for many women.

In 2004, before the last federal election, the Liberals promised to invest \$5 billion in a major new childcare program, creating 250,000 spaces by 2009. Deals were signed with each province, creating a national system of Early Learning and Child Care programs.

⁶⁶ Learning From Experience – Section 8 Conclusions. For similar conclusions by Canadian researchers, see Gender-based Analysis, Neville, p. 24.

⁶⁷ SWC recognized that supporting CED primarily came under the jurisdiction of regional funding organizations.

⁶⁸ "Who We Are," Status of Women Canada website. Accessed April 19, 2010. Available: <http://www.swc-cfc.gc.ca/abu-ans/index-eng.html>

⁶⁹ Bev Oda (February 6, 2006 - August 14, 2007), Josée Verner (August 14, 2007 - October 30, 2008), Helena C. Guergis (October 30, 2008 - April 9, 2010), and Rona Ambrose (since April 9, 2010).

⁷⁰ See "Women," FedNor, Industry Canada website. Available: http://fednor.ic.gc.ca/epic/site/fednor-fednor.nsf/en/h_fn00822e.html.

⁷¹ This website was developed in partnership with Northern Ontario businesses with the mandate of helping women to network and share information

⁷² "Women," FedNor.

⁷³ Equality in Employment: A Royal Commission Report, Justice Rosalie Abella, Commission on Equality in Employment, 1984, P. 178.

When the Conservatives were elected, they ignored the signed agreements and cancelled the program. Instead, they instituted a taxable \$100 per-month childcare allowance which, for a typical family, would pay for a mere three days of care.⁷⁴ Hardly an adequate replacement for a universal program of safe, regulated childcare.

The vast majority (77%) of women with a youngest child aged 3 to 5 are in the paid workforce.⁷⁵ Yet Canada's current childcare system remains "a chronically underfunded patchwork of programs with no overarching goals."^{76, 77}

Compared to other affluent countries, Canada now ranks at the bottom of UNICEF's ten benchmarks for provision of early childhood education and care.⁷⁸

Without access to reliable, affordable, and safe childcare, Canadian women are seriously disadvantaged in their attempts to achieve financial security.

REDUCED INCOME ASSISTANCE PROGRAMS

In the last decade, all workers have experienced upheaval related to globalization and technological changes. These shifts have "aggravated inequalities"⁷⁹ and continued the "gendering of inequality."⁸⁰

In the early 1990s, the federal Liberals severely reduced Employment Insurance (EI) benefits and began to cut provincial transfer payments, 'downloading' the cost of social programs to provinces and municipalities, who were ill-equipped to replace the lost funding. According to then Prime Minister Paul Martin, these actions were

"much more than cost-cutting exercises."⁸¹ They signaled a "fundamental reappraisal of the appropriate role of the national government."⁸²

Even during the period 1998-2004, the era of budget surplus, when there was "increased capacity to address the growing gap between ... men and women" and effect more socio-economic justice for Canadian women, it was, instead, a time of "little advancement", even "a time of going backwards."⁸³

The cutbacks to EI have made it much harder for workers to cope with job loss. Since 1996, benefit levels have fallen and eligibility has been tightened. This latter change has particularly harmed women, because they are much more likely than men to work part-time. As a result, the "the gap in EI protection between men and women (has) more than doubled".⁸⁴

*"Under the old...program, in the late 1980s, almost 83% of unemployed women and 85% of unemployed men got benefits.... By 2008, only 39% of unemployed women and 45% of unemployed men were receiving...benefits, replacing just 55% of their usual earnings...In some parts of the country, coverage is much lower than that."*⁸⁵

There have also been substantial changes to Social Assistance, or welfare, making it harder both to qualify for and to leave the system.

In order to qualify for benefits, women must first deplete their existing assets. Once they qualify, any income earned from working will be 'clawed back,' reducing the benefit payment, leaving them no better off. These claw-backs can amount to more than 100% of the earned wages.⁸⁶ Other benefits—such as housing, childcare, GST rebates, and health/dental care—will also be reduced.

⁷⁴ All references in this paragraph are from: Women's Poverty and the Recession, p. 25.

⁷⁵ Early Childhood Education and Care in Canada 2008, p. 179.

⁷⁶ Women's Poverty and the Recession, p. 24.

⁷⁷ "Of the more than 70% of children with both parents or a single parent in the paid labour force, many or most were presumed to be in family child care provided by an unregulated family child care provider, an in-home caregiver or a relative for at least part of their parents' working hours." Early Childhood Education and Care in Canada 2008, p. xi.

⁷⁸ Early Childhood Education and Care in Canada 2008, p. xi.

⁷⁹ "Aboriginal Women's Community Economic Development: Measuring and Promoting", Isobel M. Findlay and Wanda Wuttunee, IRPP Choices 13(4), Institute for Research on Public Policy, 2007, pp. 4, 11. Available: <http://www.irpp.org/choices/archive/vol13no4.pdf>

⁸⁰ Ibid, p. 5.

⁸¹ The Canadian Experience in Reducing Budget Deficits and Debt, Paul Martin, 1995, p. 24. Available at <http://www.kc.frb.org/publicat/sympos/1995/pdf/s95mart.pdf>.

⁸² The Canadian Experience in Reducing Budget Deficits and Debt, p. 24.

⁸³ Canada's Commitment to Equality, p. 103.

