

# FINAL REPORT

## Women's Community Training Loan Fund

A Feasibility Study to investigate and analyze Skills Development  
for Women in Northwestern Ontario



in partnership with



funded by



Human Resources  
Development Canada

Développement des  
ressources humaines Canada

researched and written by  
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# Executive Summary

## **Background and Goal**

The world of employment is changing quickly and significantly, from the labour market itself to employability skills required in today's economy. Funding systems have undergone restructuring and the trend toward privatization has resulted in a new economic make up.

What has not changed, unfortunately, is the fact that women in Northwestern Ontario are still faced with the same issues:

- The need for acknowledgement of women's employability for many jobs traditionally held by men;
- Pay inequality, meaning lower income level at an alarming disparity – e.g. average income in Manitowadge for women - \$20,424 and men - \$49,715<sup>1</sup>;
- Access to funding for women is extremely difficult due to low or no income; e.g. no established credit, no collateral, needs assessment per family instead of individual;
- Skills development programs do not recognize specific needs of women, e.g. childcare.

*Access Diminished*<sup>2</sup> points out key issues for Women's Training and Employment Services: *Many women need training but have been unable to find a suitable program. Language instruction, foundation skills development, bridge programming, income support, childcare and access to counseling are still critical service needs that are going unmet. Older women have been left with few if any supports. In fact, nearly all programming for adults has eroded in communities across Ontario.*<sup>3</sup>

### **The goal of this project was**

- To further confirm the already identified need<sup>4</sup> for a Women's Training Loan Fund in Northwestern Ontario;
- To investigate the practices of different micro-loan funds;
- To establish a framework and system for the fund, including skills development and employment resources;
- And to provide recommendations for the next steps.

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<sup>1</sup> 1996 Census - Statistics Canada (2000 info is not available yet)

<sup>2</sup> A report on women's training and employment services in Ontario, produced by ACTEW, June 2000

<sup>3</sup> Access Diminished, ACTEW, 2000, page 13

<sup>4</sup> - Socio-Economic Trends and Training Needs in the District of Thunder Bay: Environmental Scan Summary 2000, Final Report, September 20, 2000; by Chris Southcott, Ph.D. Dept. of Sociology, Lakehead University, Thunder Bay, ON;  
- Local Area Plan 2000 - 2001, North Superior Training Board / Comité de formation du Nord Supérieur

## **Results**

The key concepts resulting from the focus groups, the survey and the round table discussions of the steering committee are:

- Holistic approach – including assessment, general skills development, soft skills courses, skills adjustment program, one-on-one and group counseling/support, mentoring;
- One-stop-access – a combination of a central place, e.g. PARO PLACE, with support staff, a regional consultant, and an interactive website;
- Programs with women- and region-specific components, such as flexible time lines, childcare support, transportation/relocation allowances;
- Micro-loan fund with peer lending groups, based on the PARO model, which looks back on 7 years of success: 91 loans at a total of \$136,500 and no default<sup>5</sup>;
- Use Economic Development Funds of socially responsible investors (SRI)<sup>6</sup> as loan guarantee.

## **Recommendation and Next Steps**

**In conclusion to the above results and with strong input from the steering committee, the recommendation is**

- ◆ **to research and develop an innovative approach encompassing existing educational facilities fostering skills, knowledge and training; and**
- ◆ **to partner with a loan fund to build an environment of learning and accessible funding that will strengthen the skills of the women in our community:**

**A five year pilot project: Women’s Skills Development and Labour Adjustment Program for Employment and Self-Employment.**

Components:

- Enhancement program for employment and self-employment for women in the North Superior Training Board region and potentially the region of the Northwest Training and Adjustment Board<sup>7</sup>;
- Assessment: Self-assessment and/or guided assessment to determine a woman’s skills levels and needs;
- Development of Personal Development Plan encompassing personal and professional aspects with identification of goals and objectives to ensure plan achievement and success;

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<sup>5</sup> - Letter dated May 3, 2002 from Thunder Bay Ventures

<sup>6</sup> SRI : Socially responsible investing is about investing for a better tomorrow, it’s about investing in a healthy environment and human decency.

<sup>7</sup> The North Superior Training Board’s region is that of the Thunder Bay HRDC management area; the Northwest Training and Adjustment Board’s region is the HRDC Kenora District area

- Access to skills development/training in all viable training areas with potential employment;
- Access to training/employment resources via internet and program consultants;
- Soft skills development: many women need empowerment in self-esteem, goal-setting, time management, etc.;
- Skills adjustment programs for women who are already employed and need upgrading to keep their job, in cooperation with employers;
- Trades: apprenticeships, in cooperation with employers, ministry and educational institutions;
- Ongoing support: one-on-one counseling and group work; mentoring;
- Accompanying loans, as identified in the WCTLF project, and potential government grants, tax incentives, and/or IDA's (Individual Development Accounts).

### **Next steps**

- Propose recommendation from the final report to the North Superior Training Board for approval;
- Collect support from local and regional community leaders for the project;
- Establish framework and timelines for project;
- Write proposal for seed funding, using the final report as data support and recommendation.

# Overview of the Analysis

## **Background**

The world of employment is changing quickly and significantly, from the labour market itself to employability skills. Funding systems have undergone restructuring and the trend toward privatization has resulted in a new economic make up.

What has not changed, unfortunately, is the fact that women in Northwestern Ontario are still faced with the same issues:

- The need for acknowledgement of women's employability for many jobs traditionally held by men;
- Pay inequality, meaning lower income level at an alarming disparity – e.g. average income in Manitowadge for women - \$20,424 and men - \$49,715<sup>8</sup>;
- Access to funding for women is extremely difficult due to low or no income; e.g. no established credit, no collateral, needs assessment per family instead of individual;
- Skills development programs do not recognize specific needs of women, e.g. childcare.

Organizations and Coalitions with emphasis on women and/or community-based training are working hard to improve all areas of concern. Reports and research papers have been written by the CCCBT – Canadian Coalition of Community-Based Training, by ACTEW – Advocates for Community-Based Training and Education for Women, by CLOW – Canadian Congress for Learning Opportunities for Women, by WRED – Women and Rural Economic Development. An online directory of community-based employment and training programs is offered by ACTEW<sup>9</sup> and ONESTEP.

