

NORTHERN OPPORTUNITIES FOR
WOMEN:
REPORT #2, 2008:
EXECUTIVE SUMMARY

INTO THE NEW DECADE

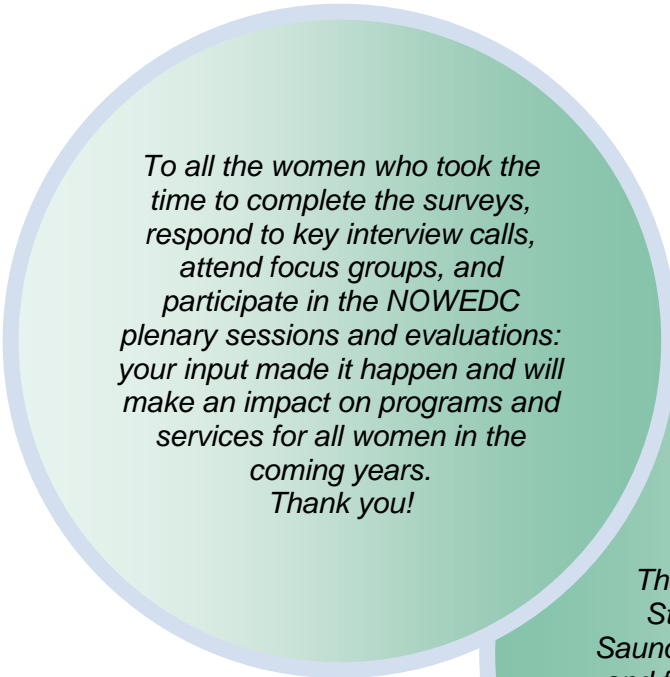


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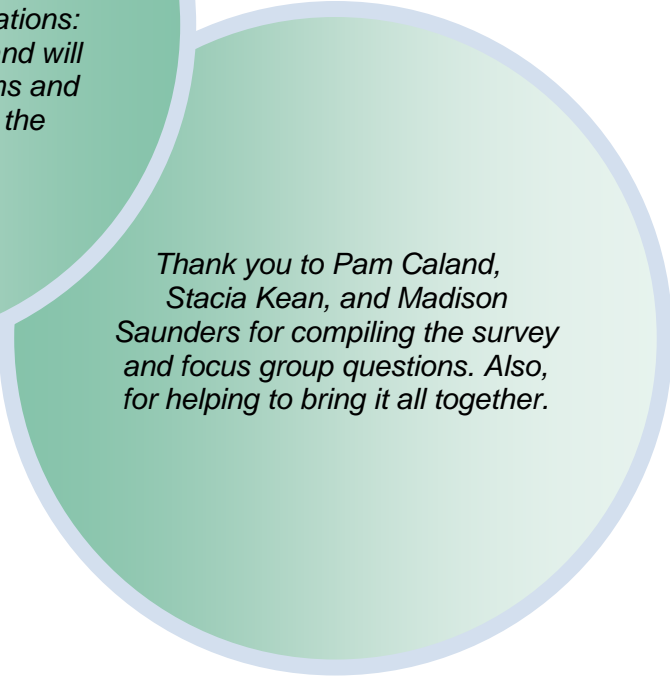




ACKNOWLEDGEMENTS



*To all the women who took the time to complete the surveys, respond to key interview calls, attend focus groups, and participate in the NOWEDC plenary sessions and evaluations: your input made it happen and will make an impact on programs and services for all women in the coming years.
Thank you!*



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EXECUTIVE SUMMARY

The purpose of the first *Northern Opportunities for Women (NOW) Research* project 2004 was to provide data that would form the basis of innovative new programs and services designed to aid women in the District of Thunder Bay and area to become, and to remain, financially independent. These programs and services would help women in the district to better meet the challenges they encounter in their work environments in the particular geographic and socio-economic contexts of Northwestern Ontario and in the rapidly-changing socioeconomic contexts of the new 'information economy', an economy that is the product of increasing globalization and the rapid spread of information technologies.