⁸⁴ Canada's Commitment to Equality, p. 36.

⁸⁵ Women and the Recession, p. 26.

⁸⁶ "Social Exclusion in the Design and Administration of Social Programs," Richard Shillington, Perception, Canadian Council on Social Development, Volume 26, No. 1 & 2 – 2003. Available: <http://www.shillington.ca/publications/ccsd-social-exclusion.pdf>

*"As a result, people who try to transition to paid work quickly find themselves ineligible for benefits and/or lose any financial advantage they might have hoped to gain by working. Research shows that people who leave social assistance are often worse off. The system therefore creates a disincentive to work, and a long-term dependence on benefits."*⁸⁷

The funding process has become more complex, difficult, and restrictive.

Community programs that apply for federal funding must navigate an increasingly frustrating process.

Respondents report that application and reporting processes are confusing and extremely time-consuming. Funding decisions often seem subjective, made by distant bureaucrats with no knowledge of local issues. Funding is accompanied by a tangle of conditions and constraints. Follow-up reporting is typically even more time consuming than the initial application. There is no funding for core operations, only for programs, and much of it is short-term. The expectations that participants will quickly achieve major outcomes and that programs will quickly become financially self-sufficient, are unrealistic.

While some of these changes began with the election of the Conservative government in 2006, these trends actually started under the previous Liberal government.⁸⁸

In 2003, the report *Funding Matters* summarized the problem:⁸⁹

Funders are adopting an increasingly targeted approach to funding.

There has been a marked shift away from a core funding model, which funds organizations to pursue their mission. The new model is project-based and is characterized by contracts that give funders increased control over what the organization does and how it does it.

Funders are reluctant to fund administrative costs that cannot be directly tied to a project or program.

Funding is being provided for shorter periods of time, and is increasingly unpredictable.

Reporting requirements have increased.

In 2006, the Treasury Board commissioned an independent blue ribbon panel to recommend ways to make grant programs more efficient while ensuring better accountability. The panel reported there was a need for "fundamental change"⁹⁰ in federal granting structures and recommended the government "dramatically simplify the reporting and accountability regime."⁹¹

Based on our discussions with respondents, since that time the funding system has not improved, but deteriorated.

COMPLEXITY

All respondents said that the funding application process has become more difficult. Proposals have become more complex, more forms must be filled out, more appendices attached, and program budgets have become extremely detailed. Multiple quotes must be provided for proposed purchases, even if they won't be made for months. A few respondents even reported that some funding programs require two sets of application forms (old and new) to be completed.

One respondent traced this extreme need for detail to the complexity of the funding approval process. For example, instead of an application being reviewed and approved by an agency staff person,

⁸⁷ "Charting the Territory," *Making Waves*, p. 63.

⁸⁸ In the Maritimes, the shift to program funding began even earlier—one Eastern respondent said that core funding disappeared decades ago. In Ontario, one respondent said they had never had access to core funding: their funding has always been program-based.

⁸⁹ *Funding Matters: The Impact of Canada's New Funding Regime on Nonprofit and Voluntary Organizations*, Katherine Scott, Canadian Council on Social Development, 2003, p. xiii. The Council also published two follow-up reports: *Funding Matters: For Our Communities*, Katherine Scott and Deborah Pike, 2005 and *Pan-Canadian Funding Practice in Communities: Challenges and Opportunities for the Government of Canada*, 2006.

⁹⁰ *From Red Tape to Clear Results: The Report of the Independent Blue Ribbon Panel on Grant and Contribution Programs*, Treasury Board of Canada Secretariat, December 2006, p. 16.

⁹¹ *Ibid*, p. viii.

proposals now go to a separate in-house committee of the federal agency for final approval.

There is also a lack of consistency between and even within federal departments. For similar contracts, different Service Canada Centres have different requirements for making claims. One office requires photocopies of every invoice it funds, even partially; even cheque stubs must be submitted. Another office simply asks for a one-page printout of expenses, followed up by a visit at the end of the project to review the files. Organizations must constantly re-juggle their financial systems to meet incompatible accounting procedures.

TIME LIMITED, PROJECT FUNDING

“(W)omen-centred CED programs strive to provide women with a holistic and integrated set of supports and services...(but) this approach is hampered by a funding environment that is moving increasingly in the direction of short-term, project-based funding.”⁹²

Most government agencies only fund projects. Much of this project-based funding is short-term, and generally lasts only one or two years. Many funders are very reluctant to provide funding for an on-going initiative. To receive more funding, existing programs must often demonstrate that they are substantially different from the original application, which makes it very difficult to continue a successful program.

It is nearly impossible for a community organization to find a funder willing to fund core operating expenses, such as management and administration, heat and electricity, rent, insurance, and so on. The lack of core funding has become extremely detrimental to community organizations. After years of project funding, many have become financially vulnerable—often carrying on through the funding gaps because of the personal dedication of staff and volunteers.

“Programming is pared to the bone, important activities are dropped, and capital and infrastructure costs are deferred – all in an effort to make up for non-program costs

that are not recognized in the rigid project budgets.”⁹³

In the current funding climate, community organizations face a difficult choice. If they refuse to accept unfair funding conditions, they will not be able to offer programs that help women achieve economic security. If they accept unfair funding conditions, women will have access to programs, at least in the short-term, but the long-term health of their organization will be in jeopardy.