## **Deliverables**

The goal of the feasibility study was

- To further confirm the already identified need for a Women's Training Loan Fund in Northwestern Ontario;
- To investigate the practices of different micro-loan funds;
- To establish a framework and system for the fund, including skills development and employment resources;
- To provide recommendations for the next steps;
- And to present a final report describing the research findings, conclusions and recommendations.

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<sup>8</sup> 1996 Census - Statistics Canada (2000 info is not available yet)

<sup>9</sup> [www.actew.org](http://www.actew.org)

## **Methods**

- Internet research as a primary tool;
- Literature: reports and books on economic development, training, women's issues and micro-loan funds;
- Interviews – by telephone, and/or in person, or by email – with members of community organizations concerned with women and/or community-based training and employment, micro-loan funds, investment companies;
- Focus groups;
- Survey;
- Steering Committee meetings;
- Monthly reports to the steering committee and the Final Report.

# Literature and Internet Search

## Literature

- **Reports**

- ◇ ACCESS Diminished – A Report on Women’s Training and Employment Services in Ontario, produced by ACTEW, 2000\*
- ◇ Congress Report – Designing Our Future, Women’s Learning, Education & Training in Canada, produced by The Canadian Congress for Learning Opportunities for Women in collaboration with The National Women’s Reference Group on Labour Market Issues, 2000
- ◇ HR Study – A Study to Investigate, Analyze and Organize Community-Based Training Roles in Canada, produced by Life-Role Development Group LTD for CCCBT, 2000
- ◇ Micro-Loan Funds in Canada: Fundraising Strategies for the 21<sup>st</sup> Century, produced by Doug Niles, University of New Brunswick, 2000
- ◇ Our Piece of the Pie – A Recipe Book for Developing a Women’s Community Loan Fund, produced by PARO: A Northwestern Ontario Women’s Community Loan Fund, 1998
- ◇ CALMEADOW – Community Micro-Loan Funds in Canada, produced by Calmeadow, 1999
- ◇ NSTB Report on the Women’s Conference on Social and Economic Justice, produced by the North Superior Training Board, 1999
- ◇ Report on Women of Yesterday, Today and Tomorrow Coming Together – Women’s Conference on Social and Economic Justice, Northwestern Ontario Women’s Decade Council, 1999

\*ACTEW has more reports on the Women’s Training Sector, which will soon be available.

- **Books**

- ◇ The Career Education Sourcebook, Genesis Publications Inc., 2001
- ◇ The Woman-Centered Economy – Ideals, Reality, and the Space in Between, Third Side Press, 1995

## Internet

Various internet sites were researched with the goal of compiling information regarding community economic development, micro-loan funds, women’s issues, community-based training and investment potential. Of course, some of the organizations fulfill several of these mandates in one. Most sites are Canadian; there are some from the US and a couple from the UK.

- ***Micro-Loan Funds and Community Economic Development***
  - ◇ Calmeadow [www.calmeadow.com](http://www.calmeadow.com)
  - ◇ Cerise/WEETU – Full Circle [www.weetu.org/fullcircle/](http://www.weetu.org/fullcircle/)
  - ◇ @grass-roots.org [www.grass-roots.org](http://www.grass-roots.org)
  - ◇ Friends Loan Fund <http://web.onetel.net.uk/~tomcostich/FLFmain.htm>
  - ◇ MEDA [www.meda.org](http://www.meda.org)
  - ◇ New Mexico Community Development Loan Fund [www.nmcdlf.org](http://www.nmcdlf.org)
  - ◇ OK Opportunities Kingston [www.opportunitieskingston.org](http://www.opportunitieskingston.org)
  - ◇ PARO [www.paro.ca](http://www.paro.ca)
  - ◇ Project Enterprise [www.projectenterprise.org](http://www.projectenterprise.org)
  - ◇ Riverdale ACCESS [www.riverdale.org](http://www.riverdale.org)
  - ◇ Saint John Community Loan Fund [www.humandevlopmentcouncil.nb.ca](http://www.humandevlopmentcouncil.nb.ca)
  - ◇ VanCity [www.vancity.com](http://www.vancity.com)
  - ◇ West Company [www.westcompany.org](http://www.westcompany.org)
  
- ***Women’s Organizations***
  - ◇ ACTEW [www.actew.org](http://www.actew.org)
  - ◇ CLOW [www.nald.ca/cclow](http://www.nald.ca/cclow)
  - ◇ Count-me-in [www.count-me-in.org](http://www.count-me-in.org)
  - ◇ Community Capital Development [www.seattleccd.com/wbc](http://www.seattleccd.com/wbc)
  - ◇ Northwestern Ontario Women’s Decade Council [www.norlink.net/~decade/](http://www.norlink.net/~decade/)
  - ◇ PARO [www.paro.ca](http://www.paro.ca)
  - ◇ WEETU [www.weetu.org](http://www.weetu.org)
  - ◇ WRDC [www.nfld.net/wrdc](http://www.nfld.net/wrdc)
  - ◇ WRED [www.wred.org](http://www.wred.org)
  
- ***Community-based Training***
  - ◇ CCCBT [www.onestep.on.ca/cccbt](http://www.onestep.on.ca/cccbt)
  - ◇ CEDTAP [www.carleton.ca/cstier/cedtap/](http://www.carleton.ca/cstier/cedtap/)
  - ◇ Human Resources Development Canada [www.thunder-bay.hrdc-drhc.gc.ca](http://www.thunder-bay.hrdc-drhc.gc.ca)
  - ◇ Interactive Training Inventory [www.trainingiti.com](http://www.trainingiti.com)
  - ◇ Looking for Training Directory [www.actew.org/lft/](http://www.actew.org/lft/)
  - ◇ ONESTEP [www.onestep.on.ca](http://www.onestep.on.ca)
  - ◇ UIC Learning Resource Services Center <http://uic.globe.com>
  
- ***Investment Potential***
  - ◇ CAIC [www.caic.ca](http://www.caic.ca)
  - ◇ Calvert Foundation [www.calvert.com/foundation](http://www.calvert.com/foundation)
  - ◇ Citizens Bank of Canada [www.citizensbank.ca](http://www.citizensbank.ca)
  - ◇ Jubilee Fund Inc. <http://db.itt.gov.mb.ca/>
  - ◇ Real Assets [www.realassets.org](http://www.realassets.org)
  - ◇ SIO Social Investment Organization [www.socialinvestment.ca](http://www.socialinvestment.ca)

## Results

- Micro-Loan Funds work as a prime tool for community economic development;
- Peer Lending is the most successful form of micro-loan funding;
- Partnering with Credit Unions for loan administration is most successful and preferred;
- Community Economic Development is dependent on individuals, their skills development, employability or potential for self-employment;
- Women's issues have not changed much over the past decades;
- Programs need to incorporate women-specific criteria;
- ACTEW, CCLOW AND WRED and the Ontario Women's Directorate are actively working toward change in the system;
- Socially responsible investors<sup>10</sup> are investing in economic development.