The *NOW Research* report formed the basis of *NOW on the Road* project designed to raise awareness of women's needs and to identify the resources available to support women's economic independence, thereby increasing women's access to self-employment, employment, and skills development. The project was an important contributor to the continued development of the multi-faceted, holistic enterprise development program, provided by PARO Centre for Women's Enterprise/ PARO Centre pour l'entreprise des femmes (PARO) in partnership with the North Superior Training Board/ Comite de formation du Nord Superieur (NSTB/CFNS), which is designed to be accessible to all women, including aboriginal women or women from any other ethnic background, older women, women with disabilities, rural women and regional women¹.

This report, based on the findings of the *NOW on the Road* project, will allow PARO, NSTB/CFNS, and other regional agencies and stakeholders to evaluate the results of programs in place, and to design and develop women-friendly programming that will lead the way into *the New Decade*. This NOW project continues to be significant in the context of the publication of *Women and Community Economic Development (CED) in Canada: A Research Report*. The Canadian Women's Foundation (CWF) and the Canadian Women's Community Economic Development Council (CWCEDC) partnered to produce the first quantitative and qualitative study on the roles, needs, challenges, and achievements of women-centred CED programs for low-income women and to compile an inventory about women oriented CED in Canada.²

This report also supports the need for significant women-centred enterprise and skill development programming, such as the particular supports provided by PARO, and complemented by its various community partners, and is substantiated by the 2006 Census Research Paper Series-#10 *Women and the Economy of Northern Ontario*, prepared for the Local Training Boards of Northern Ontario by Chris Southcott, Phd, Lakehead University.

¹ North Superior Training Board: Local Projects, 2004. <http://www.nstb.on.ca/localprojects.htm>

² Chagnon and Livingstone, *Women and Community Economic Development in Canada: A Research Report*. Research conducted on behalf of Canadian Women's Foundation and the Canadian Women's Community Economic Development, 2004.

In addition, women-focused CED Principles and Practices form the underlying assumptions of this NOW project as well as PARO programming.

- Holistic and asset-based approaches are emphasized.
- Women's lives and perspectives are taken as the starting point.
- Women's unpaid work is viewed as inseparable from their paid work.
- Building partnerships and alliances is viewed as a priority.
- Approaches are democratic and participatory in nature.
- Women's practical and strategic interests are addressed.

Both NOW projects were conceived and initiated by a partnership between PARO Centre for Women's Enterprise (PARO) and the North Superior Training Board/ Comite de formation du Nord Superieur (NSTB/CFNS). In March 2003, PARO and the NSTB/CFNS submitted a proposal to support a five-year pilot project entitled *Northern Opportunities for Women: An Innovative Skills Development Program (NOW)*. Stage one, the *Northern Opportunities for Women (NOW) Research* project, was funded by the Ontario Government through the Ontario Women's Directorate and culminated in the NOW Report 2004.

The NOW Report 2004 and its findings supported a further proposal to fund this region-wide project, entitled *NOW on the Road*, which was granted by the Ontario Trillium Foundation. The North Superior Training Board/ Comite de formation du Nord Superieur (NSTB/CFNS) has been a constant partner and supporter.

This report is an important outcome of, and conclusion to, *NOW on the Road*, a successful three year regional outreach and awareness project that ended late 2008. *NOW on the Road* was a vital catalyst to increase self-employment, employment and training services and resources for women living in Northwestern Ontario. Also significant was the formation of many community partnerships from Kenora to Wawa, including innovative video-connections with women living on several reserves through partnerships with K-Net and Nishnawbe-Aski Development Fund as well as bringing together close to 40 stakeholders from across Northern Ontario to plan and host the first *Northern Ontario Women's Economic Development Conference (NOWEDC) 2008*. This dynamic women-centred conference was attended by close to 250 entrepreneurs, practitioners, academics, and representatives from government agencies. Another notable project achievement was the development of *The Northern Solutions Centre*, a valuable electronic resource of information relevant to women. *The Northern Solutions Centre*, along with a copy of the NOWEDC report, is located on the new revamped PARO website at www.paro.ca.