UNREALISTIC EXPECTATIONS

Increasingly, funders expect that CED projects will pay for themselves or even generate additional revenue. As early as 1999, CED projects in Quebec were expected to become financially self-sufficient after just one year.⁹⁴

This is a highly unrealistic expectation for a community project working with marginalized people. Even for-profit businesses are unable to deliver these kinds of results: according to Statistics Canada, about 25% of all new businesses fail in the first two years.⁹⁵

OVER-CENTRALIZATION, LACK OF TRANSPARENCY AND LACK OF CONSULTATION

One relatively new challenge is the centralization of government agency offices. For example, in 2006, 12 of the 16 regional Status of Women Canada (SWC) offices were closed. In the past, representatives from local SWC offices would visit organizations in their region to collaborate on funding proposals. After the election, this proved impossible.

For example, in Alberta, SWC was centralized from regional offices to Edmonton; community organizations elsewhere in the province rarely saw SWC officials and felt poorly represented.

⁹³ “Administration: The New Dirty Word in Funding,” *Funding Matters Fact Sheet #3*, Canadian Council on Social Development. Accessed April 15, 2010. Available: <http://www.ccsd.ca/pubs/2003/fm/fs3.htm>.

⁹⁴ “Women & Social Economy,” *Making Waves*, p. 60.

⁹⁵ Refers to businesses launched during the 1990s. “Business Dynamics in Canada,” Statistics Canada, *The Daily*, February 15, 2005. Accessed April 21, 2010. Available: <http://www.statcan.gc.ca/daily-quotidien/050215/dq050215a-eng.htm>

⁹² *From Poverty to Empowerment*, p. 5.

One Ontario respondent stated that local bureaucrats were much more likely to recognize the day-to-day difficulties of women-centred organizations: more-distant officials do not gain this kind of first-hand knowledge. In her case, local bureaucrats from a federal funding agency were ready to grant them some rare core funding, but officials in Ottawa were afraid of setting a precedent. After a year of negotiations, 60% of the original grant amount was approved.

Many of the new funding systems have been developed with little community consultation, and lack transparency. One respondent who applied for a summer student discovered a new online system had been instituted; she was assured by her federal Member of Parliament that it was be easier, faster, and more cost-effective than the old system. She completed the on-line form, but needed help with wording the application and providing supporting document. The website indicated there was no phone support, so her questions went unanswered. Later, her organization learned their application had been turned down. Ironically, at this time they received a phone number. When she called, she were told she should have called earlier in the process; she would have been advised to follow an on-line, points-value system.

This new application process—including the points system—was developed without consultations with community groups. Points are awarded based upon 12 criterion, some of which place non-profit organizations at a serious disadvantage. Seven of the criteria relate to wages: the higher the student wage, the more likely it is that the organization will receive funding for a summer student. Non-profit organizations cannot possibly compete on wage rates with for-profit businesses. The respondent subsequently heard that a large for-profit company was granted four summer students, while she received none.

Points are also awarded based on the amount of local crime: the higher the crime rate, the more likely funding for a summer student will be granted. The government claimed that the organization's area had little crime, but the respondent knew that local crime victims were underreporting incidents of crime in order to avoid incurring higher insurance rates.

RESOURCE INTENSIVE

The rationale for the increased complexity of the funding and reporting processes is “accountability,” which is being increasingly stressed by all levels of government.

However, it seems clear that the labour-intensive nature of the process is far out of proportion to the amount of funding in question and the capacity of community organizations to cope.

The Treasury Board panel put it this way:

“A question central to the mandate of the panel was whether it is possible to simplify the administration of federal grant and contribution programs, while at the same time strengthening accountability for the expenditure of public funds. Our second conclusion is that, not only is it possible to simplify administration while strengthening accountability, it is absolutely necessary to do the first in order to ensure the latter.”⁹⁶

All respondents agreed their organizations are being forced to use more and more of their internal resources to apply—and then reapply—for short-term funding. Increasingly large blocks of staff time are being spent on proposal writing and follow-up reporting, leaving less time, energy, and money for client services.

Some organizations are even forced to spend precious dollars to hire outside help to write their funding proposals. One organization sets aside a small amount of money to pay a team of colleagues to prepare their proposals, but it can only afford to do this for large grants. Another respondent said that staff are often forced to stay evenings and weekends, without pay, to complete the forms and reports. One respondent reported that the staff person who writes their funding applications and follow-up reports used to spend 25% of their time on these activities; in the last two years, this has increased to 50%. Another respondent estimated that the accounting measures required by her province's new accountability framework will consume 70% of senior management's time, leaving little capacity for their existing responsibilities.

⁹⁶ *From Red Tape to Clear Results*, p. vii.

Most respondents also reported they now have to wait much longer than in the past to hear whether their applications were successful, making it hard to budget and meet ongoing expenses. One Quebec respondent who applied for federal funding reported that it took months to get an approval, then many more months before the Quebec government would allow the organization to accept the federal money. Another respondent said she waited three months for a grant approval; it arrived just as all their other funding was about to run out. Yet another organization that received funding from Industry Canada's Community Futures program was asked to send a large amount of documentation to the Community Futures office, which later forwarded everything to Industry Canada. The approval process took so long that the organization fell behind in paying its bills.

The experience of women-centred CED organizations varies across the country.

Although women-centred CED organizations across the country share many of the same concerns, local circumstances—including regional economic conditions, local leadership, the attitudes of individual funding officers, and the nature of the community itself—mean that the experience of women-centred CED organizations differs across the country.

