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Department of Graduate Studies, School of Community and Regional Planning

The University of British Columbia
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Vancouver, Canada
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Date October 8, 1985
ABSTRACT

This thesis examines the strategy of community economic development (CED) to potentially alleviate some of the hardships women experience in obtaining both adequate income through employment and access to transitional (crisis) housing.

These two distinct yet inter-related problems have been selected to provide a manageable scope for this thesis and as a result of my own keen interest and involvement in these two areas: employment and crisis housing for women. Indeed, as a comprehensive development strategy, CED may provide the means to effectively deal with the broader complex of disadvantages such as social and economic dependency, marginalization and isolation by providing opportunities for independence and social change.

Women are concentrated in low paid occupations, earn 62% of what men earn (1980), experience high unemployment and a number of employment barriers including subtle and/or overt discrimination and a double burden of work and family responsibilities. Women earn 30% (1980) of the total income in B.C., experience a disproportionate amount of poverty as individuals and as single parent family heads, and are twice as likely as men to report government transfer payments as our main source of income. In addition, one in ten women who are married or in a live-in relationship with a lover is battered, and only 50% have access to a transition house or hostel which accepts women who are battered. Due to full capacities, those houses that do exist regularly must refuse access.
CED is a very simple concept intended to address very serious and complex economic and social conditions. The ultimate goal is to improve the quality of life of community members through community initiated and supported economic and social activity which generates employment, wealth, community benefit and a great degree of self-esteem. Community is defined here as women who share a common view or ideology and interest in employment and crisis housing provisions. Through the development of women's enterprises, employment may be generated and profits channelled to the creation and operation of transition houses. CED provides a means for incremental change through planning, and specifically, women planning for women to take greater control of our lives.

Having entered a "new reality" within this province complete with restraint and privatization and increasing unemployment with associated economic and social costs, CED appears increasingly favourable, particularly for women. Unemployment and violence is increasing while resources and solutions lacking.

The opportunity to examine the potential of CED to meet the objectives as stated is provided through the development of a potential scenario and considerations which must be made to increase the probability of success. If women are to experiment with CED, thorough planning must occur within a long-term development strategy. CED is not easy and provides no quick-fix solution to the disadvantages women experience. When consideration of organizational activities, capacity levels and other
factors required for success is undertaken, in addition to a realistic examination of the potential and obstacles for CED, good results may occur.

CED should be approached both enthusiastically and cautiously. It is my hope that women's organizations will take up the challenge and test the potential.
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ACKNOWLEDGEMENTS

I would like to thank the many women's groups in this Province who have put up with my rather persistent discussions of community economic development, especially those who have taken up the challenge. To my family who have provided much needed support, patience and encouragement. To Henry Hightower and Peter Boothroyd of U.B.C. School of Community and Regional Planning, for their constructive criticism and patience. To the Soroptomist Foundation, Western Canada Region for their generous award in 1983. Lastly, to C.M.H.C. for two years of financial support. Without it, I may never have learned what planning was really all about, or the potential of community economic development.
INTRODUCTION

Planning through community economic development (CED) with the prime goal of increasing employment and crisis housing options for women is the focus of this thesis. The purpose is to consider the concept of CED and its potential applications to determine the viability of meeting these particular goals. This task will be accomplished by drawing on the B.C. and Canadian experience with CED as reflected in relevant literature, direct experience and observation of the B.C. women's movement, and through the development of a theoretical, although realistic scenario and requirements for CED success.

The basic argument to be developed is that CED is a strategy worthy of serious consideration and appropriate implementation by organizations, specifically women's organizations and planners who are at present or sometime in the future focusing organized efforts in this area of economic development and housing provision.

These two distinct yet inter-related problems have been selected to provide a manageable scope for this thesis and as a
result of my own keen interest and involvement in employment and crisis housing provision for women. Indeed, as a comprehensive development strategy, CED may also be considered as a strategy to deal with multiple issues or problems experienced by women, e.g. economic dependence, discrimination, sexual harassment, powerlessness and isolation.

CED is defined by this thesis as a "sophisticated strategy of building all aspects of the community"\(^1\) for the purpose of "creating a greater degree of local control over communities and economies by reducing local unemployment, raising capital to finance community based social services, and decreasing external dependency."\(^2\) It is fundamentally an economic approach using business structures and techniques to meet the social needs of a given community. The community may be a functional community, community of interest, or a geographic unit. Community within the context of this thesis refers to a functional community of interest within a specific geographic location: women in Canada, and in particular, British Columbia. While providing jobs and income for community members, profit may be channelled to priority social services, for example, crisis housing.

Women have been chosen as a target group for considering the application of CED because we are a disadvantaged segment of this society. By focusing on women the disadvantage experienced by others including distinct groups such as native Indians, youth, and the disabled are not being ignored or undervalued. By design,
women have been chosen for priority attention as a means to focus discussion and as a result of the author's past and ongoing commitment to issues of critical social concern to women. The concept of applying CED to meet the economic and social concerns of other disadvantaged communities should prove to be useful to those whose attention is focused elsewhere.

Chapter One will provide a context for this discussion by elaborating on the specific difficulties women experience in obtaining both adequate income through employment, equal participation in the labour market and access to transition housing. The position of women in the labour market will be analyzed by considering labour market participation and indicators of disadvantage such as industrial and occupational concentration, unequal economic returns, unemployment rates, barriers to adequate employment and income difficulties. The problem of transition housing shortages to meet the needs of abused women and their children will be analyzed by identifying the incidence of battering, and the critical difference between supply and requirements for these facilities.

Chapter Two introduces the concept of CED for potential application to women's groups who are interested in employment generation through community enterprise development and transition house provision. Definitions and examples of CED activities are presented in addition to a discussion of one common CED structure,
the community development corporation (CDC). A rationale for the consideration of CED as a tool for women is also provided.

Chapter Three illustrates through example the application of CED through a CDC to meet the needs already identified. A scenario, complete with a potential planning process and model is developed, followed by a discussion of activities, organizational capacity, and factors required for CED success. The potential and obstacles to meet this potential are forwarded in addition to a set of criteria for evaluation and a brief evaluation.

The final chapter provides the conclusion by realistically addressing the potential of this strategy to meet the goals of this thesis.
NOTES

INTRODUCTION


CHAPTER 1
PROBLEM DEFINED

Two distinct yet inter-related problems experienced by women are considered in this thesis 1) the problem of obtaining adequate income through employment and labour market participation; and 2) the problem of accessing transition housing after a violent assault has occurred. Within this chapter, each problem will be examined separately.

EMPLOYMENT AND INCOME

The first problem to be addressed by this thesis is that of low income through employment and equal participation in the labour market. This section provides a context for this discussion by identifying the position of women in the labour market and outlines some of the indicators of disadvantage by identifying specific conditions which differentiate women from men in the economic sphere.

Labour Market Participation

Women are participating in the B.C. and Canadian labour markets in unprecedented numbers and proportions. This trend has become one of the most dramatic developments in Canadian economic history and projections indicate that soon women will make up close to half of the labour force. Recent estimates also show that 70% of the growth of Canada's labour force in the 1980's will
be the result of adult women entering the work force. In B.C. as in Canada this pattern of increased female labour market participation has substantially altered the composition of the labour force. In 1983, the 577,000 women in the labour market represented 42% of all persons active in the provincial labour force, a figure that was up from 39% in 1979, 35% in 1972 and 22% in 1953. Figure 1 illustrates the increase in female and decrease in male labour force activity since 1972.

Over the past five years, the average annual growth in the female labour force has been 4.2% (although during the most recent two years the average has dipped to 2.0%). This contrasts with an annual expansion of the male work force averaging 2.1% for each of the past five years.

Underlying the growth in the female share of total labour force is the growth in female participation rates. This rate (defined as the proportion of the working age population who have jobs or are looking for work) has risen each year in Canada since 1953, and during this time, has more than doubled. In B.C., 40.4% of women age 15 or over in 1972 compared to 52.6% in 1984 (January to August average) participated, a 12.2% increase. For the same time period, participation for men decreased 1.9% from 77.5 to 75.6%. Figures 2 and 3 illustrate these rates.

An examination of these rates for women by specific age groups over a five year period reveals a rapid increase among the age cohorts 25 to 54. For example, the rate for women aged 25 to
Figure 1
Percentage of Total B.C. Labour Force by Sex
1972 to 1984 (av. from January to August)
34 has risen from approximately 60% in 1978 to 68% in 1983. Table 1 provides a breakdown.