### *Quotes and Notes*

From the keynote address by Ruth Grier at the Women of Yesterday, Today and Tomorrow Coming Together – Women's Conference on Social and Economic Justice:

*...I'm sure I don't have to elaborate to this audience about the benefits of quality day care to children and families or about my belief that investing in kids pays dividends. I quote from a recent report by Professor Jane Jenson of the Canadian Policy Research Network: "Only about one in four Canadian preschoolers whose mother is employed has access to a licensed child care space. It does not have to be like this. In the 15 member states of the European Union, 75% to 99% of all preschool children aged 3 to 6 are in educational child care programs, whether or not both parents are employed."<sup>11</sup>*

As an organization that helps women become self-sufficient, PARO can tell a tale of success stories about women becoming confident and capable through learning and support. It is the total integrated and innovative structure of PARO – offering skills development (business and life skills) workshops, business training, ongoing support, opportunity to network, mentoring, micro-loans, peer support, PARO Place as a mini-incubator – that makes a difference.

As the members of one peer circle, Artistically-Healthy put it:

*We have found increased confidence in ourselves as business women in our community through our interaction with one another and the PARO organization as a whole.<sup>12</sup>*

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<sup>10</sup> SRI : Socially responsible investing is about investing for a better tomorrow, it's about investing in a healthy environment and human decency.

<sup>11</sup> Report on Women of Yesterday, Today and Tomorrow Coming Together – Women's Conference on Social and Economic Justice, page 27

<sup>12</sup> Our Piece of the Pie – A Recipe Book for Developing a Women's Community Loan Fund, page 10

# Focus Groups and Survey

## Focus Groups

Two focus groups were held at PARO PLACE in Thunder Bay, February 28, 2002 and March 27, 2002 with 6 participants each.

### Questions for the first focus group:

<b>Questions</b>	<b>Focus Group 1</b>
<b>Women-specific Needs</b>	Transportation; Childcare; Flexibility hours, deadlines; credit issues; not dependent on husband income/ collateral; online/ Correspondence; info on how to get from A to B to Z
<b>What Women Want</b>	ONE STOP ACCESS with all info, resources, counselling; Computer skills; Accounting; Business; Sales & Customer service; complete University education; tutors/mentors; women from regional communities: non-traditional job training
<b>Available Funding</b>	HRDC: On EI or EI reachback or Maternity/Parental claim; OSAP; ODSP/MOD; OMAA; RRSPs
<b>Peer Support</b>	Important: networking, advertise, element of mentoring, circles similar to PARO lending circles; pool of volunteers to help women access info
<b>Amount of Loans</b>	Depending on program (e.g. EI) eligibility: from \$200 to \$10,000. Guarantees: CAIC, other religious orders?
<b>Gaps</b>	No funding for on-line access/training and correspondence courses; women-specific funding; all eligibility restrictions; women don't know where to go and how to go about it
<b>Potential Community Partners</b>	College, Universities, NSTB (is), Regional Agencies (HRDC, Employment & Family Resource Centres); any Training Providers; BDO; NOTC; ERC
<b>Potential Investment Funders Loan Guarantee</b>	Credit Unions, FedNor, HRDC, CAIC, Mennonite Funds

**Questions for the second focus group:**

<b>Questions</b>	<b>Focus Group 2</b>
<b>Best Practice</b>	Micro-loan, up to \$ 1000; peer-lending versus community committee; filling the gap of available funding
<b>Micro-loan Funds</b>	Calmeadow is a prime example of a micro-loan fund that moved from peer lending to community committee, which ended in the downfall of the fund.
<b>Framework/Model</b>	PARO's micro-loan fund; integration of training/skills development; establish one-stop access website; central office (PARO); regional office in partnership with regional centres
<b>Issues</b>	Moral obligation missing in community committee; acceptance of training loan members in existing circles;
<b>Potential Community Partners</b>	Colleges, Universities, NSTB (is), Regional Agencies (Employment & Family Resource Centres); Training Providers; Employment Resource Committee
<b>Investment Partners</b>	Credit Unions; Banks
<b>Loan Guarantee</b>	CAIC (Canadian Alternative Investment Cooperative); Calvert
<b>Potential Funding</b>	HRDC; Trillium; FedNor

## Survey

The survey was distributed, mailed out or e-mailed or faxed to approximately 100 women in Thunder Bay and the region; it was also available through PARO's website. A total of 51 surveys were returned, 17 were from the region.

### Questions on Survey

<b>Questions</b>	<b>Survey</b>
<b>What Women Want</b>	ONE STOP ACCESS; Computer training; Business & Management; Marketing, Sales & Customer Service; complete University degree
<b>Available Funding</b>	OSAP, EI, ODSP; most women don't qualify for any of these (only 2 out of 15 do); scholarships, bursaries from colleges/universities or other
<b>Peer Support</b>	Essential; preferred support circle make-up: combination of peers, investments partners, management
<b>Amount of Loans</b>	Adequate amount to cover training/ education in any field
<b>Support/Guidance/Counselling</b>	75% of the surveyed women request one-on-one counselling; 69% voted for group work, either in addition or instead.
<b>Gaps**</b>	Women-specific programs; on-line programs not eligible for funding through HRDC; most women don't qualify for any grants: fall through the funding cracks
<b>Would you use WCTLF?</b>	Out of 51: Region - 100% yes Thunder Bay - 78% yes

**\*\*NOTE: Women from the region respond to 95 % that their communities do not have any resources/sources for training/skills development/support/counseling or funding!**

## **Results Focus Groups and Survey**

- ONE STOP ACCESS for all skills development, counselling/support and resource needs;
- Micro-loan fund, loan approval through peer lending groups;
- Peer lending, support and networking most important component of micro-loan funds: moral obligation;
- **Adequate** loan amounts to cover skills development costs in **any** field;
- One-on-one counselling in addition to group work;
- Main areas of training requested: computer, business management, non-traditional jobs for women;
- Gaps: lack of programs considering women-specific needs; women fall through funding cracks;
- Regional women are in high need for accessible skills development programs.