Some respondents said they have not yet seen major changes in their funding levels, and a few respondents in Ontario, Quebec, and the Maritimes have even had small funding increases. However, in the West the situation seems more precarious. Organizations that are new to CED and/or social enterprise work find it particularly difficult to access funding.

WESTERN CANADA

CED projects in the West are funded under the Western Economic Diversification Canada program (WD). Its mandate is "to promote the development and diversification of the economy of Western Canada and advance the interests of the West in

national economic policy, program and project development and implementation."⁹⁷

WD created the Women's Enterprise Initiative (WEI), which, in turn, provides \$975,000 each year in annual operating funds to 4 non-profit Women's Enterprise Centres, one in each western province. These Centres support women entrepreneurs through counseling, training, referral services, business loans, and opportunities to network. Because WEI's mandate is business development training, it does not fund economic and social supports such as child care and transportation, practical employment skills like computer training, or social enterprise.

One respondent stated that women-centred CED is "invisible" to this organization. At the federal level, only Status of Women Canada even recognizes women-centred CED.

Most of the respondents to this study from western provinces (British Columbia, Alberta, Saskatchewan, and Manitoba) noted a general disregard of women-centred CED from federal officials. One respondent stated the federal government is not interested in hearing what women working in CED are saying, while another went further, characterizing federal attitudes as unfriendly to all women's issues, including women-centred CED.

The overall view from respondents from the West: "We are not on the radar."

Most Western respondents date these attitudes to the election of the Conservative government. While the Liberal's support for women-centred CED was not considered to be enough, it was tangible and promising. Prior to the election, the Liberals were planning to fund women-centred CED projects in the West: the call for applications had been sent out and a prominent woman had been appointed to spearhead the process. Members of the Canadian CED Network felt they had allies within the federal government, including then Prime Minister Paul Martin. It was also felt that members of the Martin government understood the relationship between economic and social development; they would at

⁹⁷ From the Western Economic Diversification Canada website Available: <http://www.wd.gc.ca/eng/4808.asp>

least consider funding social enterprise.⁹⁸ After the election, the Conservatives immediately halted all Liberal initiatives. Today, the Canadian CED Network has no input into federal policy regarding women-centred CED.

Government respondents in the West stated that the biggest recent changes related to government funding are higher expectations for demonstrating project outcomes, performance measurements, and ensuring that projects align with WD's overall mandate.

Most respondents believe that individual members of the Conservative government do not appreciate the unique socio-economic difficulties experienced by women, especially Aboriginal and immigrant women. They also do not appear to recognize the importance of integrating economic and social development: their model for economic development is not citizen-led. However, some respondents felt that the unwillingness of federal officials to listen may not entirely be due to ideology; there may simply be a lack of knowledge regarding the effectiveness of social enterprise, CED, and women-centred CED.

A number of Western respondents also pointed out the importance of regional politics. In provinces where the Conservatives are in power, women-centred CED is out of favour both federally and provincially. Provinces where the Conservatives have been in power for some time do not have strong social enterprise sectors. In provinces where other parties are in power, there is at least some possibility of support. Municipal governments can sometimes be a source of potential funding; at least one municipal government in the West recently funded social enterprise loans.

Some respondents noted that the lack of support for CED and women-centred CED is not always limited to federal politicians: some local politicians and business people don't support these projects. Proponents of one social enterprise initiative sent out requests for letters of support from local business people but were turned down. Instead of

being viewed as good for the community for being entrepreneurial and attracting tourists, the project was seen as competition. The project did receive some federal funding, but likely would have received much more if it had local support.

Politicians and business people must be reminded that women-centred CED organizations are grassroots organizations run by local women: this means the organization's goals fulfill legitimate and important needs in the community.

Respondents believe that this lack of support is more common in regions, in the West or elsewhere, where the economy has traditionally been based in primary resources such as mining, fishing, forestry, and oil and gas.⁹⁹ In these communities, gender-based divisions of labour tend to be more rigid and it is often more difficult to get public support for programs targeted to women. In fact, some respondents reported that their best supporters were outside their own communities.

ONTARIO

Many Ontario respondents also believe that federal officials are generally indifferent to women-centred CED.

Women do not appear to be a priority, despite the fact that some funding forms still list them as a target group.¹⁰⁰ One representative of a regional agency in Ontario said their main priority was the economic development of their geographic region, and that their programs are 'for everyone.' No specific CED funds have been set aside for women and officials do not speak in terms of target groups. Still, officials appear to be aware that, in order to meet the needs of the community, they have to be recognize the needs of women.

One respondent said that before the Conservatives were elected, her funding proposals had to include a justification for delivering women-centred CED.

⁹⁸ The Liberals also sought to re-invigorate the co-operative movement, evidenced by an offer from the Co-operative Secretariat to provide five-year funding. That funding ended in March of 2006, and there is no evidence it will be reinstated by the present Conservative government.

⁹⁹ "Systemic Change, One Step at a Time: Building Sustainable Livelihoods in Northern Ontario," Rosalind Lockyer, Maggie Milne, Marina Robinson, *Making Waves*, Canadian Centre for Community Renewal, Volume 16, Number 3, 2005, p. 21.

¹⁰⁰ For example, one agency's form includes a question asking whether the proposed project would provide jobs for Aboriginals, Francophones, youth, or women.