Table 1
Female Participation Rate by Age Group
B.C., 1978-1983

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1978</th>
<th>1982</th>
<th>1983</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-19</td>
<td>52.3</td>
<td>57.1</td>
<td>55.5</td>
</tr>
<tr>
<td>20-24</td>
<td>70.7</td>
<td>71.3</td>
<td>71.7</td>
</tr>
<tr>
<td>25-34</td>
<td>60.4</td>
<td>66.6</td>
<td>68.1</td>
</tr>
<tr>
<td>35-44</td>
<td>62.7</td>
<td>68.3</td>
<td>67.9</td>
</tr>
<tr>
<td>45-54</td>
<td>54.3</td>
<td>59.8</td>
<td>62.5</td>
</tr>
<tr>
<td>55-64</td>
<td>31.6</td>
<td>34.4</td>
<td>32.2</td>
</tr>
<tr>
<td>65+</td>
<td>2.9</td>
<td>3.1</td>
<td>2.8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>48.7</td>
<td>52.4</td>
<td>52.4</td>
</tr>
</tbody>
</table>

In Canada, for 1983, the average participation for cohorts 25-54 was 66%. By 1990, some projections indicate that this figure will rise to 75% as a result of "more widespread implementation of affirmative action programs, improved support services such as day care, and increased flexibility in work arrangements."8

The reasons for the dramatic and steady increase in female participation rates are many. One explanation is the changing
Figure 2
Participation Rate, Female, B.C. (a)
1972 - January to August Average 1984
Figure 3

Participation Rate, Male, B.C. (%)
1972 - January to August Average 1984
characteristics of the family and impact of decreased family responsibilities on the labour force activity of women of childbearing and child rearing ages. The clearest indicator of a change in this factor is the steady decline of fertility rates. The absence of children or responsibility for fewer children means that the labour force activity of women with traditional mothering responsibilities, is less likely to be interrupted, or may be interrupted for a shorter period of time.

There is also evidence to suggest a trend toward increased labour force participation by women with children. Looking specifically at husband/wife families, 43.3% of mothers with preschool children were in the labour force in 1981, a very substantial increase from 24.4% ten years earlier. Women who may previously have been restrained from labour force activity by traditional responsibilities are now participating more frequently and making alternative arrangements for child care, or are able to maintain child care activities through part-time or flexible work hours. It should be noted, though, that a strong negative correlation between the presence of young children at home and the participation of women still exists. A questionnaire on the child care arrangements of married working mothers in 1973 indicated that of those in B.C. who wished to work but were not doing so, 32% cited inability to make satisfactory child care arrangements as their reason for not joining the labour force.
Explanations for the rising participation rates of women include both monetary and non-monetary factors. For many women, the non-monetary factors include the social benefits of increased independence and self-sufficiency, "fraternizing with co-workers and acquiring new skills and knowledge."\textsuperscript{11}

Of prime importance in any explanation of the increase in female participation is the need for income. There is an increase in single female parent families, traditional families requiring two income earners and women living alone. To elaborate, the number of families headed by single female parents almost doubled in number from 33,395 in 1971 to 64,180 in 1981. The proportion in 1981 of all B.C. families with children was 14.1%. Illustrated in Figure 4 is the change in family structure between 1971 and 1981: it shows that over the decade, the frequency of the once-typical family (two parents-one wage earner) declined about 18%, while the frequency of two earner couples increased about 13%\textsuperscript{12}.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{Figure4.png}
\caption{Structure of Families with Children at Home: B.C.}
\end{figure}
Increasing numbers of two income earners in families are required to cope with inflation, consumer debt, housing and support costs.

The large increase in divorced, separated, widowed and never married women has meant that the number of women living alone as sole income earners has increased. While the mature female population (15 years of age and over) of B.C. increased by 36.9% between 1971 and 1981, the number of women living by themselves increased by almost 100% from 67,405 to 133,455.13

**Indicators of Disadvantage**

While women have dramatically increased their participation in the labour market, the matching of significant improvements in their position within the labour force has not occurred. Indicators of disadvantage include industrial and occupational concentration, unequal economic returns, high unemployment, and barriers to equal and productive participation.

**Industrial and Occupational Concentration**

A high degree of industrial and occupational concentration has been and continues to be a predominant feature of women's employment. In 1983, women were heavily concentrated in three major occupational categories: managerial/professional/administration, clerical and service. In total, 79% of women in the labour force were in these occupational areas. When sales occupations are added, nine out of ten women in B.C. are covered
by these four major groups, a proportion that is virtually unchanged from five years earlier.14

Table 2 provides estimates of employment by industry for both female and male workers during 1983.15

**Table 2**

**Employment by Industry and Sex: B.C. - 1983**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Female Employment (000's)</th>
<th>Female Employment %</th>
<th>Male Employment (000's)</th>
<th>Male Employment %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>13</td>
<td>2.6</td>
<td>20</td>
<td>2.9</td>
</tr>
<tr>
<td>Other primary industries</td>
<td>7</td>
<td>1.4</td>
<td>46</td>
<td>6.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>28</td>
<td>5.6</td>
<td>123</td>
<td>17.7</td>
</tr>
<tr>
<td>Construction</td>
<td>8</td>
<td>1.6</td>
<td>63</td>
<td>8.9</td>
</tr>
<tr>
<td>Transportation/Communication/Other Utilities</td>
<td>33</td>
<td>6.6</td>
<td>91</td>
<td>13.1</td>
</tr>
<tr>
<td>Trade</td>
<td>97</td>
<td>19.3</td>
<td>114</td>
<td>16.4</td>
</tr>
<tr>
<td>Finance/Insurance/Real Estate</td>
<td>41</td>
<td>8.2</td>
<td>33</td>
<td>4.8</td>
</tr>
<tr>
<td>Service</td>
<td>246</td>
<td>48.9</td>
<td>155</td>
<td>22.3</td>
</tr>
<tr>
<td>Public Administration</td>
<td>30</td>
<td>6.0</td>
<td>51</td>
<td>7.3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>503</strong></td>
<td><strong>100.2</strong></td>
<td><strong>644</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As illustrated in the table, industrial distributions of employment are markedly different for women and men. Men outnumber women in all the primary and secondary industries. Although increasing numbers of women are working in non-traditional areas, the fact remains that most continue to find employment in traditional areas.

Industrial and occupational concentration data is important because it is a significant variable affecting wage differentials
between women and men, and reflects a labour segregation or dual labour market in operation.

Unequal Economic Returns

Although women are now more active in the labour market than ever before, they continue to earn significantly less than men. In 1980, B.C. women working full time earned 62¢ to every dollar earned by men working full time. In 1970, this figure was lower at 57.6¢ to the dollar. Table 3 examines income by major occupational category for individuals who worked full-time for the full year.16

Even in the occupations where 90% of women in B.C. are concentrated, they earn from 56.9% to 70.2% of what men earn. With regard to employment income and education, the returns for men far exceeded those for women in all educational categories. For example, in 1980, a man with no high school diploma earned more on average than a woman with a university degree. Table 4 illustrates this point.17

This discrepancy can be explained by a number of factors including the concentration of women in low paid occupations mentioned earlier and by the inclusion in the data of both part-time and full-time work. Since women in 1983 held 71.7% of all part-time positions in B.C.,18 it stands to reason that there would be a downward impact on female income averages, but even when
<table>
<thead>
<tr>
<th>Occupation</th>
<th>Male</th>
<th>Female</th>
<th>Female Rate as Percent of Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managerial</td>
<td>32,434</td>
<td>18,747</td>
<td>57.8</td>
</tr>
<tr>
<td>Natural Science Engineering &amp;</td>
<td>27,433</td>
<td>18,978</td>
<td>69.2</td>
</tr>
<tr>
<td>Mathematics</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Social Science &amp; Related</td>
<td>31,773</td>
<td>17,757</td>
<td>55.9</td>
</tr>
<tr>
<td>Teaching &amp; Related</td>
<td>26,894</td>
<td>20,201</td>
<td>75.1</td>
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<td>Medicine &amp; Health</td>
<td>37,323</td>
<td>18,132</td>
<td>48.6</td>
</tr>
<tr>
<td>Clerical and Related</td>
<td>19,557</td>
<td>13,727</td>
<td>70.2</td>
</tr>
<tr>
<td>Sales</td>
<td>24,501</td>
<td>13,931</td>
<td>56.9</td>
</tr>
<tr>
<td>Service</td>
<td>18,602</td>
<td>11,157</td>
<td>60.0</td>
</tr>
<tr>
<td>Processing</td>
<td>22,339</td>
<td>14,839</td>
<td>66.4</td>
</tr>
<tr>
<td>Machinery &amp; Related</td>
<td>22,442</td>
<td>16,260</td>
<td>72.5</td>
</tr>
<tr>
<td>Product Fabrication</td>
<td>21,842</td>
<td>11,639</td>
<td>53.3</td>
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<tr>
<td>Construction Trades</td>
<td>22,359</td>
<td>16,074</td>
<td>71.9</td>
</tr>
<tr>
<td>Transportation Equipment</td>
<td>23,236</td>
<td>14,159</td>
<td>60.9</td>
</tr>
<tr>
<td>Operators</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>All Occupations</td>
<td>23,850</td>
<td>14,723</td>
<td>61.7</td>
</tr>
</tbody>
</table>

N.A. - not available
Table 4

Average Income for B.C. by Sex by Highest Level of Schooling, 1980

<table>
<thead>
<tr>
<th>Level of Schooling</th>
<th>Male $</th>
<th>Female $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Grade 9</td>
<td>14,299</td>
<td>6,401</td>
</tr>
<tr>
<td>Grade 9-13 (without certificate)</td>
<td>15,547</td>
<td>7,188</td>
</tr>
<tr>
<td>Grade 9-13 (with certificate)</td>
<td>17,809</td>
<td>8,841</td>
</tr>
<tr>
<td>Trades Certificate or Non-university Diploma</td>
<td>20,590</td>
<td>9,819</td>
</tr>
<tr>
<td>Some University</td>
<td>19,455</td>
<td>10,313</td>
</tr>
<tr>
<td>University Degree</td>
<td>29,437</td>
<td>15,124</td>
</tr>
</tbody>
</table>

part-time is excluded, studies by Statistics Canada (1980) indicate that wages for men still exceed those for women.

