

**THE WINNIPEG CREDIT CIRCLE PROGRAM:  
ADDRESSING GENDER-SPECIFIC BARRIERS TO SELF-EMPLOYMENT  
AND  
CREATING AN ENVIRONMENT FOR TRANSFORMATORY POTENTIAL**

**BY**

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Submitted to the Faculty of Graduate Studies  
in Partial Fulfillment of the Requirements  
for the Degree of**

**MASTER OF CITY PLANNING**

**Department of City Planning  
Faculty of Architecture  
University of Manitoba  
Winnipeg, Manitoba**

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## ***Table of Contents***

<b>Abstract .....</b>	<b>iii</b>
<b>Acknowledgments.....</b>	<b>vi</b>
<b>Chapter One: Introduction</b>	
1.1 Introduction.....	1
1.2 Goals and Objectives of the Research.....	2
1.2.1 Research Rationale.....	3
1.3 Practical Gender Needs and Strategic Gender Interests.....	7
1.4 Methodology.....	9
1.5 Data Analysis.....	16
1.6 Limitations of Research.....	19
1.7 Summary.....	20
<b>Chapter Two: Practical Gender Needs and Strategic Gender Interests</b>	
2.1 Practical Gender Needs and Strategic Gender Interests.....	22
2.2 Consciousness Raising.....	24
2.3 Identifying Needs.....	25
2.4 Women and Employment.....	28
2.5 Barriers to Women's Self-Employment.....	29
2.6 Addressing Gender-Specific Barriers.....	32
2.7 Peer Lending.....	35
2.7.1 Support.....	36
2.7.2 Training.....	37
2.7.3 Credit.....	37
2.8 Peer Lending from the Third World to North America.....	38
2.9 Summary.....	42
<b>Chapter Three: Transformatory Potential</b>	
3.1 Peer Lending and Community Economic Development.....	43
3.1.1 Community Economic Development.....	43
3.1.2 Transformatory Potential.....	51
3.2 Summary.....	52
<b>Chapter Four: Winnipeg Credit Circle</b>	
4.1 SEED Winnipeg.....	54
4.2 Evolution of the Credit Circle Program.....	54
4.3 Operating Description of the Winnipeg Credit Circle Program.....	57
4.4 Interviews.....	59
4.4.1 Key Informant Interviews.....	60
4.4.2 Profile of Women Interviewed.....	60
4.5 Summary.....	61



## **Chapter Five: Data Analysis**

5.1	Research Questions.....	63
5.2	Is the Winnipeg Credit Circle Fulfilling its Mandate?.....	63
5.2.1	Support.....	66
5.2.1.1	Circle Support.....	66
5.2.1.2	Program Staff Support.....	70
5.2.2	Training.....	72
5.3	Access to Credit.....	74
5.4	Social Assistance.....	78
5.5	Meeting Program Goals.....	80
5.6	Are the Participants Meeting their own Goals?.....	83
5.6.1	Financial Projections.....	85
5.6.2	Meeting Participants' Goals.....	87
5.7	Does the Winnipeg Credit Circle and Peer Lending Have Transformatory Potential?.....	88
5.7.1	Structural Framework that is Inclusive and Participatory.....	89
5.7.2	Qualitative Indicators.....	92
5.7.3	Critical Consciousness.....	94
5.7.4	Critical Education.....	95
5.7.5	Participation in Broader Coalitions.....	96
5.7.6	Redefining Productivity to Include Unpaid Labour.....	99
5.8	Conclusion.....	100

## **Chapter Six: Conclusions and Summary Points**

6.1	Conclusions and Summary Points.....	102
6.2	Gender Barriers.....	104
6.3	Transformatory Potential.....	108
6.4	Planning.....	111
6.5	Further Research.....	115

<b>Appendix I</b>	Letter of Agreement between Brigid Reynolds, SEED Winnipeg and the Credit Circle Program.....	118
<b>Appendix II</b>	Introduction of Project in the Credit Circle Newsletter.....	120
<b>Appendix III</b>	Initial Contact Prompt Sheet.....	121
<b>Appendix IV</b>	Interview Introduction.....	122
<b>Appendix V</b>	Informed Consent Letter.....	124
<b>Appendix VI</b>	List of Key Informants.....	125
<b>Appendix VII</b>	Fact Sheet and Participant Interview Guide.....	126
<b>Appendix VIII</b>	Key Informant Interview Guide.....	128
<b>Appendix IX</b>	CED Principles.....	129

<b>References.....</b>	<b>131</b>
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## **Abstract**

This thesis is a qualitative analysis of the Winnipeg Credit Circle program from a feminist perspective. The Credit Circle program is a Community Economic Development (CED) strategy, based on the peer lending model developed by the Grameen Bank in Bangladesh. The program comprises three primary components: business skills training, support and access to credit. It is intended to assist low-income people (the majority of participants are women) to take greater control over the economic and employment aspects of their lives. There are an increasing number of these types of programs around the world because of the 'success' of the Grameen Bank; therefore, it is considered important to determine whether the programs are fulfilling their stated objectives generally and in the North American context.