After the election, they were bluntly told they had to provide services to men as well as women.

The picture is different in Northern Ontario, which is significantly different from Southern Ontario in terms of geography, demographic, and socio-economic characteristics.¹⁰¹ The region is vast, with a sparse population clustered into small, remote, isolated communities—including many that are predominately Aboriginal—separated from one another by enormous distances. Northern Ontario contains 87% of Ontario's land mass, but just 6% of its population.¹⁰² It has a lower labour participation rate, a higher unemployment rate, and lower income levels than Ontario as a whole.¹⁰³ Youth are leaving the North at a time when Canada and Ontario are experiencing considerable in-migration. The North has the largest senior population in Ontario, one that is aging more quickly than in the rest of the Ontario and Canada.¹⁰⁴ Once dominant, resource industries are slowly being replaced by public sector service industries. Blue collar jobs (primarily male) are being replaced by low-paying sales and service jobs, and low-level management positions.¹⁰⁵ In the North, women's labour participation rates and self-employment rates are lower than those of women in Ontario as a whole,¹⁰⁶ which may help to explain why federal funders are somewhat more receptive to supporting women-centred CED in the North.

Many Ontario respondents said that government officials must be educated on the effectiveness of women-centred CED. One respondent reported that federal representatives seemed to recognize that women are an important part of the workforce and that women-based businesses are playing an increasingly important role in the economy, but did not seem to understand the full impact of women on the economy nor the positive outcomes from women-centred CED. She stressed that supporters of women-centred CED need to become much more proactive in educating politicians and the general

public on its beneficial outcomes, and that research, evaluation, and marketing must become a central part of the work of women-centred CED organizations.

This same respondent has recently been using these tactics to good effect, networking at local, provincial and federal levels. As a result, government officials are much more aware of her organization's work and the myriad of services it offers (micro-lending, social enterprise, employment training, and women's self-employment) and its recent move to increase its catchment area. In return, governments and community stakeholders have started calling on the organization to participate in information and planning activities, including presentations to ministers and providing input on the government's agenda over the next few years. Many also send announcements or RFP's to the organization, which responds with proposals supported by its strategic plans, community plans, and research.

Another Ontario respondent reported that her organization has benefitted from having a local federal office, which has allowed them to develop a closer relationship with individual officials, raising their awareness of women's entrepreneurship and their positive project outcomes. The organization has pushed for longer-term funding (two to five years) by working to educate these officials on the importance of their work, by maintaining high levels of accountability, and by offering innovative and effective programs. The respondent has seen more willingness, from both federal and provincial officials, to increase the funding terms; individually, they recognize it is difficult to make significant progress with one year, short-term funding. Officials sometimes have discretionary powers; the respondent believes that if she works on maintaining good communication with local officials and educates herself about the varying mandates of governmental departments and local and region needs, her organization will be more likely to receive funding. However, the organization must also excel at 'the basics,' such as strong leadership, community reputation, financial management, strategic planning, and effective programs. She believes that organizations must continually work to build their capacity and to educate funders about how women-centred CED has a positive 'ripple effect' on a community's economic and social well-being.

¹⁰¹ A Literature Review Pertaining to the Employment of Women in Northwestern Ontario, M. Geddes, M. Robinson and R. Lockyer, PARO Centre for Women's Enterprise, 2004, p. 2.

¹⁰² "Northern Ontario," Wikipedia, Accessed April 22, 2010. Available: http://en.wikipedia.org/wiki/Northern_Ontario

¹⁰³ A Literature Review Pertaining to the Employment of Women in Northwestern Ontario, pp. 6-9.

¹⁰⁴ *Ibid.*, pp. 2-3.

¹⁰⁵ *Ibid.*, pp. 5-6.

¹⁰⁶ *Ibid.*, pp. 9-15.

Yet another Ontario respondent reported some positive results, noting that their funding had recently increased by 2%. She believes the government does want to support self-employment and social enterprise. She has heard rumours there will soon be more money for social enterprise; the organization plans to provide more CED opportunities for women. A number of other Ontario respondents also said their organizations are offering more programs, as there seems to be more funding for business start-up programs and accelerator programs.

Ontario respondents also noted that women in general should be better informed about the benefits of women-centred CED, the chronic lack of women's input into policy decisions, and the need for women to gain political power.

QUEBEC

In Quebec, CED is under the umbrella of Développement économique Canada pour les régions du Québec/Canada Economic Development for Quebec Regions, whose mandate is to promote "the long-term economic development of the regions of Quebec."¹⁰⁷

When the Parti Québécois government was in power, women-centred CED benefited from its support for socialistic, anti-poverty policies. Although the current Liberal provincial government has a different ideology, the same funding mechanisms are still in place.

Some Quebec respondents believed the federal Conservatives to be generally more reluctant to cut funding to their programs for fear of alienating voters in Quebec. However, even in Quebec, the Conservatives are gradually moving away from recognizing and financing CED in general and women-centred CED in particular. To the extent that CED is recognized at all, it is being ghettoized within Status of Women Canada (SWC).

One respondent reported there was still "considerable" funding for entrepreneurship in Quebec, but little is awarded to organizations that deliver women-centred CED. The bulk of the

funding—including funding for women's entrepreneurship—goes to mainstream CED organizations.

In Quebec, at the municipal level, a number of prominent promoters are advancing the concept of gender-based analysis, but it is not actually being done yet. There is no evidence of support from the provincial government for this type of analysis.