At the bachelor's degree level, for instance, the median female salary was $14,150 compared to the median male salary of $15,390. Male earnings exceeded female earnings in all fields of study, with the exception of 'other medical and dental services' for two-year diploma holders where average female earnings exceeded those of men by ten dollars.19

As Carole Swan indicates in her 1981 study, Women in the Canadian Labour Market, "after accounting for male-female differences in the work year, occupational distribution, experience and education, an unexplained differential between male and female wages persists."20 This differential has been quantified at 30 to 40% and includes attitudes of employers and women themselves, discrimination, and other unspecified factors.21
Unemployment

Until 1982, female unemployment rates for Canada have consistently exceeded those of men every year since 1969. For the past three years of the recession this trend has been reversed and can be explained by a number of factors. One such factor is that "the industry sectors in which women's jobs are concentrated, such as the service sector, have been less hard hit by the recession than industry sectors employing primarily men." Table 5 illustrates the unemployment statistics from 1972 for B.C.

Of interest to this thesis is the fact that it is expected that the declining rate for women will start moving back to its historical gap above the rate for men. As such it is of significant interest to consider a number of alternatives to create employment, e.g., community economic development, which will benefit women in the present and long term.

Some economic analysts predict that in the long term computer technology and office changes will drastically curtail clerical job opportunities, with few new jobs opening up and some reduction in existing jobs.

In other job areas dominated by women, it is also expected that jobs are unlikely to increase fast enough to accommodate the potential labour force growth.
Table 5
Actual Unemployment Rate by Sex, B.C.
1972 - 1984
(
%)

<table>
<thead>
<tr>
<th>Year</th>
<th>TOTAL</th>
<th>MEN</th>
<th>WOMEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>1972</td>
<td>7.8</td>
<td>7.1</td>
<td>9.2</td>
</tr>
<tr>
<td>1973</td>
<td>6.7</td>
<td>5.8</td>
<td>8.5</td>
</tr>
<tr>
<td>1974</td>
<td>6.2</td>
<td>5.7</td>
<td>7.1</td>
</tr>
<tr>
<td>1975</td>
<td>8.5</td>
<td>8.0</td>
<td>9.4</td>
</tr>
<tr>
<td>1976</td>
<td>8.6</td>
<td>7.4</td>
<td>10.5</td>
</tr>
<tr>
<td>1977</td>
<td>8.5</td>
<td>7.3</td>
<td>10.5</td>
</tr>
<tr>
<td>1978</td>
<td>8.3</td>
<td>7.3</td>
<td>9.7</td>
</tr>
<tr>
<td>1979</td>
<td>7.6</td>
<td>6.5</td>
<td>9.3</td>
</tr>
<tr>
<td>1980</td>
<td>6.8</td>
<td>5.6</td>
<td>8.5</td>
</tr>
<tr>
<td>1981</td>
<td>6.7</td>
<td>6.0</td>
<td>7.7</td>
</tr>
<tr>
<td>1982</td>
<td>12.1</td>
<td>12.4</td>
<td>11.7</td>
</tr>
<tr>
<td>1983</td>
<td>13.8</td>
<td>14.5</td>
<td>12.9</td>
</tr>
<tr>
<td>1984 Jan.-Aug.</td>
<td>15.0</td>
<td>15.9</td>
<td>13.7</td>
</tr>
<tr>
<td>Average</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In considering prospects for the short term, most specifically, 1985, these same analysts predict economic recovery and an associated labour market recovery. During this recovery phase they state that "it is highly likely that traditionally male jobs will be showing better employment prospects than the traditional areas of women. These latter, especially health care, education, social services and clerical fields, will be adversely affected by Provincial Government restraint legislation."26 As a result there will be a comparative deterioration of the female unemployment rate.

**Barriers**

A number of barriers exist which limit the equal and productive participation of women, including subtle and overt discrimination, the double burden of family and employment responsibilities, and inadequate child care. The factors are important to identify because they are social and cultural disadvantages which differentiate women from men and, generally speaking, make women's position within the labour market especially vulnerable and limited.

Subtle and overt discrimination manifests itself in a number of ways from sexual harassment to sexist and hiring practices. For example, in two separate studies on sexual harassment, the incidence ranged from 1527 to 90%.28 The wide variance may be attributed to the definitions of sexual harassment used. General-
izing from the survey results with the lower range to all Canadians, 15% or 1.2 million women, and 4% or 300,000 men believe they had been sexually harassed in the workplace. Recent statistics from the now defunct B.C. Human Rights Commission reveal an increase in their sexual harassment case load from 12.5% in 1982, 13.2% in 1983, to 2.4% in the first quarter of 1984.

Examples of sex discrimination complaints lodged by women applying for or working in trade jobs indicate the depth of discrimination problems for women. Women have been refused jobs as labourers even though they passed the necessary medical tests (and smaller, lighter men had been accepted). Women have been subjected to various forms of harassment from male co-workers who refused to cooperate; qualified women have been required to qualify at standards much higher than those for men; etc.

Particular groups of women face additional disadvantages in the labour market besides that of sex. Disabled women, lesbians, native women and immigrant women often find themselves in this position. For example, disabled women face higher unemployment rates than disabled men and receive lower incomes. Lesbians are often fired by employers or refused employment once their sexual orientation is known.

Although the double burden of family and employment responsibilities for women is not as prevalent with the decline in fertility rates, and adjustment of traditional male/female roles, housework and the care of children responsibilities fall much
harder on women than men.\textsuperscript{34} It is still primarily women who adjust their labour market commitments to accommodate family responsibilities through such methods as part-time work and jobs with no overtime demands. Women also generally bear the responsibility for finding substitute care for their children when they enter the labour force.\textsuperscript{35}

Finding quality, affordable child care is also a serious problem for many women thus limiting the options generally available with the labour market. As mentioned earlier, a significant portion of women with children who wanted to work but were unable to do so, cited inability to make satisfactory child care arrangements as their reason.

Income

Comparing the dollar value of income received by women and men, Table 6 shows that in 1970 income reported by females was less than 23% of total income; a decade later it was nearly 30%.\textsuperscript{36}

Table 6

<table>
<thead>
<tr>
<th>Proportion of Total Income by Sex</th>
<th>B.C., 1970 and 1980</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>1970</td>
<td>77.6%</td>
</tr>
<tr>
<td>1980</td>
<td>70.8%</td>
</tr>
</tbody>
</table>
According to the National Council of Welfare in their 1981 report on the working poor in Canada, women run a greater risk of poverty than men. Three in every ten single women are poor; among unattached men, only two in every ten are poor. The differences are even more pronounced for family heads with children. Forty-six percent of female single parents, are more than six times as likely to live in poverty than men in single or two-parent families.\textsuperscript{37} Poor is defined according to Statistics Canada's low-income cut-off where both size of area of residence and number of persons in the family are taken into account.

Looking at average incomes for single female parent families in 1970 and 1980, they earned 46.9% and 42.1% respectively of what husband/wife families earned.\textsuperscript{38}

Looking at major sources of income by sex, women are almost twice as likely to report government transfer payments as their major source of income.\textsuperscript{39} These transfer payments include income supplements, unemployment insurance, and old age pensions.

**CRISIS HOUSING FOR WOMEN**

The second problem to be addressed in this thesis is the shortage of crisis housing to meet the short term needs of abused women and their children. When crisis housing is referred to, it is intended to mean that classification of housing known commonly as transition houses, refuges, or shelters. When abused women are referred to, it includes women who have been victims of all forms
of violent abuse, including rape, and battering, but for the purpose of this thesis, focuses primarily on battered women.

This section will outline the incidence of battering, the objectives of transition houses, the current supply of transition houses, and the crucial need for an increase in supply to meet the needs of abused women.

**Incidence of Battering**

To clarify how wife battering, or battering will be used throughout this thesis, the following definition will be adopted.

Wife battering is violence, physical and/or psychological, expressed by a husband or a male live-in lover toward his wife or live-in lover, to which the woman does not consent, and which is directly or indirectly condoned by the traditions, laws, and attitudes prevalent in the society in which it occurs.40

The best estimates on the incidence of battering in Canada is that every year, one in ten women who are married or in a relationship with a live-in lover are battered.41 This figure was estimated by first combining known statistics on the number of women who were in transition houses because they were battered with the number of women who filed for divorce on grounds of physical cruelty. Then these figures were adjusted to represent total numbers since houses were not located in all provinces or regions. Finally, the sum of these totals were expressed as a proportion of the married female population. As Linda McLeod states in her 1980 study entitled *Wife Battering in Canada: The Vicious Circle,*
This estimate will give a rough indication of incidence, but an indication which is given credibility both by more in-depth studies of incidence in individual Canadian towns and cities, and by recent U.S. household surveys on the incidence and characteristics of wife battering. The figure suggests we are dealing presently with only the tip of the iceberg.42

In a more local context, it has been estimated that 4,000 to 5,000 women are beaten to the point of serious injury each year in the Lower Mainland of B.C.43

Objectives of Transition Houses

Transition houses are operated by women who emphasize certain values such as self-determination, self-help, self-worth and co-operative collective effort.44 The objectives of a transition house include the following:45

- to provide a refuge for women who have been physically assaulted, threatened or harassed, including temporary accommodation, food, and other necessities on an emergency basis

- to offer crisis counselling so that a woman may gain a perspective on her situation and consider alternatives and options

- to support whatever decisions she makes

- to offer practical help and information so that she may make realistic plans about her life

- to provide information for community and professional groups, organizations and agencies on the problem of wife battering and the needs of battered women and their families

- to provide appropriate referrals and establish contact with community agencies and resources

- to provide advocacy on behalf of women in their dealings with the court system, welfare and housing authorities
Current Supply and Supply Shortages of Transition Houses

There are currently 36 transition houses in B.C. and 158 in Canada. Although this is a substantial increase from the 9 in B.C. and 71 in Canada reported in 1979, it is an insufficient number to meet the need.