Three primary research questions guided the data collection and analysis: Is the Winnipeg Credit Circle fulfilling its mandate?; Are program participants meeting their own goals for business and employment?; and Do the Winnipeg Credit Circle and the peer lending model have the transformatory potential to move beyond fulfilling women's practical needs to fulfilling strategic gender interests? These questions were derived as a result of the researcher's personal experiences and assumptions about CED, and from reviewing: the literature of feminist critiques of economics; the progressive stream of CED; women's CED activities; and critiques of planning theory. These questions were also examined through the experiences of 17 program participants, all women. The information was gathered by semi-structured, in-depth interviews. The methodology and data analysis were informed by qualitative research methods.

It is difficult to generalize about the women who were interviewed because they come from diverse backgrounds, but patterns of common experiences do emerge. The general perception from the women interviewed is that the program's primary goal is to assist people with low-incomes with training and access to credit, so they may start their own business and eventually become self-sufficient, and for those in receipt of provincial income assistance benefits, so they may get off that system. These goals are also consistent with the goals the women identified for themselves. But the program's goals and objectives are broader than this and include reference to CED principles. A majority of the women (eleven) felt the program had the potential to meet the program goals they identified. There was much less familiarity with the CED principles, although some women were actively engaging in activities defined as CED practice. It is difficult to conclude that the women will achieve self-sufficiency, because this is a long-term goal, and the data were gathered within the first years of the women starting their businesses.

The final research question was based on a framework developed by Maxine Molyneaux (1983) where she distinguishes between practical and strategic gender interests. Kate Young (1988) elaborated on this framework introducing the concept of 'transformatory potential', i.e. those needs or interests which have the potential for engendering change. This research examined this concept in terms of what conditions might be necessary to create a conducive environment for 'transformatory potential' to be generated and/or realized. The Winnipeg Credit Circle and SEED Winnipeg or Supporting Employment and Economic Development at present incorporate some, but not all, of these conditions.

In conclusion, the program is providing the opportunity for women to make changes in their lives. But whether these changes will be sustained in the long-term remains to be seen and requires that program providers monitor participants' activities into the future. If program providers see the program as fitting within CED as an alternative economic paradigm, the principles must be incorporated into the organizational structure and the education curriculum. If program providers define the Winnipeg Credit Circle as a business development strategy assisting individuals to start a small business then they appear to be meeting this goal.

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## **Chapter One: Introduction**

### **1.1 Introduction**

The Winnipeg Credit Circle operates under SEED Winnipeg, (which stands for Supporting Employment and Economic Development) a non-profit organization that assists people with a low-income to establish their own micro-enterprise<sup>1</sup>. The Credit Circle is based on the peer-lending model of the Grameen Bank in Bangladesh and was created to enable primarily women to access credit in an effort to alleviate their poverty. This peer-lending model has been replicated all over the world. Currently in Canada, there are approximately 24 programs based on this model. I am interested in this model because it attempts to provide participants (mostly women) with the necessary resources to start their own business and gain more control over economic and employment issues in their individual lives. Since the model originated in the Third World it is also necessary to examine how it has been adapted for the North American context. Many of the programs based on this model, including the Winnipeg Credit Circle, are guided by community economic development (CED) principles.

The Winnipeg Credit Circle has been operating since October 1995. It was originally designed for women with the intention of including men at a later date. At the time of the fieldwork ninety-five per cent of the participants were women with different backgrounds, experiences and geographic locations in Winnipeg. There was also

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<sup>1</sup> Micro-enterprise refers to a sole-proprietorship, partnership or family business with fewer than five employees and initial credit needs under \$15,000. Self-employment refers to the working status of a business owner who works for himself or herself for more than ten hours a week (Edgecomb, *et al.*, 1996). The terms are used interchangeably.

diversity in their age, culture and ethnicity. For the most part they had one goal in common and that is to start their own business. Another circumstance many of the women shared is that they are living in poverty or close to its edges. The focus of this research was on women's experiences, because as Penny Gurstein (1996) states, recent research on community development often erases and rarely acknowledges gender difference. As well, Susan Fainstein (1992) argues that focusing on issues most relevant to women's lives could redefine the criterion for evaluating planning outcomes from 'economic development' to improving the economic and social situation of women.