EASTERN CANADA

In the East, CED is under the umbrella of the Atlantic Canada Opportunities Agency, with its mandate "to improve the economy of Atlantic Canadian communities through the successful development of business and job opportunities."¹⁰⁸

One respondent said the general message from federal officials about women-centred CED is that—although it is still valued by a few individual officials—it is considered less important because it is for women only. Although women are still listed as a target group on government funding forms (printed when women actually were an official target group) over the last few years it has become clear that funding for women's programs is out of favour. The respondent has been told by federal officials that they want a 'one-size-fits-all' approach. Her organization recently received a funding increase for other programs, but her funding for women-centred CED has decreased.

According to another respondent, in some Eastern regions, even mainstream CED organizations don't get much funding, and social enterprise is not well understood by government officials.

As in other regions of Canada, the specific economies of particular areas of the Maritimes have an influence on government policy. One respondent noted that, in her area, men currently have a higher priority regarding government funding than women, especially at-risk male youth.

This same respondent also believes that differences between practitioners of women-centred CED are partially to blame for its low profile with government funders. In her view, there is a general lack of dialogue between women's organizations.

¹⁰⁷ From the Canada Economic Development for Quebec Regions website. Available <http://www.dec-ced.gc.ca/asp/General/main.asp?LANG=EN>.

¹⁰⁸ From the Atlantic Canada Opportunities Agency website. Available <http://www.acoa.ca/e/en/index.asp>.

She also perceives a division between advocates of gender-based analysis and community CED practitioners: the two groups have different approaches and even use different language to talk about issues. Gender-based analysis is not well understood by community practitioners, even though it could be a useful tool in providing justification and support for their initiatives. She suggested that mentors be used to share information on gender analysis and that the sector develop basic information about gender-based analysis in everyday, non-academic language.

The future of federal funding for women-centred CED is in jeopardy.

Even though respondents in some regions have reported small funding increases, many others are having trouble accessing federal funds despite the fact that most regional agencies include CED as a funding priority.

One government respondent said this is probably partly due to the typically smaller size of women's organizations: increasingly, many funders are directing their support to larger organizations. Given this preference, women-centred CED organizations will be less likely to receive funding in the future. The preference for larger organizations is also reflected in how hard it has become for many women-centred organizations to get funding for summer students. As discussed earlier, these grants are increasingly going to larger organizations, including for-profit businesses. Another respondent also reported problems with accessing summer students. In the past, her organization's main CED program had always been run with the help of three students, accessed through Summer Career Placement, a Service Canada program. However, the organization recently received a letter stating that the program had been cut back and they would receive no students. After a community outcry, the program was reinstated; the organization eventually received two students. However, there is no guarantee that the program will continue.

All of the organizations that deliver women-centred CED agree on one key point: given the current political climate, none of their programs are secure, even if they have received federal funding in the

past. Virtually every respondent reported that their funding is chronically in jeopardy.

The general sense of uncertainty becomes clear in the stories told by respondents. The following snapshots illustrate the nature of their concerns for their women-centred CED programs, and their funding in general.

SNAPSHOT #1

An organization in Quebec receives \$145,000 in federal funding—the most it has ever received—which represents about 20% of its total revenue. This funding comes from two agencies: Status of Women Canada and Développement économique Canada pour les régions du Québec/Canada Economic Development for Quebec Regions (DÉC). The Status of Women funding was for a time-limited project for women who encounter considerable obstacles moving into the mainstream of economic life. The funding was approved the day after federal funding cuts were announced. The respondent believes the project was accepted on its economic, rather than its social, merits. The DÉC funding supported a follow-up coaching program for women who had already established small businesses. However, funding for a component of the program targeted to immigrant and black entrepreneurs was denied. A second initiative, designed to help women enter the paid workforce, was turned down by DÉC—which rarely refuses projects. DÉC officials said the work was not in its area of focus, but the applicant had no written documentation about the criteria for funding approvals. As usual, the refusal was done in person, with no written record.

SNAPSHOT #2

An Ontario organization reported that 80% of its total funding comes from the federal government. In the past, its funding requests were granted, though the approval process typically took many months. Its last successful federal grant totaled \$350,000, although it was not related specifically to CED. The respondent believes this application succeeded because they now provide services to both men and women (as instructed by the federal government). The respondent finds the success of their funding proposals is often dependent upon the support of individual federal officials, and is

therefore uncertain if they will receive federal funding in the future.

SNAPSHOT #3

A respondent in the West said that her organization is in “survival mode.” The organization began in the 1990s as a Status of Women Canada pilot project, then received funding through Industry Canada. More recently, funding has come through Health Canada (\$80,000 for a national program delivered with two other organizations in other cities) and Heritage Canada (\$100,000 for immigrant capacity development). During the last year, however, most of their funding proposals have not been successful. The organization has applied for funding to extend services to immigrant communities, positioning the organization as a bridge for newcomers families to integrate into Canada’s economy and society, without success. The respondent believes that government officials do not understand the needs of marginalized communities. They are considering shifting their programming to mainstream CED.