As stated in a number of sources and most importantly, by battered women themselves, immediate physical protection for women and their children is a top priority. Unfortunately, adequate protection has not occurred. This statement is not new, and is a problem that has persisted over time. For example, in 1978, 12,000 women requested help from transition houses in Canada. Unfortunately, one-third or 4,000 could not be accommodated due to shelters being full to capacity. In 1983, from January to October, the Vancouver Transition House had to refuse requests for accommodation from over 1,000 women and children. In the 10 years that the house has been in operation, 10,000 battered women and children were turned away.

Further documentation reveals similar statistics throughout a number of regions in Canada.

Regina Transition House turns away 2.5 families for every 6 families it accepts. A preliminary study of the then 33 operating shelters in Ontario in 1981 (one has since closed) shows that they accommodated 10,332 women and children in the first 10 months of that year and refused approximately 20,000. Regroupement provincial des maisons d'hébergement et de transition estimates that member emergency shelters in Quebec serve only 12% of the women and children in Quebec who need these services. In 1981 Byrony House in Halifax sheltered 200 women and 291 children but received 500 distress calls.
Estimates are that about one half the female population does not have access to a transition house or hostel which accepts women who are battered.\(^5\(^2\) Those that do exist are concentrated in larger metropolitan centres in the south. If transition houses existed across Canada, at least 24,000 would request help from them because they were battered by their husbands.\(^5\(^3\) This figure does not represent all women who are battered, but is a conservative estimate of those who would use them if they were available. Given that this figure represents battered women only and not other women who require a refuge as a result of rape, emotional crisis, harassment, etc., this is a very conservative estimate indeed. About 40% of women who turn to transition houses are not battered women as implied by the definition outlined earlier, but are women who have experienced other forms of violence.\(^5\(^4\)
CHAPTER 1


6Ibid.

7Statistics Canada, "Labour Force Annual Averages" (Cat. 71-529).


12Ministry of Labour Women's Programs [August 1984].

13Ibid.

14Stanton, Women in the Labour Market 1983, p. 3.

15Ibid., p. 4.

16Ibid., p. 5.

17Ibid., p. 2.
18Ibid., p. 3.
19Swan, p. 50.
20Ibid., p. 53.
22Swan, p. 41.
25Ibid., p. 3.
26Ibid., pp. 3-4.
30Personal communication, December 18, 1984, from Norma Edelman, Project Officer, B.C. Ministry of Labour Women's Programs.
32Swan, p. 70.
34Swan, p. 65.
35Ibid.

36Ministry of Labour Women's Programs [August 1984].


38Ministry of Labour Women's Programs [August 1984].

39Ibid.

40Adapted from Linda MacLeod, Wife Battering in Canada: The Vicious Circle (Ottawa: Canadian Advisory Council on the Status of Women, January 1980), p. 7.

41Ibid., p. 21.

42Ibid., p. 16.


46From the files of Vancouver Rape Relief and Women's Shelter, January 30, 1985.

47Linda MacLeod, p. 49.


49Linda MacLeod, p. 17.


51Standing Committee on Health, Welfare, and Social Affairs, p. 10.

52Linda MacLeod, p. 17.
53 Ibid.

54 Ibid., p. 16.
CHAPTER 2
INTRODUCTION TO A STRATEGY

As stated in the previous chapter, women face a number of disadvantages in the economic and social sector. We are concentrated in low paid occupations, earn 62% of what men earn (1980), experience high unemployment and a number of employment barriers including subtle and/or overt discrimination, and have the double burden of work and family responsibilities. We earn 30% (1980) of the total income in B.C., experience a disproportionate amount of poverty as individuals and as single parent family heads, and are twice as likely as men to report government transfer payments as their main source of income. In addition, one in ten women who are married or in a live-in relationship with a lover is battered and only 50% have access to a transition house or hostel which accepts women who are battered. Due to full capacities those houses that do exist regularly must refuse access.

The intention of this chapter is to introduce the concept of community economic development (CED) as a potential tool for women's groups who are investigating alternate methods of securing housing for women and their children at times of crisis while providing employment, stability and other benefits for their "community." Through a comprehensive development strategy such as CED, it is expected that the existing hardships for women
articulated above will be decreased. In addition, CED may provide the means to effectively deal with the broader complex of disadvantages such as social and economic dependency, marginalization and isolation.

COMMUNITY ECONOMIC DEVELOPMENT

Community economic development is a very simple concept intended to address very serious and complex economic and social conditions. The ultimate goal is to improve the quality of life of community members through community initiated and supported economic and social activity which generates employment, wealth and community benefit, and a strong degree of self-reliance.

Although there is no one standard definition of community economic development (CED) nor type of structure or activity, it provides economically disadvantaged groups direct access to, control over and, to some extent, ownership of local resources—means of production if you will . . . It is particularly concerned with ensuring that low income and unemployed persons acquire and learn how to use the tools—organizations, investment money, technology, equipment, above all, knowledge—that they need to produce more of their own goods and services, and so reduce their excessive dependence on outside sources of goods and income, be these private employers or government.1

The goods and services are provided for the community, "with socially defined goals of production and employment controlled and operated by community representatives and enterprise workers."2 CED has a strong economic dimension and is integrated with social
and cultural objectives. As suggested earlier, it is a holistic strategy for building all aspects of the community.

At a recent seminar hosted by the Social Planning and Review Council of B.C. in Vancouver, a number of criteria were identified as elements in any definition of community economic development. These were:

- responsive to and under the control of the community and/or workers
- labour intensive; local job and business creation
- environmentally sensitive
- socially sensitive
- use of appropriate technology
- generates profit for local reinvestment (community benefit)
- business suitable for the skills and interests of local residents (community members)
- potential for non-traditional activities and practices

To these points the following may be added:

- long term versus short term approach
- development towards self-sufficiency

Other terms which are often used synonymously with CED and imply similar activities include local economic initiatives, community initiatives, community socio-economic development, community development, cooperative development, local enterprise development and third sector activities. For the purposes of this thesis, any of the above terms would suffice, but for simplicity sake, CED has been selected as the generic label. What is
of prime importance is not the name by which these activities are known, but the type of activities selected, by whom, and for whose benefit.

To clarify the term further, CED may be disaggregated into two parts, 'community' and 'economic development.' The term community, widely used and abused, is known by all. In this context, it is defined in two ways. First, as a geographic unit to identify a particular neighbourhood, town, region or some other physical area, and second, as a functional, social unit or community of interest. Although the former definition appears most often in the literature and in the practice of CED, it is the latter which is primarily but not solely used in this work. Since any community of interest must have a physical location from which to base their activities, the most accurate portrayal here would be a combination of both definitions, i.e. a targetted social group within a specified geographic area. According to Gregory McLeod, "a community is a place whose residents share the view that their destinies are linked together. Whether the solidarity comes from a common tradition, a common enemy or a common problem it creates the possibility of working together."4

'Economic development' is seen as the process of increasing the number and variety of institutions in the community. Community-based economic development is concerned with virtually all the functions involved in what may be termed 'traditional' economic activity, as well as the same objectives--more jobs, better housing, improved community services--the community-based aspect in addition gives equal weight to other
objectives: self-sufficiency, equity, empowerment, participation in the decision-making process, and replacement of corporate branch plants (absentee landlords) with locally owned, and in some cases community owned, capital land and business.5

In short, what differentiates traditional economic activity from CED is that the economic base is placed in the control of those most directly affected by it, i.e., the people in the community.

CED belongs to the 'third sector' of economic activity, for it is neither private enterprise nor government sponsored, but may include elements of both.

CED projects like private enterprise, use the 'marketplace' as a source of revenue. They also use public money from government programs as 'seed money'--or for research and training purposes. However, unlike private enterprise or public programmes, CED projects organize themselves around the social, economic and cultural problems of their respective communities.6

To coin another phrase, CED is an 'aided self-help' process where initiatives are taken by a specific community with the support of both public and private sectors until such time as self-sufficiency is achieved and the external support is no longer required.