This research has been undertaken to evaluate the successes and challenges of the project. It is also an opportunity to examine the changes that have occurred over the last three years and to identify the emerging issues of the current day, which will provide direction for future programming. We hope this report will help community economic development agencies and other partners to plan their upcoming events and activities, and for funding agencies and governments to better understand the situation of women living in Northern Ontario. Working with partners and funders, PARO will build on these important research findings to illuminate and strengthen future programming moving into the next decade.

EMERGING ISSUES

1. With big changes in economy and a loss of resource-based jobs, more women wish to start their own business, become employed or go back to school. In fact, 85% of respondents answered yes when asked if they had considered self-employment (Question 48) up from 57% in the 2004 NOW report. Lack of financial support, specifically losing access to health, disability, and EI benefits, was a big concern. Lack of time, concerns about viability in the current economic climate, followed by lack of self-confidence were other reasons given as barriers to self-employment.
2. An aging population is another emerging issue. One dynamic of this emerging issue is that entrepreneurship grants are targeted at Youth, as are Internship supports which target those up to 30 years of age. Many women, for various reasons, no longer meet the EI eligibility criteria for the SEB or training programs. Nothing is available for women over 30 who have new skills training or degrees but need work experience, nor for those needing capital to start a business. Opportunities are unequal for women over 30 years; there should be grants for ALL women.

Suggestions included a 'Baby Boomer Entrepreneur' program. As those being laid off might be older and not wanting to re-train, they could be encouraged and supported in setting up their businesses. This would ease them into retirement and/or could supplement their retirement.

In other ways this issue provides an opportunity for new businesses that serve this aging population, as 'Baby Boomers' re-enter the workforce and have less time or for those past the working years. Also, there will be less need for child care supports but elder care support needs may increase.

Support for 'assisted living' opportunities to keep seniors living in their homes or for their relatives to look after them should be considered.

3. Lack of funding for business expansion is another emerging issue. There is some help to start: SEB, Grants for Youth and Aboriginal people. However, this money does not help businesses to grow and expand markets. We need to look further at the particular economic climate and particular demographics of an area and consider specific program flexibilities based on these findings.
4. Mentoring is still an issue, brought up over and over again. Although mentoring programs have struggled, organizations that come up with innovative models should be supported.
5. Encouraging women to enter the skilled trades or open businesses in non-traditional areas is an emerging issue
6. Bus service to some communities is deteriorating. Some communities do not have bus service, for example, Fort Frances. Other communities do not have daily service, so you cannot go out of the community and return the same day, for example, Atikokan. The bus service offers an alternative for one car families and those who prefer not to drive on icy roads.

7. Spouses/partners leaving their communities to look for work cause problematic outcomes, which include increased violence, youth problems, and lack of time and choices for women left behind.
8. There was a decline in women working part-time, down to 9% in 2008, as compared to 25% in the 2004 NOW report.
9. Changing technology, the changing economic climate, the changing environment are all emerging issues to be considered.
10. More women recognise the need to have a website, and want support and training on how to set it up and maintain it.
11. Self-employment is still a very significant choice to consider for the majority of people despite the changing economic climate. One key interviewee voiced the opinion that 'small business is the answer to save Northern Ontario and the mines are only a short-term solution.'

It is interesting to compare the results of the evaluation responses from the Northern Ontario Women's Economic Development Conference (NOWEDC) with those from the surveys, key interviews and focus groups. Although there may be some of the same people responding, it is more likely that they are women or men from the same communities or those having the same ideas. The responses are informative and provide good direction for those who wish to help women living in Northern Ontario.