# Steering Committee and Interviews

## Steering Committee

The Steering Committee for the Women's Community Training Loan Fund met once a month to discuss the monthly report prepared by the researcher, to initiate round table discussion, including the women from the region by teleconference calls, and to provide guidance for the researcher's work.

At the last meeting in May, which was held in conjunction with the local Women's Reference Group meeting, the direction for the project as a 5 year pilot project was discussed and will be proposed as the recommendation in this final report.

## Interviews

### • *Interviews Micro-Loan Funds*

The following micro-loan funds were interviewed either by questionnaire, email or phone:

- ◇ Anglican Community Development Fund
- ◇ Full Circle (WEETU)
- ◇ Edmonton Community Loan Fund
- ◇ OK Opportunities Kingston
- ◇ PARO: A Northwestern Ontario Women's Community Loan Fund
- ◇ Project Enterprise
- ◇ Riverdale ACCESS
- ◇ Saint John Community Loan Fund
- ◇ VanCity

The following questions were asked:

- Does your micro loan fund have a Peer Support component?
- What is your approval process?
- What is the range of loans granted?
- Who does the administration of loans and what is the process?
- What software do you use in administering the loans?

See the following chart for detailed answers.

## Research Findings Micro-Loan Funds

<b>Organization*</b>	<b>Location/Area and Contact</b>	<b>Approval Process</b>	<b>Administration Process</b>	<b>Financial Institution</b>	<b>Loan Amounts</b>
Paro: A Northwestern Ontario Women's Community Loan Fund*	Thunder Bay/ North Superior  Rosalind Lockyer 807-625-0328	Peer Circles approve loan application and are jointly responsible – moral obligation; application then goes before the Board of Directors; lowest default rate	Loan Administration done by Thunder Bay Ventures (Pauline) and in cooperation with Royal Bank	Thunder Bay Ventures and other CFDCs; Royal Bank	\$500 - 3000
OK Opportunities Kingston	Greater Kingston Area  Catherine Hyett or Carolyn Davies 613-544-9175	If with a mentor, mentor vets + approves business plan, then 2 Board members, then it goes before the whole Board of Directors	All done by Credit Union Admin Cost: 4%	Kingston Community Credit Union	\$1000 - 5000
ACCE\$\$ Riverdale Community Loan Fund	Toronto  Susannah Cameron 416-462-0496	Initial assessment by manager; 2 loan reviewers meet with client – recommendation; loan review committee (11 people) makes decision	Mostly done by Metro Credit Union, which reports to Susannah, the manager Admin Cost: 4%	Metro Credit Union	\$500 - 5000
VanCity Peer Lending Program*	Lower Mainland BC  Vicky Scully 604-709-6930	Peer Groups approve loan application and are jointly responsible – moral obligation; application then goes before a committee; lowest default rate	Done by VanCity Credit Union Admin Cost: 7%	VanCity Credit Union	Up to \$15,000
St John Community Loan Fund (business and employment loans)	Greater Saint John Community  Seth Asimakos 506-636-8542	Initial assessment done by manager; under \$1000 approved by Seth + one committee member; over \$1000 three person review committee	Administration of loans done by manager, Seth	Investments from non-government sources	\$500 - 5000
* Organizations with an Asterix include Peer Support					

<b>Organization*</b>	<b>Location/Area and Contact</b>	<b>Approval Process</b>	<b>Administration Process</b>	<b>Financial Institution</b>	<b>Loan Amounts</b>
Project Enterprise*	New York  Catherine Barnett Vanessa Rudin 212-678-6734	Peer Group Approval first, then Center approval and last Branch manager approval; strict criteria, can be time consuming	Done in house; center managers (loan officers) and accountant; program officers and Vanessa, the manager create reports	Grameen Bank	\$750 – 12,000
Edmonton Community Loan Fund	Edmonton  Karen Gingras 780-944-1558	Staff and 2 members of Review Committee for loans up to \$2500; full Review Committee for more, then Board	Done in house; Karen and staff are trained in loan administration; Loan Fund holds loans itself!	N/A	Up to \$10,000
Anglican Community Development Fund	Toronto  Ann Abraham 416-363-6021	Fund Committee meets once a month to approve applications	Done by Metro Credit Union Admin Cost: 4%	Metro Credit Union	Up to \$5,000
WRED	Rural Ontario  Charlene Randle 519-273-5017 Ann Denomy	Initial Assessment by volunteer Ann; then interview with manager of Credit Union + 2 community members, who do the approval	Credit Union does it Admin Cost to Credit Union: prime + 3%	Credit Union	Up to \$3,000
WEETU - Full Circle*	Norfolk District, UK  Anne Francis 01144-1603-665555	Peer lending circles approve, then goes to loan committee for rubber stamping	WEETU (Women's Employment & Enterprise Training Unit) finance department	Various Foundations, Boards, Trusts, Banks, Councils	Up to \$4,500
*Organizations with an Asterisk include Peer-Lending/ Support					

- *Interview with Sherry Hogan, Area Manager, Apprenticeship Branch, Ministry of Training, Colleges and Universities*