Current CED activities are numerous and varied. Across the country communities have organized such enterprises as a jam factory, dental clinic, thrift store, garage, silk-screening business, handcrafted quilts, bakery and women's credit union. In a recent Canada wide study by Highland Resources, a subsidiary of New Dawn Enterprises in Sydney Nova Scotia, one of the first community development corporations in Canada, 153 groups were identified (4 in B.C.) which met two of four basic criteria.
i) The group must be owned by the residents of the community and its administration must be representative of that community; the group must not be directed by a political body.

ii) The central board must be non-profit, although subsidiaries may be profit making.

iii) The group must not represent a single project or be single issue focused; it must be a central organization co-ordinating a multitude of local projects or business integrated into a comprehensive development approach.

iv) The mandate of the group must be comprehensive community development of which the economy is an essential element.  

CED may be organized through a variety of structures, e.g. a co-operative, a community business, a community development corporation, a non-profit organization, or a hybrid of these forms. The Highland Resources study focuses attention on the community development corporation (CDC), and provides an opportunity to introduce a key organizational tool for CED and the breadth of activities they may encompass.

COMMUNITY DEVELOPMENT CORPORATIONS

An American import, the CDC is a not-for-profit organization established to act as a catalyst for CED. The CDC may encompass a variety of functions, the most significant one being a strong
business division which enables the actualization of a variety of social goals. Figure 5 illustrates the most basic structure.

**Figure 5**

**Basic CDC Structure**

![Diagram of Basic CDC Structure]

- For Profit Activities
  - build, rehabilitate, manage housing
  - manufacturing activities
  - service
  - credit union
  - joint venture investments

- Non-Profit Activities
  - crisis housing
  - second-stage housing
  - day-care
  - employment counselling
  - counselling

The CDC is the enabling organization, or catalyst, as emphasized above, for some CED. As opposed to single project pursuits, for example, a silk-screening business providing employment and capital to support a non-profit daycare, the CDC has the capacity to develop and manage a number of projects and programs to achieve both economic and social objectives. The CDC becomes the local vehicle for priority setting and support for both profit and non-profit activity. The CDC has the capacity, or is able to obtain the expertise, for assessing adequate capital or capital replacement, and the necessary legal, management, technical and training information required.
Table 7 identifies the comparative advantages of organizing through a CDC as opposed to local government and private enterprise. Through the identification of unique characteristics, several of the elements identified earlier in the defining of CED are reinforced.

As identified in the Highland Resources study, 53 of the 153 groups surveyed reported a number of activities from new housing development to research projects. Table 8 lists current and previous activities.
## Table 7
### Comparative Advantages of Community Development Corporations

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Local Government</th>
<th>Private Business</th>
<th>CDCs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use private development techniques for public purposes.</td>
<td>Not involved directly in many kinds of development implementation.</td>
<td>Private interest is primary concern.</td>
<td>Takes direct development role, directly accountable to community as a whole.</td>
</tr>
<tr>
<td>Target benefits to communities and individuals in need.</td>
<td>Can encourage, but often administratively or politically difficult to do so; cannot implement actual development.</td>
<td>Not organizational goal.</td>
<td>CDCs controlled by target communities.</td>
</tr>
<tr>
<td>Reflect local initiative, priorities.</td>
<td>Good, but scale is often a problem; cities often represent larger scale interests, rural localities smaller scale.</td>
<td>Not directly accountable to community.</td>
<td>CDC establishes target area to fit the community, and then is directly accountable to it.</td>
</tr>
<tr>
<td>Link planning with implementation.</td>
<td>Co-ordination can be administratively difficult in larger government departments.</td>
<td>Usually implements with little reference to overall community development strategy.</td>
<td>Comprehensive development approach is essential to CDC mission.</td>
</tr>
<tr>
<td>Link projects within strategy in complementary manner.</td>
<td>Can plan, but not implement, certain projects. Co-ordination within large government departments often difficult.</td>
<td>Range of activities limited.</td>
<td>Projects can build on, reinforce each other.</td>
</tr>
<tr>
<td>Characteristic</td>
<td>Local Government</td>
<td>Private Business</td>
<td>CDCs</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Link activities within same project.</td>
<td>Can facilitate, co-ordinate, but not implement many projects.</td>
<td>Little incentive to do so.</td>
<td>Co-ordination and implementation are feasible, part of CDC goals.</td>
</tr>
<tr>
<td>Can work with both public and private sectors.</td>
<td>Often cannot operate with sufficient speed or flexibility to work with private sector.</td>
<td>Sometimes cannot meet public sector requirements for eligibility and/or public benefit.</td>
<td>Understands processes of both public and private sectors; has great legal flexibility.</td>
</tr>
<tr>
<td></td>
<td>Are eligible to attract both public and private resources in a variety of roles.</td>
<td>Access to public resources excellent. Can face legal and administrative difficulties in some development roles.</td>
<td>For-profit status limits eligibility to receive public resources.</td>
</tr>
<tr>
<td>Ability to work with small businesses.</td>
<td>Large entities need decentralized approach to reach small firms.</td>
<td>Information and transaction costs present barriers.</td>
<td>Can reach and address the needs of small firms.</td>
</tr>
<tr>
<td>Reinvestment of resources in community.</td>
<td>Seldom controls project revenues.</td>
<td>Often reinvests revenues outside community, especially if not locally owned.</td>
<td>Always reinvests in community.</td>
</tr>
<tr>
<td>Transfer of capacity among programme delivery activities.</td>
<td>Administrative structure often inhibits transfer, especially in larger government departments.</td>
<td>Generally not engaged in range of community and economic development activities.</td>
<td>Transfer feasible.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Currently Engaged In</th>
<th>Previously Engaged In</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Housing development</td>
</tr>
<tr>
<td></td>
<td>8</td>
</tr>
<tr>
<td>10</td>
<td>Housing rehabilitation</td>
</tr>
<tr>
<td></td>
<td>10</td>
</tr>
<tr>
<td>20</td>
<td>Job training program</td>
</tr>
<tr>
<td></td>
<td>15</td>
</tr>
<tr>
<td>19</td>
<td>Other educational/training</td>
</tr>
<tr>
<td></td>
<td>14</td>
</tr>
<tr>
<td>25</td>
<td>Starting a new business</td>
</tr>
<tr>
<td></td>
<td>19</td>
</tr>
<tr>
<td>18</td>
<td>Operate a business</td>
</tr>
<tr>
<td></td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>Industrial site development</td>
</tr>
<tr>
<td></td>
<td>10</td>
</tr>
<tr>
<td>19</td>
<td>Building a community facility</td>
</tr>
<tr>
<td></td>
<td>17</td>
</tr>
<tr>
<td>15</td>
<td>Recreational program</td>
</tr>
<tr>
<td></td>
<td>12</td>
</tr>
<tr>
<td>15</td>
<td>Social services</td>
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<td>12</td>
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<tr>
<td>4</td>
<td>Health program</td>
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<td>13</td>
<td>Cultural program</td>
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<td>25</td>
<td>Business technical assistance</td>
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<td>17</td>
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<td>17</td>
<td>Other technical assistance</td>
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<td>8</td>
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<tr>
<td>15</td>
<td>Loans and investments</td>
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<td>7</td>
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<tr>
<td>26</td>
<td>Organizing community groups</td>
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<td></td>
<td>19</td>
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<tr>
<td>32</td>
<td>Research projects</td>
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<tr>
<td></td>
<td>19</td>
</tr>
<tr>
<td>13</td>
<td>Other</td>
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<td>2</td>
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</tbody>
</table>
On a more local level, a fall 1984 inventory of CED activities done by Social Planning and Review Council SPARC of B.C. identified 36 projects around the province. Although the inventory does not represent all such activities, it provides a good sample of the current scope. Not all are considered community development corporations, but twenty-two were categorized as non-profit associations (incorporated and unincorporated societies and development corporations) established for the express purposes of local employment creation and business development. "These associations are mainly in the business of facilitating local economic initiatives. They may provide advice on all aspects of business development and some may provide initial capital or act as a leverage agent for capital development." In short, they are enablers for CED and thus serve as CDC's.

Of the remaining projects listed, three were primarily concerned with research, planning and networking in support of CED. Four were workers' cooperatives. Three were barter and exchange organizations. Four were voluntary organizations providing community social services and training and/or employment development.

The goods and services provided by these projects are numerous, and include:

- a salmonoid enhancement program
- a tourist campsite
- a cooperative bakery
- a cooperative restaurant
- a recycling service

- a fitness centre
- daycare services
- a chauffer/limosine service
- a jam cooperative
- a fish farming project
• mobile hairdressing
• handcrafted quilts
• oil diagnostic and treatment service for transformers
• an optical company
• a wholesale food coop
• legal services
• a garden produce coop
• downtown revitalization
• services for seniors

• a squab farm
• a wood products firm
• B.C. distributor for candy
• thrift store
• family services
• food bank
• a woodmoulding business
• baby needs store
• auto machine shop
• job training, job search and placement

In a May, 1985 publication entitled "B.C. CED Projects," SPARC of B.C. identified six additional projects in their second of potentially many inventory updates. Of these forty-two organizations, five were organized by women for the direct benefit of women. These were EMMA's Jambrosia, Crescent Valley, Every Woman's Right in Kollective Action ERIKA, Vancouver, Nelson Women's Centre, Nelson, Press Gang Printers and Publishers, Vancouver and Wild West Organic Harvest Coop, Richmond. Many others are in existence, for example, Women's Work: A Silk Screening Collective in Vancouver, but have not yet been formally inventoried.