SNAPSHOT #4

Another Western respondent is also considering moving into mainstream CED. This would not be the first time that the organization has changed its programs in response to shifting government funding priorities. In 2000, when they saw core funding was becoming harder to get, it expanded operations to access more program funding. In 2003, it got into rental housing and actively pursued CED and social enterprise initiatives. At present, all of its federal funding comes from grants allocated under the previous Liberal government. In the past, they worked with Status of Women Canada at the beginning of their programs to ensure the funding criteria and the program goals matched; as a result, they invariably got the funding they requested. In 2006, just before the federal Conservatives took power, the organization received a SWC grant for \$64,000 for a new social enterprise project. Since then, they have received no federal funding, an application for summer students was denied, and they have been told outright that they will not receive any further federal funding. Their last federal grant through SWC was for \$24,500; this was allocated just before the Conservatives ceased to fund SWC projects in their area. They are unlikely to receive further funding because the term ‘advocacy’ still appears in their mission statement.

4. RECOMMENDATIONS

“Despite government statements to the contrary, women have not yet achieved equality. Many of the structural barriers that perpetuate women’s economic inequality still exist; addressing them will require a strong funding commitment from all levels of government.”

In order to advance women’s economic security, the federal Government must take immediate steps to:

Support Women-Centred CED

- 1. Increase funding for women-centred CED programs, which are designed to address the social and economic barriers primarily experienced by women.**

In order to help low-income women achieve economic security, the government must increase its funding for women-centred CED.

Research shows that women progress towards economic security more effectively in specially designed, all-woman venues. These programs measurably help women to transition out of poverty. They do this by offering integrated services, including practical economic supports and life skills and personal development interventions. This approach is specifically designed to address the underlying gender-specific social and economic realities that contribute to women’s economic inequality.

- 2. Ensure that government staff recognize women-centred CED is the most effective model for helping low-income women to achieve economic security and that it contributes substantially to the economic wealth of local communities.**

The effectiveness of women-centred CED programs and their positive economic contribution to their communities must be officially recognized.

Since governments—and agency officials—change frequently, a education program must be developed on the effectiveness of women-centred CED. This ongoing knowledge transfer will ensure that government personnel have the necessary information to make informed funding decisions.

- 3. Support the continued research and evaluation of women-centred CED in order to expand and strengthen its delivery.**

The existing empirical evidence on women-centred CED clearly demonstrates its economic benefits.

More research will support the expansion of this program model so that low-income women across the country have access to these supports. Ongoing evaluation will strengthen the knowledge base of funders and practitioners, helping organizations to focus on program interventions that are most effective in moving women out of poverty.

Conduct Gender Analysis

- 4. Resource and implement gender analysis in all government departments in order to develop and monitor budgets, policy decisions, and funding strategies.**

Despite government statements to the contrary, women have not yet achieved equality. Many of the structural barriers that perpetuate women’s economic insecurity still exist; addressing them will require a strong funding commitment from all levels of government.

The most effective tool for doing so is a gender analysis of government policies and practices. To avoid having ‘women’s issues’ ghettoized into one department, gender analysis must be incorporated into the work and budget of every federal department.

- 5. Develop educational strategies to demonstrate the value of gender analysis and the effectiveness of gender-specific community programs for low-income women.**

In order to counter the erroneous message that women’s economic equality has been achieved, an education program must be developed on the value of

gender analysis and gender-specific community programs for low-income women.

Education campaigns should be developed for government staff, community practitioners, and the general public, using plain language.

Improve Funding Practices

6. Provide long-term core funding to community organizations in order to ensure that Canadians have access to effective and sustainable community services, including women-centred CED.

The government must address the weakening of community organizations due to the chronic lack of core funding. After years of time-limited and exceedingly restrictive project funding, many have become financially vulnerable.

The long-term health of Canada's community sector is in jeopardy, including women-centred CED programs that help low-income women to achieve economic security.

7. Standardize funding policies across Canada to ensure women in every region have equal access to women-centred CED programs.

All Canadians—including low-income women—should have equal access to federal resources, and community organizations in all areas of the country should have equal access to government funding.

Many regional agencies that fund CED have significantly different funding policies and practices, causing confusion amongst applicants and resulting in unequal treatment across the country. Federal funding for women-centred CED programs must be standardized so that low-income women can access services no matter where they live.

8. Simplify government funding practices to reduce the inefficient use of community resources and reduce wait times for funding approvals.

Simple, standardized mechanisms for applying for funding and reporting on programs will allow community organizations to focus their scarce funding dollars on program delivery, rather than administration.

Wait times must be reduced in order to ensure that community organizations—including those that deliver women-centred CED programs—have timely access to funds and that participants have access to reliable programs and services.

9. Create regional offices in all areas of Canada in order to improve communication and community consultation.

The centralization of government funding agencies has weakened the relationship between funders and grantees and reduced local input into decision-making. Officials have few opportunities to develop an understanding of local issues and consult with local community organizations.

To address these concerns, the standardization of policies and practices mentioned above must be accompanied by a localization of delivery. Local representatives are best equipped to understand their local economies and to offer quality customer service to the community organizations in their own locales. Government services must be delivered by local agencies.

10. Involve the public and community organizations in designing and monitoring government policies, practices and guidelines in order to ensure they are transparent, appropriate, and accessible.

Government transparency must be substantially improved. Many government policies, practices, and guidelines are not readily accessible—either to the general public or to community practitioners. Strategies must be developed to regularly consult with community and citizen organizations, to share information, and to disclose decision-making processes.