## Apprenticeship Programs

### **EARN WHILE YOU LEARN**

### **LEARN FROM A MASTER**

- People entering an apprenticeship usually have a previous relationship with the employer; e.g. they have worked there in some capacity.
- Definitely more young men than women entering apprenticeships; usually in different trades; women still more or less in low paying sectors like hairdressing or service sector positions.
- Unions may present a BARRIER. It may be difficult for people without previous experience in the field to be accepted by the unions' LACs (Local Apprenticeship Committees).
- Local big employers are not presently able to hire new people often due to their existing Collective agreements; they are training existing staff. Due to retirement, 80% of their skilled trades people will leave in 5 to 10 years.
- 80% of all employers training apprentices are small businesses; issue: big employers "poach" them after they are trained.
- Con College - Mechanical Engineering Technologist (Millwrights, etc.) has offered a chance for students in the program to get their experience in a "real work" situation with recognition towards their apprenticeship: Coop program in high schools already a part of the apprenticeship.
- OYAP (Ontario Youth Apprenticeship Program): Similar to Coop, but only placements in trades with apprenticeship potential; high schools find placements with employers for interested students; on an OYAP program, the student is exempt from Grade 12 while being a full-time student in the OYAP program.
- Generally, public opinion views apprenticeships as a low grade education, whereas it will lead to professional, high paid jobs. PUBLIC AWARENESS AND EDUCATION NEEDED!
- Young women are rarely recruited for higher paying trades apprenticeships; employers are often reluctant to hire a woman for a "man's job" (expectation that they may not be able to carry out the physical aspects of the job) and many women don't believe they can do it →
- THERE IS A NEED FOR PUBLIC EDUCATION OF PARENTS, EDUCATORS AND STUDENTS AT A GRADE 7 OR 8 LEVEL TO CHANGE THIS.
- In 1999, the new Apprenticeship Certification Act was introduced to all trade sectors. Out of the four sectors, three accepted the act; the Construction Sector is regulated by The Trades Qualification and Apprenticeship Act from 1964. There are some limitations in this act that may create barriers to employment; example brick & stone mason ratio: one journeyman to one apprentice; 5 journeymen to two apprentices.

- Advantages to women through change of public awareness from a young age on regarding opportunities for women in “non-traditional” jobs:
    - higher pay – pay equality
    - opening doors to more options for training and employment →
- PROMOTIONAL OUTREACH REGARDING APPRENTICESHIP PROGRAMS (OYAP), SPECIFICALLY FOR WOMEN AND NON-TRADITIONAL TRADES, HAS TO START AT GRADE 7 LEVEL.
- Note: 5 year pilot project Skills Development and Labour Adjustment Program: start educating/informing at the grade 7 level about apprenticeship programs – by grade 12, results will be measurable.

**Pre-Apprenticeship Program** (up to 40 weeks)

- Primarily, Ontario Colleges do the in-school portion of the program; at this time, the program was not approved for local Training Delivery Agents (TDA).
- This program is for people who would like to take an apprenticeship program, but have no existing relationship with employer or trade.
- Potential acceptance for program in 2003 at a local TDA due to a new call for proposals this spring.

**Costs and Funding**

- Cost to apprentices: small classroom fees are now in effect → Women’s Community Training Loan Fund?
- Some federal grants are available for businesses to train apprentices.
- Potential funding for pilot project through the Ontario Women’s Directorate?

**Partnership**

Sherry Hogan, Manager, Apprenticeship Branch, Ministry of Training, Colleges and Universities agreed to an advisory partnership with PARO and NSTB for the pilot project, Skills Development and Trades Adjustment Program.

The local Apprenticeship Branch of this ministry has consultants in Sault Ste Marie (3), Thunder Bay (3) and Kenora (1).

- ***Interview with Lynne Thornburg, Manager Employment Programs, Confederation College – Job Connect***

Job Connect is a placement service for youth, age 16 to 24.

Lynne, however, has held various positions at the College, initially managing women’s programs (“Women are so much more open in women only groups.”). One of them was called WITT – Women in Trade and Technology, which offered comprehensive skills development programs.

In the past 25 years, Lynne has seen programs evolve and disappear under various governments. The sense remains that much is possible in terms of skills development programs in general and specifically for women.

As a response to training needs and to help find funding, a new program called Business Community and Industrial Learning Centre is in the works at Confederation College. This would tie in nicely with the proposed 5-year pilot project.

A program currently offered by the College is for students, who cannot receive a high school diploma due to the new regulations (e.g. if the student fails Literacy in Grade 10, she will not ever receive a high school diploma). Academic Upgrading (high school) is a FREE program (no tuition) at Confederation College and has flexible start hours in the morning – attendance required: 5hrs/day for a determined amount of weeks. Issues: although generally accepted by Colleges and Universities, there is NO high school diploma; childcare is not available and transportation is not covered either.

NOTE: There is an agreement between the Federal Government and the Provincial Governments that allows millions of \$\$\$ to flow to the provinces for training. Ontario is the ONLY province that has NOT accepted the agreement; negotiations have been at a standstill for almost 4 years (Harris). Apparently, the new Premier is working on this issue.

Ontario Works allows its clients to attend a Personal Career Development program at Confederation College and pays the tuition. This program includes life skills (especially empowerment and self-esteem) and academic skills development.

Area covered by Confederation College and Job Connect:

College: Thunder Bay, Kenora, Sioux Lookout

Job Connect: Thunder Bay, Dryden, Marathon, Geraldton, Fly-in-communities

Lynne Thornburg expressed interest in the project and offered to act as a supporting/advisory partner.

- *Interview with Jules Carlisle, Program Director, Northwestern Ontario Technology Centre*

### Advanced IT Training

- Thunder Bay Telephone, as an employer, had initially asked to bring advanced IT training to Thunder Bay to reduce cost of employees having to travel to Toronto.
- NOTC has been able to keep cost for IT training at an equal to or lower level than Toronto.
- Only major employers in Thunder Bay send employees to advanced IT training courses due to course cost and lack of funding.
- No participants from the region.
- Participants: more men than women; men (in their 30's) mostly in the high end courses, women (40 and up) mostly in the creative ones → mostly due to women's lack of background IT education. High end courses with certification - income levels: CCNA \$60,000; CCNP \$80 – 100,000; CCIE \$150,000 (only one person in Thunder Bay has that certification).
- Issue: employers are reluctant to pay to certify employees because it makes them marketable!
- Some employers (even ministry budgets are limited) are able to pay only part of IT training; employee would have to carry the other part.
- As an incentive for the employer to train, there could be a condition to a WCTLF loan that the employee has to stay with the employer for a certain period of time.
- More employers would bring highly skilled people to Northwestern Ontario if advanced IT training were government funded – grants for skills adjustment.
- IT Association of Canada report reveals: IT skilled labour shortage in 2002 and IT worker gender gap.
- Recommendation to bring more IT people to Ontario and specifically Northwestern Ontario: - regional IT outreach; more advanced IT programs.
- Issue: IT training needed but lack of funding for
  - school boards
  - ministries
  - small technology type business
  - Insurance companies
  - banks.
- Potential loan amounts for IT courses: \$1500 to 10,000.
- Advantage of part loan, part grant concept: guarantee through the employer; self-regulation.
- High schools can gear students toward CCNA – very few girls enrolled. Why?
- Conclusion: Not a significant number of women are taking high end IT courses – research needed to find out why! What are the barriers?