An interest in CED among women across the country is increasing. Among the new developments is a London, Ontario organization, Women's Community Enterprises, which is establishing a Resource Centre to serve as a focus for information-sharing, resource exchange and networking for interested women across Canada. In Burnaby, B.C., Women's Skills have developed a project "Economic Options for Women" to encourage the participation of women in planning and operating cooperative businesses, as
independent structures or as enterprises sponsored by a community group or centre. Although still in the formative stage, the project will involve the following:\textsuperscript{16}

1. Information about funding possibilities, technical assistance and public policy.

2. Ongoing research and evaluation of existing cooperative enterprises involving women.

3. Presentation of community workshops to stimulate discussion and development of cooperative economic options for women.

4. Establishment of a network of women and groups interested in creating cooperative enterprises for women.

5. Development of strategies to increase the participation of women in cooperative businesses.


A 1985 publication from Ottawa, \textit{A Third Way: CED}, inventories local CED and provides three case studies, two of which are women's projects.\textsuperscript{17} The list could go on, but what is apparent from the literature is that many women are taking collective action through alternative methods of organizing to deal with existing economic and social hardships. For example, the Multicultural Women's Centre in Ottawa was founded to help immigrant women fight their economic and social problems by marketing their skills. They now have a drop-in and three businesses with twenty-three staff. EMMA'S Jambrosia, a jam factory in B.C., grew out of the West Kootenay Women's Association as a solution to chronic unemployment and a desire to create a work environment that was
non-traditional and based on feminist principles. They have recently increased their market share of the product and are hiring more staff. When they are in a profit position, a certain percentage will be channeled to women's services within the Kootenay region.

RATIONALE

CED is "an action plan to break the cycle of deprivation by those who have endured it." For women, the focus for the application of CED in this thesis, this is certainly the case. Although not without caveats, CED provides a vehicle for change in areas where traditional mechanisms have not succeeded. Depending on how the tool is accessed and operationalized, there is potential for a marked change in the lives of many women who are currently denied access to those basic resources and conditions required for an adequate standard of living: decent jobs, adequate daycare, and an everyday living environment within and outside of the home free from abuse.

CED is not a panacea for dealing effectively with the problems of unemployment, underemployment and violence against women. The roots of these problems are deep and complex, with no quick fix solution at hand. CED provides a means for incremental change through planning, and specifically within the context of this thesis, women planning for women to take greater control over our lives.
Set within the context of the post 1982 economic downturn and the resulting increase in unemployment and associated economic and social costs, it is not surprising that people are becoming more entrepreneurial. For some, this entrepreneurial direction has been translated to individualistic activities, for others, collaborative community activities. A major commonality for both is a desire to survive and gain greater control during a time of major change and insecurity.

In a discussion paper, Michael Clague states that the world in general and the industrial world in particular has entered a period of profound structural changes in our economies, culture, social lives, and basic patterns in the way we think and feel. British Columbians, because of our post-war prosperity have felt the economic jolt especially sharply. There is growing wide-spread acknowledgement that this is more than a dip in the established economic rhythms. For British Columbians this means that the traditional sources of our wealth--our natural resources--and the procedures we use for exploiting this wealth, are no longer secure. Whole occupational groups and communities face dislocation. More people are facing the psychological and material realities of a lower standard of living.

Given the historic position of women as reflected in Chapter One, this new reality is particularly frightening. Barriers to labour market participation continue to exist coincident with fewer jobs available. Violence against women continues with even greater frequency while governments institute policies of "restraint" and privatization with highly selective and questionable contract support.
Women's organizations, the traditional and highly valued sponsors of transition houses are no longer necessarily the recipients of government financial support for the operation of these facilities. In a recent case, the Ministry of Human Resources awarded a contract to the Salvation Army and a society called Act II to provide some of the services once provided (for over ten years) at the Vancouver Transition House. Women's organizations, transition house workers, and battered women themselves have rallied in support of the Vancouver Transition House, but to no avail. Women have lost control over an essential service. The issue of importance here is not only loss of control, but a change in the quality of services provided for battered women, the types of support and the environment within which the support is given. A basic feminist premise that transition houses operated and controlled by women are an essential responsibility of any progressive, socially conscious society has been replaced by a transition house as charity attitude. Reflective of this attitude is a comment made to newspaper reporters by the Minister of Human Resources when discussing the Salvation Army contract, "Shouldn't charity begin in a church?" Transition houses have not been organized as instruments of charity, nor of any particular religious doctrine. The intention of the organizers of transition houses was to provide a safe, supportive environment where women have the power to choose and control their own futures. Not only are more transition houses required, but houses which are operated
according to the basic principles stated in the preceding chapter.

The rationale for the consideration of CED for women is further strengthened by consideration of other traditional options available for women interested in employment generation and crisis housing. As an example of the current difficulty in accessing and limitations of programs currently available, federal government involvement will be briefly overviewed. The reader is cautioned that it is not within the scope of this thesis to provide an in-depth analysis, but to highlight the most salient points. For those who desire this, other materials are available.

Within the federal sphere, there are a number of programs available which attempt to address the particular disadvantages experienced by women. They include Canada Works, Job Corps, Career Access, to some extent Local Employment Assistance and Development (LEAD) program, and the summer student program, Challenge '85. Each are designated to counteract cyclical, seasonal and structural unemployment but with the exception of LEAD, are short-term measures. Guarantees of permanent, satisfying jobs are not promoted as part of the package. The new Canadian Jobs strategy, to be introduced in the fall of 1985, offers promises of training and an increased probability of long-term labour market participation but has yet to be implemented and evaluated.

Sponsors may apply to the Canada Mortgage and Housing Corporation (CMHC) under the non-profit housing program for transitional housing, but the funding is limited, difficult to obtain,
and the need remains great. CMHC has recognized the need to support applications for these types of development, but as E. D. Fox, Acting Director of the Social Housing Division candidly states, "the interests and concerns of this particular group (abused women) have to be looked at against the needs of families, senior citizens, and other special purpose groups--and the fact that we have a relatively limited and fixed subsidy budget each year has to be taken into account."°

Given the difficulty of accessing government funding for transition housing and the limitations of Federal employment programs to provide long-term employment for women, CED appears increasingly favourable. When problems are identified and experienced with traditional sources of limited support unavailable or unacceptable, feasible alternative solutions are sought. Expectations for CED are high, but there is "no harm in dreaming with your feet on the ground".°

The next chapter will attempt to develop the ground upon which an application of CED for women will be concretely considered.
CHAPTER 2


9Ibid., vol. I, p. 33

10Michael Clague, p. 4.

11Ibid.

12Ibid., p. 5


15Women's Skills Development Society, #9 - 4443 Irmin St., Burnaby, B.C., V5J 1X8.

16Women's Skills "Information Package", (Burnaby, Women's Skills, 1985).


"The number of women raped increased by 29 percent to 10.2 in every 100,000 women in 1982, from 7.9 in 1976."

For example, two newspaper articles report that a conflict of interest may have occurred in the awarding of a contract to the Salvation Army for the operation of a short-term emergency shelter for women. Grace McCarthy, B.C. Minister of Human Resources is a member of the national advisory board of the Salvation Army and approached the group to submit a tender.


For example, See Coro Stranberg, 1984. This paper reveals the inability of short-term direct job creation to redress continued unemployment.

E.D. Fox, quoted in, Catherine Allen, "Refuge from the Storm: Transitional Housing for Battered Women", Habitat, 25, #4 (Ottawa: C.M.H.C., 1982), p. 4.

CHAPTER III
STRATEGY REFINED: CED FOR INCREASING EMPLOYMENT AND CRISIS HOUSING OPTIONS FOR WOMEN

The preceding chapters have: 1) identified specific disadvantages that women experience in both the economic and social sectors; and 2) provided an introduction to community economic development. This chapter will attempt to illustrate through example the application of CED to meet women of the employment and crisis housing needs of women. Through the development of a scenario, planning process, and a CED model, an evaluation may be done to determine the potential for achieving these particular goals.

This chapter is intended to demonstrate to the potential of CED for women and is not a comprehensive "how to" or practitioner's handbook. Other resources are available for this purpose.1

Setting the Stage: A Scenario

A regional organization representing a wide variety of women's groups expresses concern about a number of problems impacting on individual women and groups and the lack of planning to effectively deal with them. As a result of these concerns, agreements are made to begin a planning process which will enable the organization and its member groups to effect the greatest positive change.
The following guide is adopted:

**Community Change: A Guide for Analysis and Planning**

This guide is designed as a working tool for individuals and groups wishing to undertake community change efforts. It outlines a six-step plan for action. Not every action effort will require consideration of every question asked, nor will it always proceed in the given sequence. It is to be used as a guide for thought and discussion, a worksheet for charting your progress, and as a record which may be used in evaluating your action efforts.

**STEP ONE - DETERMINATION OF GOALS AND PRIORITIES**

**Community Concerns**

From your individual and collective experience, identify the major concerns/issues/problems in your community. Number these on the basis of importance, or your priority. Considering community priorities, the interests and capabilities of your group, write a statement of the specific problem area for action.

**Goals**

What are your objectives or what do you hope to accomplish?