The Winnipeg Credit Circle program is comprised of three primary components: business skills training; support; and access to credit. At the end of the training program participants form credit circles or groups of four to six people who begin working together to finalize business plans and secure individual loans through the Assiniboine Credit Union. The participants begin the program with a focus on making changes in their individual lives; however, the model requires that individuals must work with and depend upon others through group decision-making and group responsibility - key components for community development. So, while the initial focus is on the individual, in order to be successful the individual must rely on others, thereby requiring each person to broaden her own focus.

## **1.2 Goals and Objectives of the Research**

The primary goal of this research is to examine and evaluate the Winnipeg Credit Circle, through the perceptions and experiences of 17 program participants. Three research questions are addressed in this project:

- i. Is the Winnipeg Credit Circle fulfilling its mandate, as determined through the experiences of program participants?
- ii. Are program participants meeting their own goals for business and employment?
- iii. Do the Winnipeg Credit Circle and the peer-lending model have the transformatory potential to move beyond fulfilling women's practical needs to fulfilling strategic gender interests?

The related objectives of this research thus include:

- determining how participants feel the program is meeting their needs and fulfilling their individual goals;
- defining the mandate of the Winnipeg Credit Circle and SEED Winnipeg and determining whether this mandate is being fulfilled according to the participants;
- setting out the criteria for transformatory potential;
- fitting the peer-lending model into the broader context of CED;
- defining and describing the organizational framework of SEED Winnipeg and the Credit Circle;
- linking peer lending and CED and planning; and
- providing constructive feedback for SEED Winnipeg and the Winnipeg Credit Circle program.

### ***1.2.1 Research rationale***

Community economic development is both a concept and a strategy for groups and individuals to begin taking back some measure of control of the local economy from



the market and the state. Peer lending is one such strategy. Lucy Alderson and Melanie Conn (1994), founders of WomenFutures Community Development Society, state that there are wide variations in how CED is interpreted in spite of its growing prevalence. Eric Shragge (1993), academic and author, argues that CED is a response to the failure of our advanced capitalist system to meet the basic needs of an increasingly large part of the population through the market. The market has produced extended periods of unemployment, precarious low-wage jobs, and total exclusion of many from the labour market. As a consequence, a large segment of the population has been marginalized politically and socially (*ibid.*) Michael Clague (1989) categorizes two streams of CED – at one end of the continuum is the social change stream and at the other end is the business-style stream. The latter is primarily about economic development in the conventional sense, where growth of the private sector is stimulated (Shragge, 1993). In some of these cases, CED is equated with local economic development and almost no changes have been made to the guiding assumptions, preferred tools, fundamental power relationships and hierarchical organizational structures. All that appears to be modified is the language. At the other end of the continuum, CED is seen as a strategy that changes the way economic development is defined and creates new opportunities for participation by community members. Given the variety of CED activities it is necessary to determine where along this continuum peer lending and the Winnipeg Credit Circle fit. The assumption in this research is that they fit within the 'social change' stream, but this will be examined more closely.

The 'new' or globalized economy has resulted in increased instability in the job market. This has translated into high and steady rates of unemployment, decreasing wages and job insecurity for many 'average' people. As a result, part-time, short-term and contract work, temporary employment and certain types of self-employment are becoming more common. This type of work is often characterized by low skill, low wages and includes few benefits (Armstrong and Armstrong, 1994). This paper focuses on self-employment for women, particularly poor women. Chapter Two outlines the profound growth in women's self-employment in the last 25 years. However, in spite of this growth, women still experience numerous gender-specific barriers to the successful creation and operation of their own businesses (WRED, 1996; Belcourt, *et al.*, 1991). As a result, there are increasing numbers of innovative self-employment programs which begin with the assumption that these barriers must be overcome in order to assist individuals to become self-employed. Typically these programs recognize the individual's strengths, skills, aptitudes, interests and experiences (Edgcomb, *et al.*, 1996). Group or peer lending or loan circle programs are one such strategy, developed by the Grameen Bank.