- ***Interview with Catherine Banning, Manager Lending Services, Superior Credit Union***

Catherine Banning, Manager, Lending Services, Superior Credit Union is very interested in partnering with PARO's Women's Community Training Loan Fund.

PARO will provide a fully secured (through socially responsible investors such as Meritas or Calvert or through government funding) loan fund. Superior Credit Union works at prime + 1, will do all loan administration.

Superior Credit Union has branches in the region, such as Marathon and Schreiber, and belongs to the Northwestern Ontario Credit Union Alliance, which allows cross-credit-union banking at all participating credit unions.

Superior Credit Union provides a similar service for the Police Association.

- ***Interview with Laura Strawson-Fralick, Strawson Financial Resources, and Meritas***

- To attract investors, project needs to show a potential rate of return; PARO store could fill that criteria.
- Investment companies (such as Meritas, Calvert Foundation, etc) want to see a better return than the average savings account, more like a GIC, etc. They are also interested in SRI = Socially Responsible Investments as requested by community initiatives.
- Another example is the Jubilee Fund in Winnipeg – certificates or notes.
- Sales pitch: match the group's or foundation's criteria as a possible investment choice in their portfolio; PARO is looking to diversify its platform of funding; also moving to projects with rate of return such as PARO store; sustainability.
- Sales pitch: Although PARO is situated in an isolated town in Northwestern Ontario, it is involved in and has caught attention on provincial and federal levels regarding economic development (Paul Martin); PARO to participate in the fund's portfolio as an investment opportunity.
- Brian Barsness at Meritas was contacted and showed considerable interest. Economic development is of prime concern; PARO would fit the criteria.
- Note: Ventures takes 10%; Meritas itself about 1 to 2% from the total of 10% charged to the women to cover all angles.
- Calvert Foundation is another option for SRI and was also contacted; application form is at hand.
- Investment capital: e.g. \$100,000 - \$40,000 could be used for administration; \$60,000 for giving out loans. Rate of return expected from Meritas probably not more than 1%; set loans at 10% - or perhaps 9%.
- WCTLF is filling the gaps for women's skills development funding; this could be a pilot project; set terms, provide evaluation.

## **Results Steering Committee and Interviews**

- In all cases, peer lending leads the top of the list for lowest default rates; this is mainly due to the moral obligation involved;
- Loan size averages between \$500 and \$5000;
- Loan administration mainly done by Credit Unions. Locally, the Superior Credit Union is very interested in administration of the loans; they are part of the Northwestern Ontario Credit Union Alliance;
- Potential investment through socially responsible investors such as Meritas, Calvert Foundation or through CAIC (Canadian Alternative Investment Cooperative);
- The Apprenticeship Branch of the Ministry of Training, Colleges and Universities, Job Connect at the Confederation College and the Northwestern Ontario Technology Centre are interested in partnering with this project;
- Gender gaps have been clearly identified by the ministry, the college and the technology centre as well as by women's loan funds;
- Women-specific needs, including skills development in non-traditional jobs for women, childcare, transportation, upgrading, etc. have to be considered  
⇒ holistic approach;
- Women, parents, educators and the public have to be educated regarding opportunities for girls and women;
- One-stop access for all skills development, counselling/support and resource needs;
- New project: also a Skills Adjustment Program for women who are already employed and need upgrading to keep their job; hand in hand with a loan component, general skills development, mentoring, etc. (like PARO for business), partnered with employers and educators and community partners; the need has been identified.

## **Recommendation and Next Steps**

### **Conclusions**

- A Women's Community Training Loan Fund is needed and wanted in this community and especially in the region;
- Women-specific issues and gender issues are still an obstacle in this community and the region;
- A holistic approach is needed to ensure the success of the program;
- A one-stop-access program is preferred by the majority of women;
- Best practice: a micro-loan fund with peer-lending groups;
- Cooperation with local and regional community partners and organizations, including ministries is developing;
- Potential seed funding/investment partners (SRI) have been identified;
- A 5 year all-inclusive pilot project for Northwestern Ontario regarding Women's Skills Development and Labour Adjustment would fill the gender and employment gaps as well as boost the regional and local economy;
- The new project was endorsed by the local Women's Reference Group.

## **Recommendation**

**In concurrence with the results of the research outlined in this final report and with strong input from the steering committee, the recommendation is**

- ◆ **to research and develop an innovative approach encompassing existing educational facilities fostering skills, knowledge and training; and**
- ◆ **to partner with a loan fund to build an environment of learning and accessible funding that will strengthen the skills of the women in our community:**

**A five year pilot project for a Women’s Skills Development and Labour Adjustment Program for Employment and Self-Employment:**

### **THE WOMEN’S ACCESS FUND**

#### **1. Project: Skills Development and Labour Adjustment**

- Skills development/labour adjustment and loan/grant program for women in Northwestern Ontario
- Five year pilot project
- Area of the North Superior Training Board and potentially the Northwest Training and Adjustment Board
- Potential Seed Funding: HRDC, CAIC, Calvert Foundation, Meritas, other SRI
- Suggested Partners: PARO, NSTB, Ministry of Training, Colleges and Universities, Confederation College, NOMA, NOACC, NODN, Industry Canada, Credit Union Alliance, Employment Resource Centres in the region

#### **2. Criteria of Project**

- Enhancement program for employment and self-employment of women in the North Superior Training Board region and potentially the region of the Northwest Training and Adjustment Board
- Assessment: Self-assessment and/or guided assessment to determine where the woman’s skill level and needs are at
- Skills development/training in all viable training areas with potential employment
- Soft skills: Many women need empowerment in self-esteem, goal-setting, time management, etc.
- Skills adjustment program: for women who are already employed and need upgrading to keep their job, in cooperation with employers
- Trades: apprenticeships, skills and labour adjustment, in cooperation with employers, ministry and educational institutions
- Ongoing support: Counseling one-on-one and group work; Mentoring
- Hand in hand with a loan component, as identified in the WCTLF project, and potential government grants