CONCLUSIONS AND RECOMMENDATIONS

The Northern Opportunities for Women (*NOW on the Road*) project, of which this research study and the Northern Women's Economic Development Conference (NOWEDC) were significant outcomes, was a three year regional outreach and awareness project that ended late 2008. The original partners were PARO Centre for Women's Enterprise and the North Superior Training Board with the Ontario Trillium Fund as the funding agency. There were other partners and funders added, as required, to support the conference.

The original NOW report, completed in 2004, allows us to make significant comparisons between women's status then as compared to 2008. And as we added specific questions to determine the priority need, awareness, and satisfaction with PARO Centre for Women's Enterprise and PARO on Wheels services and programs, we can also evaluate progress and plan for appropriate programming moving into the next decade.

An important element of PARO programs that must not be missed is that much of PARO's work is done in partnership with other organizations, local, regional, provincial and national. There is a constant effort to make sure that we do not duplicate service. Also, we work to educate other organizations, government, and the general public about women issues and needs, and to showcase women's successes and potential.

For this research study in 2008, there were survey respondents from 19 communities from Thunder Bay, Sault Ste. Marie, Manitouwadge, White River, Fort Frances, Wawa, Geraldton, Dryden, Atikokan, Alberton, Longlac, Couchiching First Nation, Nipigon, Echo Bay, Marathon, Sioux Lookout and Red Rock- and others identifying as rural Thunder Bay, and Northern Ontario. The majority of survey respondents were between 40-59 and 30-34 years of age, of which 34% held a University degree and another 34% held a college certificate or diploma as their highest level of education. A combined 70% of respondents were married or with a partner, either with or without children, only 14% were single without children, 10% were divorced, and 3% were single moms. The majority answering the survey had personal incomes from \$20,000 to \$40,000 and household incomes of more than \$60,000.

In Question 23, of those self-employed, 56% of women responding felt they make enough to be *financially independent*, not where we would like to see it, but a significant improvement of 23% over the 2004 NOW report. The previous NOW report indicated only 33% of respondents answered 'yes'. Since this is a random sample of women who choose to respond, we can reasonably assume that programming supports to women entrepreneurs by PARO and partners, towards achieving a sustainable livelihood, are having a positive impact. This fact also is supported by similar research findings carried out by PARO in conjunction with the Canadian Women's Foundation and Eko Nomos, where women involved with PARO's Business Accelerator program specifically demonstrated an over 28% increase in financial assets along with considerable increases in other assets.

There were an increased number of self-employed respondents to this survey, with 36% in 2008, as compared to 14% in 2004. Of those 'unemployed' who answered the survey, 92% said that they had considered self-employment; of those who were 'employed', 85% said that they have considered self-employment as an income opportunity or career possibility. Also, most women responding to the survey rated their skills in the 'excellent' to 'just below excellent' range, with experience (47%), followed by skills (41%), followed by education (33%) cited as where they felt most confident when considering self-employment or employment.

The majority of respondents to Question 4 stated that they were aware of support services in their community, a significant increase since 2004, which signifies a significant outcome for *NOW on the Road* as an outreach and awareness project. Most respondents said that they had not used the services in their community. This could speak to need or to perception of the services as not being what they need. This area needs further research.

There were specific questions in the survey, key interviews and focus groups designed to evaluate PARO's services and their effectiveness. During the period from 2004 to 2008, PARO had introduced the *NOW on the Road* Outreach and Awareness project, which helped build partnerships both as sources of referrals and to provide supports for women, nurtured peer circle groups, and provided supports for various activities and strategies including workshops using technology, the hosting of the Northern Ontario Women's Economic Development Conference, and this report. The Business Accelerator program was relatively new and was enhanced by the Women Enterprise Centre Projects, including the innovative PARO on Wheels mobile van service bringing regularly scheduled visits to communities East and West of Thunder Bay. Here are the results.