Federal officials working out of local offices must be given the mandate to regularly communicate and consult with community groups. For example, women-centred CED organizations must be included in the decision-making process for federal funding programs in order to ensure that the strategies reflect women's concerns and that the criteria are appropriate for local circumstances.

5. CONCLUSION

“Community interventions that have been designed to offset the systemic barriers faced by women are falling out of favour, even though research clearly shows that these interventions help women make measurable progress towards economic security.”

Through this research, we set out to discover the current state of funding for women-centred CED and the impact of government policy changes and funding cuts on women's economic security.

When it comes to government policy and funding decisions, do women matter?

Unfortunately, we learned that women don't seem to matter at all to the federal government. Women's day-to-day social and economic reality is simply not reflected in government policy and funding decisions.

For many women, the road to economic security continues to be blocked by barriers that most men do not face. Women's unequal domestic responsibilities seriously limits their economic choices and they continue to face systemic wage discrimination. These structural barriers help to explain why 1.22 million Canadian women—and their children—live in poverty.¹⁰⁹

Because governments and employers have failed to adequately address these economic and social realities, women face difficult personal and economic choices. To try and meet their multiple responsibilities, they often work part-time or are self-employed. Compared to full-time standard employment, these choices are often poorly paid and insecure.

Community interventions that have been designed to offset the systemic barriers faced by women are not supported by the current federal government, even though research clearly shows that these interventions help women make measurable progress towards economic security. Women-centred CED programs are not receiving adequate funding and they are being replaced by a generic, 'gender neutral' approach that does not address women's social and economic reality.

The community organizations that offer these programs are forced to operate in an unfriendly funding environment. Despite extensive research and strong recommendations from experts, the process of applying for federal funding has become even more complex, onerous, and bureaucratic.

Over the past few decades, women have made significant social and economic advancements. Governments at all levels played a significant role in this social transformation. Archaic laws were repealed and new ones instituted to establish and protect women's rights. Long-standing policies were revoked, opening up new opportunities for women to become equal members of society. The power of public funding was applied to further women's equality and help them to overcome systemic barriers.

Unfortunately, under the current federal government, this progress has stalled and even regressed. Many groups of women continue to live on very low incomes, and little is being done to help them transition out of poverty. Government policies are being created with no regard for their impact on women or their children. The current government does not appear to acknowledge the relationship between women's social role and their economic disadvantage. It seems to have abandoned its responsibility to level the economic playing field for women. If women mattered to the government, it would use its policy and funding powers to advance their economic security. In fact, the government's recent actions demonstrate a strong disinterest in women's equality.

In order to achieve economic security, the realities of women's lives must be reflected in government policy and funding decisions.

We call upon the federal government to show its commitment to women's economic equality—to demonstrate that women matter—by implementing the recommendations in this report.

¹⁰⁹ [Women's Poverty and the Recession](#), p. 10.

APPENDIX ONE: RESEARCH QUESTIONS

1. What is your perception of how women-centred CED organizations are viewed by the federal departments in charge of community economic developments, especially in terms of the ways women-centred CED organizations fit into those departments' priorities?
2. Have you noticed any changes in the way women-centred CED organizations have been perceived during the last 6 months, the last year, the last 5 years?
3. How much funding has your organization received from the federal government in the last 6 months, the last year?
4. For how much funding has your organization applied to the federal government?
5. Do you have other sources of funding besides the federal government?
6. What percentage of your total funding comes from the federal government?
7. For how many programs (projects, initiatives) have you applied in the last 2 years?
8. Which specific programs (projects, initiatives) have received funding and which have not?
9. Has there been a change in the amount of funding you have received, the number of programs (projects, initiatives) that have been funded, or the kinds of programs (projects, initiatives) that have been funded?
10. Are you receiving both core funding and project funding? Has there been a change in the amount of core funding or project funding you are receiving? Has one type become easier to access or are both readily available? If there has been a change, when did it occur?
11. Have any programs (projects, initiatives) for which you once received funding been turned down subsequently? If so, when and for what reason(s)? How confident are you that a program that has been funded will receive additional funding?
12. Have the mechanisms for applying for funding changed? Has the process become more complicated?
13. Have you had to allocate more personnel and other resources for all of the tasks required to apply for funding?
14. If the process of applying for funding or reporting to funders has become more complicated and/or the allocation of resources has increased, when did the change(s) occur?
15. What program components specific to women's needs are receiving funding:
 - a. programs that promote personal development, also referred to as 'life skills' or 'soft skills', which include self-esteem development and relationship building? If so, how much is allocated?
 - b. programs that offer women economic and social supports while they pursue employment, supports such as child care, transportation, clothing for interviews? If so, how much is allocated?

- c. programs that offer specific, practical employment training, such as basic literacy, computer and internet literacy, resume writing, job search skills, retail experience, and business competency? If so, what specific kinds? How much is allocated?
 - d. programs that offer access to credit, such as micro-loans? How much is allocated?
 - e. others?
16. Has there been a change in the amount of funding for any of the components listed above? If so, when did that change occur?
17. Have the criteria for funding changed during the last 6 months, the last year, or the last 5 years? If so, what are those changes?
18. Are there any practices – for example, advocacy, dissemination of information, etc. – that you have had to discontinue because of changes in funding criteria? If so, what are those practices and when were they discontinued?
19. If there have been changes in funding, criteria, and/or application mechanisms, do you feel that you have been able to continue to fulfill your mandate and carry out your vision?

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