### **3. Research Components of Project**

- Inventory of Women's skills in Northwestern Ontario
- Assessment and Program entering criteria
- Women's issues and what women's organizations, educational institutions and the government have done
- Trades: apprenticeships – awareness and employer incentives
- College and University programs
- Employers (who) and job availability (what)
- IT courses and other high end skills development
- Potential IDA demonstration sites for the Learn\$ave program

### **Next Steps**

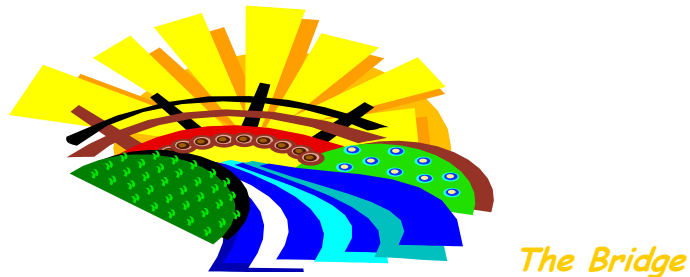
- Propose recommendation from the final report to the North Superior Training Board for approval;
- Collect support from local and regional community leaders for the project;
- Establish framework and timelines for project
- Write proposal for seed funding, using the final report as data support and recommendation.

## **Access, Equity and Skills Development for Women**

## **Appendices**

- Training Loan Fund Model
- Women's Credit Access
- Full Circle
- Research ACTEW
- Learn\$ave
- List of Acronyms and Names

## ♀ *Training Loan Fund Model*



### **START (the left side of the bridge):**

- Need for skills development
- ♀ Self-Assessment

### **CHECKPOINTS ON THE BRIDGE (not every woman has to stop at every checkpoint)**

- Basic Skills Development, including soft skills
- Skills Development/Training Resources, incl. accreditation, summary of requirements
- Employment/Labour Resources
- Employment Counselling, One-on-One and Group Support
- Peer Support Network/Meetings/Workshops
- Approved loan through Peer Groups at ♀ Loan Fund
- Attend Skills Development/Training
- Find Employment or Self-employment

### **END (the right side of the bridge)**

- Self-sufficiency of woman

The Women's Community Training Loan Fund aims at guiding a woman from a place of need for skills development to self-sufficiency.

***Improving Women's Access to Credit***  
in Community Development Programs

Characteristics of financial Services that meet Women's needs

- Loans are available for trade and services as well as manufacturing.
- Collateral is not required because substitutes such as solidarity groups, character references, jewellery and personal effects are acceptable.
- Deposit services are offered.
- Loans are available for short-term working capital.
- Loans are available in small amounts.
- Loan repayment schedules fit women's business cycles.
- Loan sizes may be increased upon satisfactory repayment of first-time loans.
- Micro-enterprises with few employees are eligible.
- Signature of spouse or male relative is not required.
- Literacy is not a requirement.
- Loans are easily and quickly processed.
- Loan officers can assist women in completing forms.
- Loans are given to home-based or ambulant businesses.
- Location is convenient and safe for women.
- The hours of operation of the institution are compatible with women's business and domestic obligations.
- Training is not required for disbursement of credit.
- There are special arrangements to assist women borrowers unfamiliar with formal financial service institutions.

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**Source:** Hari Srinivas - [hsrinivas@gdrc.org](mailto:hsrinivas@gdrc.org)

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The Women's Reference Group Committee for the Women's Community Training Loan Fund added to the above list:

- No need for established credit

## Full Circle: Microcredit for Micro-Enterprise and Social Inclusion

The formation of a new lending circle – a group of women who lend each other support and finance to start their businesses – is always a cause for celebration at Full Circle, a pioneering micro-credit scheme run by the Women's Enterprise, Employment and Training Unit (WEETU) in Norwich.<sup>•</sup> Full Circle is the UK pilot adaptation of the Grameen Bank model from Bangladesh, where women form peer-support circles which evaluate each other's business plans and guarantee each other's loans, creating mutually supportive and interdependent groups of micro-entrepreneurs. Full Circle enables socially excluded women to pursue enterprise as a route to self-employment by removing the two main obstacles they commonly face: access to affordable loans, and ongoing training, advice and support.<sup>•</sup>

The atmosphere is one of anticipation, excitement, and confidence about the future. Participants are embarking upon self-employment as a route out of social exclusion, filled with self-determination, self-assurance, new skills, and financial expertise, and knowing where to go for help when they need it.

In short, the program delivers empowerment, as well as economic regeneration. But when all these positive, life-changing impacts are summed up in a 'bottom line' economic statement about loan repayments and numbers of jobs created, much of the true value of a community empowerment initiative like this is overlooked.

Full Circle has been developing new sets of indicators to measure the impacts of participation in terms of social inclusion, as well as more traditional economic measures of business success and income growth. Up until the end of June 2000, 219 women have undergone Full Circle training, 80 have formed lending circles, and 29 have taken out business loans. Preliminary findings from the pilot study indicate that Full Circle:

provided a source of low-interest loans for self-employment to socially and financially excluded women;

- enabled women to build healthy credit records, to overcome financial exclusion and access conventional financial services;
- helped socially and financially excluded women to access business training through the payment of travelling and childcare expenses;
- offered support and encouragement which enabled socially excluded women to feel that self-employment was within their capabilities;
- increased the knowledge and transferable life-skills of participants, such as financial literacy and personal debt management, and knowledge of sources of advice and help;

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<sup>•</sup> WEETU has developed the 'Full Credit' licence, a full working model for organisations wishing to start up or develop a microcredit scheme based on peer-lending principles, based on the experience of the Full Circle program in Norwich, UK. Contact Full Circle at WEETU (Website: <http://www.weetu.org> E-mail: [fullcircle@weetu.org](mailto:fullcircle@weetu.org) Tel. 01603 665555)

<sup>•</sup> R. Pearson: 'Microcredit meets social exclusion: learning with difficulty from international experience'. Journal of International Development, 1998, 10 (6), pp.811-822

- delivered effective specialist business skills to help women establish themselves in self-employment, and thereby increase their independent incomes;
- empowered and boosted the self-confidence and self-esteem of participants, transforming the way they see themselves and their potential;
- facilitated group formation and cohesion among participants, leading to growth of mutual support and comradeship; and
- expanded and diversified the range of sources of support that trainees could call upon for help

The study found that many of these benefits were gained even by women who did not continue to the end of the program and become self-employed; they nevertheless reported positive impacts from their participation (primarily greater confidence and encouragement) which have helped them in other areas of their lives.