**STEP TWO - ANALYSIS AND CLARIFICATION**

**Analysis of the Problem**

Why should the problem be solved? Why do you/your group want to solve the problem? Who is affected by the problem and how do they perceive it? Who will be in favour of change? How will they show it? Who is not in favour of change? How will they show it? Are there other groups in the community concerned about the problem and how are they working on it? How can you work with them? What additional resources will be needed to take action? What are the time and financial factors affecting any action? What additional information do you need? Do you need to redefine the problem?

**Clarification of Goal**

The Desired Outcomes: Do you fully understand the goal?
Is the goal realistic? practical? timely?
Do you have the skills and resources within you to do it alone, or should you cooperate with others in achieving the goal?
Is it something you believe in and really want to do?

**STEP THREE - REVIEW OF ALTERNATIVES**

**Alternative Strategies**

List the possible action strategies and the consequences of each (consider as many as possible).

<table>
<thead>
<tr>
<th>Action</th>
<th>Consequences</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Desirable</td>
</tr>
</tbody>
</table>

From this list of alternatives, determine tentative plan of action.
Evaluate your action plan by answering these questions:
Are you/your group committed to the proposed action strategy?
Is the plan realistic? practical? timely?
Will the action strategy provide a means to meet the goals?
How will you determine when the goals have been met?

**STEP FOUR - COMMUNICATION AND INVOLVEMENT**

**Relevant Groups**

What other individuals or groups need to be involved in the action plan and what is the best way to involve them? What is the nature of the involvement?

<table>
<thead>
<tr>
<th>Individuals or Groups</th>
<th>Type of Involvement</th>
</tr>
</thead>
</table>

Have you included those individuals or groups that you feel may not support the action plan? (or agree with the goals?)
Have you solicited participation from individuals or groups who have a contribution to make but were not readily identified?
How and when will you communicate the plan to them?
How do other individuals and groups see the problem and the action strategy?
Does the goal and/or action strategy need to be redefined and modified? How?
STEP FIVE - ACTION

Procedures

List the steps in the action plan, the individual or group responsible, and the timetable for its completion.

<table>
<thead>
<tr>
<th>Action</th>
<th>Responsibility</th>
<th>Date to be Completed</th>
</tr>
</thead>
</table>

Do these assigned responsibilities make the best use of resources and abilities?
How and when will progress and problems be assessed?
How can the action strategy be modified if necessary?
What guarantees can be built into the action to ensure its continuance e.g. training, finances?

STEP SIX - REFLECTION AND FOLLOW-UP

Outcomes

What happened?
What were the positive results?
What were the negative results?
Will the programme be continued? With modification? By whom?
What future outcomes may be anticipated?

Follow-Up

What new concerns/issues/problems were identified?
What next steps should be taken?
What learnings about problems and strategies may be drawn from your experience?

After much deliberation, a decision is made to concentrate on CED as a strategy for dealing with three key problems: unemployment, lack of crisis facilities to provide direct and immediate protection for abused women, and dependence on external funding for women's group operations and implementation of priority programs.

The selection of CED must occur within a comprehensive planning process to ensure that this particular strategy is the
best alternative for dealing with the problems identified. In this scenario, the regional organization has considered all the feasible alternatives, for example, Federal government programmes, and given the goals of increasing unemployment, crisis housing options and economic independence, has opted for CED.

For the purposes of this thesis, concentration will occur on step five, the development and implementation of a strategy and tactics plan for CED using the CDC model. Within this context, development of the model, requirements for success, potential, obstacles, and criteria for CED evaluation will be outlined. Finally, an evaluation will be attempted.

**Model Development**

As stated earlier, CED may occur through a number of organizational forms: a community development corporation (CDC), a non-profit organization, a community business, a co-operative, or a hybrid. Common to all is the articulation and pursuit of both social and economic objectives.

Any model or structure adopted for CED must enable the organization to implement and manage activities most effectively. The structure must be:

(a) **functional**, in that it promotes efficient and effective work;

(b) **flexible**, so that it can roll with the (usually) frequent punches;
(c) open, so that it allows for as much distinction of responsibility and as much active participation in decision-making as possible; and

(d) understandable, so that people will not feel threatened or disturbed by it.

The CDC structure has been chosen for illustration purposes. As an umbrella organization which facilitates CED it is one of the most common structures and can meet the above criteria.

CDC's have the capacity to involve a number of organizations in a coordinated fashion to plan and implement a variety of non-profit development activities. In contrast to other CED structures, for example "community business and most co-ops, where an activity is a means for achieving social, economic and cultural goals all at once, CDC often identify separate not-for-profit 'activities' in each 'goal' area." Given the scenario and goals to be achieved, the CDC structure would look similar to the following:
Figure 6
CDC Structure

Community Enterprise
Community Enterprise
Community Enterprise
Community Project

For Profit Sector
Profit
Reinvested
Not for Profit Sector

Community Participation
The CDC decision-making body is represented by a coordinating collective encompassing representatives of women's groups within the region. The community enterprises within the for-profit sector are businesses owned and controlled by members of the community which provide employment for women and a reasonable likelihood of sufficient profit to support the not-for-profit community project. In this particular example, the community project within the not-for-profit sector represents transition houses, again, owned, controlled and operated by women according to the basic principles identified earlier.

An example of a for-profit community business organized to achieve a number of ends is a children's store selling goods including books, clothing and toys. It could:

i) provide employment at a reasonable wage to a number of women;

ii) function as a pre-employment facility where women could be trained in specific types of bookkeeping, clerical, management and sales activities, thus increasing the possibility of employment elsewhere;

iii) help to finance the transition house(s) from profits generated;

iv) provide space for the exchange of information; and

v) provide child care facilities for shoppers or extend the service on a more long-term fee-for-service basis at a later date when expansion of the enterprise was possible.
The coordinating collective which has a major responsibility for the smooth functioning of the CDC and its subsidiary projects must ensure that an adequate support network is available in the pre-planning of the revenue producing projects and the transition house(s) in addition to management and controls once the projects are functioning. Since it is unlikely that one representative body will have all the required resources at hand, a support network must be developed from a number of sources including other sponsors of CED, government, private sector and community resources.

In addition to the development of a network to provide legal, management, technical and training support, adequate avenues for capital formation and replacement must be found. Traditional and innovative tactics are required to financially support CED initiatives. These include:

Bank and Credit Union loans
Government grants
Church, foundation or corporate gifts
Membership or share purchase fees
Rents from crisis housing
Revenue from for-profit business
Union pension funds
Reduced interest accounts
Community donations
Informal economy, e.g. barter system/in-kind services

Fund raising

Community venture capital fund from credit union member donations through reduced interest pay-outs

Figure 7 illustrates a development system for CED through a CDC designed to minimize dependence on external institutions for support and modified from a national framework developed by P.D. Brodhead, M. Dector and K. Svenson in 1981.5

**Activity and Capacity Levels**

To achieve this level of organizational development requires a building of capacity and activities over a number of years. As an example, Table 9 lists potential stages of this development to the point of a self-sufficient operating CDC. This table has been adapted from the work of P.D. Brodhead, M. Dector and K. Svenson.6
Figure 7

Development System

Other Community Linkages

Support/Participation

CDC

Enabling Vehicle Planning Support

cost recovery
contracted and donated support

cost recovery
financial packaging venture capital loans donations

Representatives from Regional Organizations

Support Network

Legal Management Technical Training

Cost recovery

Financial Resources

Community Government Financial Institutions Informal economy Fund raising Innovations

Community Enterprise Community Enterprise

Profit Reinvested Community Project Community Project

For Profit

Not-For Profit

Community Participation
Table 9

CDC Development:

Activities and Capacity Levels

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
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</thead>
</table>
| 1     | Pre-planning: problem identification, strategy selection  
Community support development  
Group formation  
Structure selection  
Limited organizational capacity |
| 2     | Acquires seed capital to conduct resource, marketing and feasibility studies. Support systems developed and utilized  
Business plan development and approval  
Capital formation  
Initiates a community enterprise  
Demonstrates initial community acceptance  
Limited management and organizational ability  
Limited technical ability |
| 3     | Demonstrates ability to plan and manage a single community enterprise  
Demonstrated community acceptance  
Proposal to create a comprehensive development plan  
Development of a community development plan |
| 4     | Has an approved development plan with community support  
CDC fully operational with representatives of regional organizations  
Linkages with other organizations reinforced  
Financial package for first stage of plan |
| 5     | Has planned and operated 2 or more community enterprises effectively  
Continues business development, planning, management and financial packaging  
Makes profits a primary goal  
Develops community project from profits and other financial resources  
Coordination between community enterprises, projects and representatives in CDC |
| 6     | As above with significant equity capital accumulation  
Employment generated  
Transition house(s) supported |
66

7 CDC and community project(s) totally supported from enterprise activity (self-supported)

As an example, Table 9 illustrates a fairly smooth and linear organizational plan for CED success. Obviously, organizations as organic entities dealing with numerous extraneous variables will be unable to proceed in this precise manner. As an illustration, it is intended to reveal important processes for CED that must be undertaken to achieve, for example, employment and crisis housing for women organized by women's organizations which is as independent of external control as realistically possible. Acknowledged is the fact that levels, and activities within them, will change according to the groups involved. Table 9 may be useful as a guide.