- 76% of respondents lived in an area served by PARO, while 24% said no or don't know. Of this 24% of respondents, 84% said they would be interested in accessing women-specific services from PARO or in collaboration with a partner agency. Since 14% were from Sault Ste. Marie (Northeastern Ontario) this would explain a large portion of this result. One key interviewee stated that 'there is nothing for women in the Northeast, no PARO, and no women's self-employment organization.' This is significant as there were respondents from 19 communities represented in the surveys alone. This response speaks to the enhanced Women's Enterprise programming, including the NOW's outreach and awareness campaign, and the PARO on Wheels mobile service in bringing service out to so many more women. When asked when they became involved with PARO, the answers were 26% between 2001-05 and 52% *in the last 3 years*, which underlines the success of a significant outreach during the last three years.
- The most effective marketing methods for the region were cited as electronic, including E-mail, PARO Link, weekly e-newsletter, and PARO's new revamped website at www.paro.ca. Local newspapers were the second and third choices.
- The services most useful and relevant to women are the Networking Opportunities, Business Development Counselling, and Business Plan Development, followed closely by group workshops, and small peer lending loans from \$500 to \$5000.
- When asked to rate PARO's services, the vast majority (80%) of respondents gave a near excellent or excellent rating, while close to 19% gave a good to very good rating. This, more than any other response, speaks to the quality of program services provided by PARO. Asked to give the reasons for their particular rating, they stated they 'felt their needs were addressed' and the PARO staff 'were friendly and supportive'.
- The top three advantages to belonging to a PARO peer lending circle were, networking, peer support and mentoring, and the opportunity to talk to other women about their business needs. If acquiring loans, 40% used them to purchase more equipment or tools, 20% used them to improve or expand their business site, 20% to start a new business, and 20% to purchase more stock/supplies or material. Also, 80% of these borrowers found the loan 'easy to pay back' and stated that it was 'very helpful', with only 10% needing the help of the circle emergency fund. Given the extreme economic environment, and the various concerns about rising credit card interest and questionable mortgages, PARO peer lending remains a good way to borrow. This is significant in that it would warrant increased marketing and encouragement of women to use the PARO loans.
- When asked to identify the type of business, the three top areas were 1) Accounting, Finance and Insurance, 2) Retail and Sales 3) Customer Service, with significant responses in Communications and Marketing, Management and Business, and Marketing/Advertising, and Other- Life and Business Coaching, and Office Administration. Given that in the previous 2004 report the largest number of businesses were in Retail and Sales, Arts and Crafts, and Foods and Beverages, this is encouraging. PARO has been working with women to encourage sectors with better potential for higher profits.

RECOMMENDATIONS

SELF-EMPLOYMENT

- When asked how to improve services respondents said that PARO should ‘continue to expand’, and to ‘increase the number of workshops provided’.
- Survey respondents were asked to identify what programs and services PARO could provide that would be most appropriate for them. Five key areas of focus became evident:
 1. Marketing strategies (for business and self),
 2. Financial literacy – credit, loans, grants, etc.,
 3. Life coaching & work/life balance,
 4. Technology/computers/websites & tracking users on websites,
 5. Business plan development
- One noteworthy response was that ‘PARO on Wheels is vital in small communities as women cannot afford to go to Thunder Bay to access services (distance, time, child-care, elder care, husbands may be working west so they can’t leave, etc.).’
- ‘Until a person needs/wants help, they don’t see the opportunities.’ This is the overwhelming problem. However, we have to keep advertising. ‘The Community Future Development Corporations (CFDC) are doing it, PARO is doing it, they are even bringing trainers to communities.’
- One interviewee said ‘continue with the workshops, advertising, word of mouth, promotional campaigns geared to communities, one-on-one counselling. PARO is doing all this. It works, it just takes time.’
- Another interviewee said that PARO’s workshops and training days are successful, continue this work. Use the Internet, email, one-on-one training, Facebook.
- Use television and vary the mediums of media that we access. Role modeling is very important. Women see another woman succeed, she can model her behaviour.
- Increase supports including financial supports to ‘grow’ businesses.
- Help women set up and maintain their websites, and to learn to better use technology in their business, such as various computer software and Facebook, etc.
- This request was reiterated at the focus groups, where women indicated a need for training and low cost opportunities to develop and update the websites for women’s businesses. They also indicated that this training could be delivered using web-casting or by video conferencing.