Full Circle's impacts are many and varied, and extend far beyond the constraints of what is conventionally termed 'sustainable' meaning financially viable. Full Circle needs to be evaluated in terms of its impacts for wider social as well as economic sustainability; and it is these broader social inclusion and cohesion benefits, as well as business start-ups, which need to be weighed against the financial cost of the program.

Source:

***Community Regeneration and Community Finance:***

*Beyond the Bottom Line*

Gill Seyfang and Ruth Pearson, November 2000

## **RESEARCH - ACTEW**

Putting Women in the Picture: Labour Market Policy and the Women's Training Sector In April we conducted the first of this series of focus groups for the "Putting Women in the Picture" project, funded by Status of Women Ontario Region. The focus group in Kitchener was very well attended and participants felt the morning was well spent. Our next focus group is in Ottawa on May 28th and we are planning a session in Hamilton in June and North Bay in July. For each focus group we do outreach to hundreds of programs, agencies, and women's groups in each area. If you know of a community-based training program, or women's service provider in Hamilton/Niagara or North Bay who may be interested in participating in a focus group, please have them contact us at [info@actew.org](mailto:info@actew.org).

By Design or by Default? Women's Training Needs and the Role of Community-based Training Prepared by Karen Lior and Susan Wismer, University of Waterloo, this paper has been submitted to the York University Labour Education and Training Network. For this research interviews were conducted with community-based trainers in BC, Ontario and Quebec. An analysis of the impact of the Labour Market Development Agreements on women's training programs is also included. Copies will be available soon.

Women's Access to Training and Employment Support Programs in the Post-Labour Market Development Era This research, prepared for the National Women's Reference Group by Ursule Critoph with support from ACTEW, is also finished. The report will soon be available from the Publications section of the ACTEW web site.

## Learn\$ave

The Learn\$ave project is large-scale Research and Innovation project designed to evaluate the effectiveness of Individual Development Accounts (IDAs) as a way of helping low-income Canadians save for skills upgrading, further education or small business start-up. As such, Learn\$ave is being run as a demonstration project in selected sites across the country. Funding for the project is provided from HRDC's Research and Innovations Fund, which uses Employment Insurance Part II funding to support research activities that focus on helping people prepare for and keep employment.

Social and Enterprise Development Innovations (SEDI), a non-profit organization, has advocated the use of IDAs over the last several years to promote self-sufficiency among disadvantaged Canadians. SEDI has joined with the Social Research and Demonstration Corporation (SRDC) to design and implement Learn\$ave with federal funding from the Applied Research Branch of Human Resources Development Canada. SRDC, a leading expert in the field of social research, has designed the research study and will conduct the evaluation. SEDI and SRDC have also built relationships with non-profit and charitable community agencies in 10 demonstration sites across Canada. Each of these organizations brings to the project important experience and expertise in working to assist and empower low-income Canadians.

The project is designed to reach a broad cross-section of eligible low-income families and individuals, both working poor and those on social assistance. The 10 participating communities are: Halifax, Digby and Annapolis County, NS; Fredericton, NB; Montreal, QC; Kitchener-Waterloo, Grey and Bruce Counties, and Toronto, ON; Winnipeg, MN; Calgary, AB; and Vancouver, BC. Each of the organizations involved in the 10 project sites are acting as the delivery agents for the project, recruiting participants, providing services and gathering information for research.

The project is currently entering the third year of its planned nine-year operation. June 2000 to May 2001 was the start-up phase during which project partners developed the project's operational and research details and consulted with the appropriate provincial governments. The Learn\$ave enrolment phase commenced in June 2001 and will conclude by May 2003.

Because the project is already well underway with a rigorous research framework in place, it is not possible for us to consider the addition of a new site at this time. However, once research results become available in 2-3 years it may be possible for us to consider similar IDA demonstration sites in other locations if research data show positive results. However, I would caution that such an outcome is entirely speculative on my part and subject to a combination of positive research findings and funding availability.

Patricia Mosher  
Applied Research Branch, Human Resources Development Canada  
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## List of Acronyms and Names

ACTEW	Advocates for Community-Based Training and Education for Women
BDO	BDO Dunwoody LLP, Chartered Accountants and Consultants
CAIC	Canadian Alternative Investment Cooperative
CALMEADOW	A Canadian not-for-profit, charitable micro-finance organization
CALVERT	Calvert Foundation lends funds to community organizations
CCCBT	Canadian Coalition for Community-Based Training
CCIE	Cisco Certified Internet Expert
CCLOW	Canadian Congress for Learning Opportunities for Women
CCNA	Cisco Certified Network Associate
CCNP	Cisco Certified Network Professional
CFDC	Community Futures Development Corporation
CEDTAP	Community Economic Development Technical Assistance Program
EI	Employment Insurance
ERC	Employment Resource Centre
HRDC	Human Resources Development Canada
IDA	Individual Development Account
LAC	Local Apprenticeship Committee
MEDA	Mennonite Economic Development Associates
MERITAS	A Mennonite Socially Responsible Mutual Funds Company
MOD	March of Dimes
NOMA	Northwestern Ontario Municipal Association
NOACC	Northwestern Ontario Associated Chambers of Commerce
NODN	Northwestern Ontario Development Network
NOTC	Northwestern Ontario Technology Centre
NSTB	North Superior Training Board
OMAA	Ontario Métis Aboriginal Association
ONESTEP	Ontario Network of Employment Skills Training Project
OSAP	Ontario Student Assistance Program
ODSP	Ontario Disability Support Program
OYAP	Ontario Youth Apprenticeship Program
PARO	A Northwestern Ontario Women's Community Loan Fund
RRSP	Registered Retirement Savings Plan
SIO	Social Investment Organization
SRI	Socially Responsible Investments
UIC	University of the Immaculate Conception
US	United States (of America)
UK	United Kingdom
WCTLF	Women's Community Training Loan Fund
WRED	Women and Rural Economic Development
WEETU	Women's Enterprise, Employment and Training Unit
WRDC	Women in Resource Development Committee