The Grameen Bank in Bangladesh has been in existence since the early seventies (Holcombe, 1995) and was designed to provide access to credit for large numbers of impoverished people (McMurty, 1993). The peer-lending model was originally designed for a Third World context but is being used around the world. In order for the model to be of use it is necessary to adapt it to suit local conditions. Edgcomb *et al.* (1996), indicate that much enthusiasm has been generated by this group lending program

strategy. Therefore, critical examinations of these programs are warranted, to determine the extent to which individual programs are fulfilling their promise for overcoming the barriers to self-employment through the provision of training, access to credit and community development.

The Winnipeg Credit Circle took on its first 18 participants (all women) in September 1995. Since that time approximately 40 more people have joined the program and are at different stages. Not everyone has come to the program via the same route. Most of the participants have come as an individual with a business idea. Some of the participants have come to the program with an organized group. Some have received training elsewhere and come to the program to secure a loan. Others are presently on provincial income assistance while others are holding down full- or part-time jobs. Many of the individuals come to the program with few business skills. Most are unable to access credit through financial institutions or other programs. Individuals may also be lacking in personal confidence and self-esteem, both necessary requirements for self-employment. Not all the participants with a business idea receive a loan.

The Winnipeg Credit Circle program is growing rapidly. As well, because the program is new and there is so much interest in it, now is a good time to examine the program more closely. Staff and the Board monitor how the program is succeeding through the number of businesses launched, loans authorized and the rates of repayment. Instructors also elicit evaluations of the program from program participants. These evaluations are useful and important because they provide immediate feedback but their usefulness is limited in terms of determining the long-term impact of the training course

on the individual's business or general well-being (Edgcomb *et al.*, 1996). While this study may not determine long-term impacts it will provide a base from which future evaluation can be compared. As well, the program has not been examined or evaluated through the eyes of the participants together with an outside researcher. Evaluating the program from the perspective of the participants is one characteristic of qualitative research. It is this method that informs data collection and data analysis for this research project. The framework outlined by Maxine Molyneaux is also used to examine the Winnipeg Credit Circle.

### **1.3 Practical Gender Needs and Strategic Gender Interests**

Maxine Molyneaux (1983) developed a framework which distinguishes between women's interests, practical gender interests and strategic gender interests. Molyneaux agrees that women's needs and interests are complex and often conflicting; therefore, one cannot generalize about them, but she argues that women may have certain gender interests in common. Practical gender interests are those which result from women's position in society, while strategic gender interests refers to those interests which result from the structure and nature of women's relationships with men (*ibid.*) Kate Young builds on Molyneaux's analysis and introduces the concept of "transformatory potential" which she refers to as those "practical needs which have greater potential for engendering change" (1988:15). Other authors have utilized and elaborated Molyneaux's framework in their analysis of women and/or gender inclusion in development theory, research, practice and policy development. Criticisms have also been aimed at theories

of need definition and interpretation. These discussions are elaborated more fully in Chapter Two.

The assumption guiding this research is that the Winnipeg Credit Circle program, which is based on the peer-lending model and is a CED strategy, is assisting women to meet their practical need of earning an income through self-employment. Young's concept of "transformatory potential" is used to examine to what extent the Credit Circle program might begin meeting women's strategic gender interests. Given that meeting the latter interests is a long-term venture, and requires society to re-examine and modify women's position in society, it is not possible to determine with certainty that the Credit Circle has what it takes to facilitate this role. However, there do appear to be certain conditions, principles and values that a program or organization could incorporate to cultivate the 'potential' described by Young. Chapter Three lays out six conditions which have been derived from reviewing the literature on: the progressive stream of CED, feminist critiques of economics, and women's CED activities. Chapter Four examines the Winnipeg Credit Circle and SEED Winnipeg, describes the interview process and provides profiles of the women who were interviewed. Chapter Five analyzes the three research questions introduced on page two of this chapter. The analysis in Chapter Five is based on the experiences of the 17 participant interviews. Chapter Six summarizes the research, relates the research to the field of planning, and outlines some possibilities for future research.

## **1.4 Methodology**

Primary data was gathered by informal face-to-face interviews. The nature of the interviews was qualitative and open-ended but specific questions guided the discussions. Refer to Appendix VI for a copy of the participant interview guide and prompts. Approximately one-third of the participants in the program as of February 1997, or seventeen participants, were interviewed for this research. Selection of interviewees was based on a number of variables: when they entered the program; whether they entered the program as a member of a pre-formed group or as an individual; whether they received training in another program prior to joining the Credit Circle program; and whether or not they received a loan. An attempt was also made to interview two different members from a circle in order to gain some perspective.