- When survey respondents were asked to identify the top five challenges impacting their business, they cited *Lack of finances* (48%) followed by *Personal/Family challenges*, *Lack of mentoring*, *Fear*, *Inadequate access and inexperience with financial management*.
- Survey respondents were asked to list up to ten business support programs that would be the most helpful in operating or expanding their business, 60% of respondents wanted access to *Marketing and Advertising expertise*, 47% checked *Business and personal coaching* and 38% listed *Mentoring and Strategic planning advice*.

Early in the Survey we asked for ideas for PARO. We mentioned the idea of PARO on Wheels had come out of strategic planning and focus groups, when asking the same question. Here are some of the ideas:

What would you like PARO to do in the future?

- Human Resource Development- help us to hire others
- Increased networks outside NW- ways to connect with NE Ontario
- Survey women's needs in Wawa, do more seminars and events in the East
- Start another mentoring program, for women
- Grants for women entrepreneurs, all ages

Workshops ideas:

- Business Management
- Office Organization,
- PR, Marketing, Marketing, Marketing
- Basics of Simply Accounting
- Seminars on Community Programs
- Financial Management courses
- Setting Up the Today's New Business Office
- Feasibility of Business Ideas- How to Check it Out

A major challenge for PARO is to provide sufficient services/support and to market to women across such a huge geographic area with the support of 'project' funding.

These areas should be a key focus for development of future programming moving forward into the next decade.

EMPLOYMENT

Some communities seemed 'optimistic' with industry jobs and other jobs available. But, pessimism is strong in small communities where they are experiencing industry closures and lack of suitable replacement employment. The populations in these towns are decreasing, some drastically. In remote First Nations communities unemployment can be as high as 90%.

However, it is very encouraging that despite the low point in the economy many interviewees remained optimistic if they lived in small 'community-minded' towns. Where residents rally around to help and support others and their community, there were many signs of optimism and hope for the future. One sign of optimism noted was people still opening businesses. This positive activity impacts how other residents respond to media negativity. In sharp contrast, interviewees living in other communities reported that people are worried about opening businesses for lack of customers and the general negative reporting on the economy. There appears to be some denial in communities where workers are still receiving Employment Insurance (EI) and, therefore, are hopeful. Some interviewees feared that there might be panic when the EI terms run out.

When asked about personal feelings, some interviewees were optimistic while others worried about future and the long-term stability of businesses and their community.

One interviewee in particular voiced the opinion that '*small business is the answer to save Northern Ontario and the mines are only a short-term solution*'. However they viewed how their community's economic situation, rock bottom or optimistic, the majority of interviewees remain hopeful.

Where will women and/or their businesses be employed?

Many of the jobs and business opportunities in Northern Ontario will be increasingly in the non-profit, academic and health sectors, or dedicated to serving these sectors. The non-profit sector constitutes 7.8% of the GDP, larger than the automotive or manufacturing sectors (Source: Imagine Canada). It is important this sector receive the recognition and support it deserves because it has the potential to drive the economy in the upcoming years. Besides being a big economic driver, the non-profit sector also provides the vital services needed by people – training, support for crisis, personal supports, health services, and other social supports. These supports are vital to the social and economic health of communities and those who live in them.

Why do we need to keep women and/or their businesses employed?

Women control 80% of the purchasing power in the industrial world – both within their traditional role as caregivers and in their new role as workers and entrepreneurs. For many families, women are the only income earner and their children depend on them. Few women have the luxury now to work by choice. Women work out of necessity and are an important part of a healthy, skilled and thriving workforce. Women need support to get the training they need, to get good jobs and to grow sustainable businesses.