Requirements for Success

To increase the probability of success in CED, a number of factors must be considered. Through an examination of literature by Canadian CED practioners and theorists, a list of suggestions is possible. By contributors, they are:

1. Adhere to guiding principles when considering CED:

   i) proceed with an integrated approach to development. The goals of CED are never solely economic, social or cultural. CED must be organized in the interests of the whole community, and accordingly, the goals and strategies must relate to its social, economic and cultural elements;

   ii) ensure profits are used for the collective benefit of the community;
iii) ensure profits are developed and profits used or reinvested for collective rather than individual gain;

iv) ensure local control. Self-reliance can only be attained through a process of development which is locally controlled. Others may be involved in terms of giving advice and assistance, but the lasting benefits of a community enterprise will be much greater when final decisions are made within the community by its own members;

v) recognize that people have the capacity to manage their own affairs and understand the benefits of working together;

vi) ensure democracy in decision-making;

vii) understand that small local efforts are viable. The ideal community enterprise is local in all respects, i.e., owned and managed locally, located in its own community, provides work-paid or voluntary for local people, uses locally available resources and serves local needs;

viii) ensure a balance of social and economic needs;

ix) ensure that local self-reliance is a priority. For example, it means providing jobs or services, but with decreasing dependence on outside sources of goods, services and funding; and

x) since CED is long-term in orientation, ensure that a strong 'basis of unity' is established which reflects the goals and philosophy of the organization. As a result, consistency, clarity and continuity may be achieved over time.
2. Ensure there is:

i) a solid base of local community support;

ii) skilled leadership;

iii) (organizational) ability to undertake both business development and the delivery of social services;

iv) ability to work cooperatively with/but independently of government;

v) credibility among the local business community;

vi) ability to generate funds from a variety of sources;

vii) ability to relate business, social and cultural concerns; and

viii) ability to structure and plan ahead.

3. Ensure resource requirements include:

i) seed capital to conduct needs and resource studies and marketing and feasibility studies of business ventures. Operating capital to assist the organization to build a viable structure to conduct activities with both profit and non-profit sectors. Investment capital to launch or expand business ventures themselves;

ii) provision of space and facilities on low-cost, no-cost or shared basis;

iii) loan guarantees, interest subsidies and other financial advantages such as deferred payments, loans at favourable interest rates with advantageous interest plans; and
iv) provision of, or access to, organizational, management and training resources and expertise.

4. Build local capacity in terms of skills, expertise and capital so that the community can begin to deal with its own problems.\textsuperscript{10}

This list is not exhaustive, but provides a good indication of the varied and numerous factors required for CED to be successful. If women are to participate in CED through CDC's or another type of structure, capacity levels, activities, requirements for success in addition to the potential of CED and the obstacles for achieving this potential must be carefully considered.

**Potential and Obstacles**

There are many established and developing CED projects in this country, but the long-term viability has yet to be determined. As a relatively new strategy being applied to disadvantaged groups and depressed communities in Canada, it is a "tender flower". Table 10 illustrates some examples of both the potential of CED and obstacles which lay in the path of achieving success. If obstacles cannot be mitigated or overcome entirely, CED as a strategy must be questioned. Through an awareness of the difficulties, the probability of planning to anticipate and effectively deal with them is increased. To approach CED naively is to court major difficulties and perhaps disaster.
### Table 10

**Potential and Obstacles for Achieving CED**

<table>
<thead>
<tr>
<th>Potential</th>
<th>Obstacles</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Profits generated by community enterprise can support non-profit programmes.</td>
<td>High risk of new business failure especially those which are created to achieve both social and economic goals.</td>
</tr>
<tr>
<td>2. Long-term self-sufficiency and community control over priority programmes.</td>
<td>Complex political, economic and social environment in which CED operates - conflicting demands.</td>
</tr>
<tr>
<td>3. Communities can coordinate the delivery of services they require.</td>
<td>Difficulties obtain appropriate government support.</td>
</tr>
<tr>
<td>4. Use of government funding to create permanent jobs through CED process as opposed to temporary jobs: permanent jobs</td>
<td>Time lag between initial business development and viable benefits of non-profit programmes.</td>
</tr>
<tr>
<td></td>
<td>Re-orientation of what may be sponsoring organizations top priority e.g. business development, increasing employment versus priority programmes.</td>
</tr>
<tr>
<td></td>
<td>Scarcity of entrepreneurial, organizational and management skills in disadvantaged and depressed communities.</td>
</tr>
<tr>
<td></td>
<td>Community needs may exceed resources available.</td>
</tr>
<tr>
<td></td>
<td>Difficult to obtain appropriate support.</td>
</tr>
<tr>
<td></td>
<td>May create dependency.</td>
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</tbody>
</table>
add 10% to the wage bill while temporary jobs result in net economic loss as large as 40%.11

5. Offers possibility of opportunity.

6. Promotes co-operation.

Goals and objectives may be co-opted.

Psychosocial barriers to effective co-operation among individuals. Economic system socializes towards individualism and competition, and not towards collectivism and co-operation.

Socialization of sexism reinforces idea that women incapable of succeeding: leads to self-doubt and reduction of opportunity.

7. Opportunity for women to increase knowledge of business development and management.

8. Increase sense of worth and well-being among participants

9. Autonomy and self-sufficiency increases opportunity for social change, i.e. activities are not limited as a result of funder requirements.

Given the scenario described earlier a number of evaluation criteria may be developed to determine the relative success or failure of CED at the various capacity and activity levels. The same criteria may also be used to gauge the effectiveness of mitigating or overcoming a number of obstacles. With the results of ongoing evaluations, the women's CDC may celebrate their accomplishments, alter their process accordingly, seek assistance, or abort their efforts.
Criteria for Evaluation

For the purposes of this thesis, evaluation criteria must be developed from the factors required for CED success, and the goals as stated through the scenario development, namely:

i) increasing employment for women;

ii) increasing supply of women's crisis facilities; and

iii) women's group self-sufficiency.

Table 11 lists some of the criteria, many of which will not be relevant until certain levels of capacity have been achieved.

Table 11
Criteria for Evaluation

1. Are profits for collective benefit?
2. Is control maintained by the community?
3. Is decision-making done democratically?
4. Is there a balance between economic and social needs?
5. Has a goals and philosophy statement been clearly articulated?
6. Is there solid community support? If not, why not, and if so, to what extent?
7. Is there skilled leadership?
8. Have funds been generated from a variety of sources?
9. Has the CDC been able to plan ahead?
10. Has a technical support system been developed?
11. Has local capacity in terms of skills, knowledge and capital been improved?
12. How many community businesses have been established?
13. Are businesses managed well, e.g. has there been adherence to or variance from financial plan?
14. i) How many jobs have been created?
   ii) Are the wages reasonable?
   iii) Is there a positive work environment?
15. Has the number of people involved in community activities increased, decreased or remained the same? Why?
16. i) How many transition houses have been developed?
   ii) Are they financially stable?
   iii) How many women and children have used the available spaces?
iv) What services have been offered?

17. Is there good communication between the CDC and subsidiary projects and enterprises?
18. How much revenue has been generated?
19. Have women involved increased their knowledge of business practise?
20. Are the businesses environmentally sound?
22. "How far do their activities produce quality people and therefore a better society as well as one which merely manages to survive economically".12
23. Has CED efforts increased social action efforts? How?
24. Have support linkages been formed with other communities which share similar goals and philosophy?

Evaluation

All of Chapter 3 has been based on a theoretical, albeit realistic scenario. The importance and usefulness of this exercise is that although there is no question that CED can be used as a strategy to meet some of the employment and crisis housing needs of women, it can only succeed under very particular circumstances. If women are to experiment with this strategy, thorough planning must occur within a long-term development strategy. CED is not easy and provides no quick-fix solution to the economic and social disadvantages articulated earlier. If utilized by considering the model development, requirements for success, potential, obstacles and criteria for evaluation, it is expected that the probability, of success will increase.
CHAPTER 3

1See for example: Susan Wismer and David Pell, Community Profit. Toronto: Is Five Press, 1981.


4Ibid., p. 66.


6Ibid., p. 34, (modified extensively).

7Susan Wismer and David Pell, 1981, (modified).


11Ibid., p. 61

CHAPTER 4
CONCLUSIONS

This thesis has considered the idea and potential of community economic development to satisfactorily and effectively deal with very specific problems experienced by women. Whether or not CED through community development corporations or another structure can increase employment and crisis housing for women is not precisely known since it has never been attempted. What is known is that unemployment and violence is increasing, while solutions and resources are lacking.

CED may not be a panacea, but this strategy does provide the opportunity to alleviate some of the existing social and economic hardships experienced by women through a comprehensive development plan. If thorough planning is undertaken with consideration of organizational activities, capacity levels and other factors required for success, in addition to a realistic examination of the potential and obstacles for CED, good results may occur.

CED should be approached both cautiously and enthusiastically, for the ultimate goal of improving the quality of life for many women through this community initiated and supported economic and social strategy is possible, but difficult to obtain. Indeed, as a comprehensive development strategy, CED
may provide the means to effectively deal with the broader complex of disadvantages such as social and economic dependency, marginalization and isolation by providing opportunities for independence and social change.

Many communities in B.C. and Canada have established or are developing projects. It is my hope that women's organizations will take up the challenge to test the potential of CED and create employment and crisis housing which thus far has been woefully lacking. As stated earlier, there is "no harm in dreaming with your feet on the ground", but it is even better to act to make dreams come true.
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