As required by University of Manitoba guidelines, the proposed work including the research outline, contact information, interview guide and letter of informed consent was submitted for approval by Ethics Committee of the Faculty of Architecture. Ethics approval was granted in January 1997. Refer to Appendices II, III and V for the introduction of the research in the Credit Circle Newsletter, a copy of the initial contact prompt, and a copy of letter of informed consent for interviewees.

As well as the Credit Circle participants, key informants were interviewed. These people included Credit Circle instructors, the General Manager of SEED Winnipeg, Assiniboine Credit Union's Chief Credit Officer and Community Development Officer, one member of SEED's Board of Directors, two members of the Credit Circle Management Committee, and consultants used to set up the program. Refer to Appendix

VI for the names of the key informants interviewed. The purpose of these interviews is to provide information on the evolution and on-going functioning of the program. Appendix VIII includes interview guides and prompts for these interviews.

Program reports, annual reports and newspaper clippings supplemented the interviews. A letter of agreement was signed between the researcher and SEED Winnipeg to access these resources. Refer to Appendix I for a copy of the letter.

The methodology for this research is qualitative and informed by Sandra Kirby and Kate McKenna (1989), Jan Barnsley and Diana Ellis (1992), Janice L. Ristock and Joan Pennell (1996), Diana Ellis *et al.* (1990) and Margot Ely *et al.* (1991). They provide practical information for doing research based on their own experiences as university and community researchers and as feminists. Common characteristics of qualitative research as outlined by the above researchers is that there is no one universal method; the information provided by an interviewee needs to be understood within the context of her life; the persons being studied speak for themselves; the process is interactive and consists of continual critical reflection; and the voices and experiences of the interviewees guide the research.

Ely *et al.* state that qualitative researchers often begin with “interests, passions and questions” (1991:16). I became interested in the Credit Circle by asking “how can women’s home-based work be linked to CED?” I also became interested in the experiences of women in this program because of my involvement in community development work which focused on people living in poverty. While doing this anti-poverty advocacy work I often felt that while it was valuable it was often only a band-aid.

One of the primary assumptions guiding this research is that I believe the Credit Circle is one means for women to take some control over their lives, at least the economic dimension. But I have a concern that the employment options end up being income supplements instead of proving to be real alternatives. I am also ambivalent as to whether this and similar programs, and CED in general, can generate long-term fundamental change to the existing social, political and economic order. Kirby and McKenna (1989) refer to these personal assumptions as 'conceptual baggage'. They state that by documenting and reflecting upon these assumptions throughout the research process "another layer of data is revealed for investigation" (*ibid.*: 32).

Ristock and Pennell (1996) present a methodology which they call 'research as empowerment'. They define this as an approach to research that seeks to effect empowerment at all stages of the research process through critical analysis of power and responsible use of power. They argue that 'research as empowerment' uses strategies similar to those used in participatory action research, which combine reflection and action to generate 'learning by doing'(1996: 11). 'Research as empowerment' seeks to include individuals or groups who are likely to hold alternative views, and who are not conventionally thought of as having the knowledge and skills to design, conduct or evaluate research. These individuals or groups may participate in research in a variety of roles including research participants, or research evaluators, or users of a program or service. Regardless of the roles that the individuals assume, 'research as empowerment' seeks to shift power relations so that their views are valued. They also play a critical role in data gathering and analysis (*ibid.*) In this research, the program participants have not



played a role in the design of the research project, but rather the program is examined through their experiences, thereby placing their voices at the fore of the research. The intent is to value and validate their experiences as participants in the Credit Circle program. Criticisms have been expressed that experiential accounts are anecdotal (Code, 1995: 18). While the experiences of the participants may not be generalized to everyone that has ever been involved in a peer lending program there are some experiences in common and these are useful for determining patterns of experiences.

Regarding the interview process, Kirby and McKenna (1989) state that in traditional research models, the researcher is not normally considered a source of information. They argue that for quality interviewing, a sense of equality must exist between the person gathering the information and the person whose knowledge is being sought. A format which combines pre-formed questions and questions which emerge throughout the interview is optimal because it is possible for the research participants to take a more active role and to help guide and shape the research interaction (*ibid.*) This method was used for guiding the interviews. A questionnaire was not used because I wanted to hear the women's present experiences and future aspirations and this type of information is difficult to gather from closed question questionnaires. The questions used to guide the interviews were developed by examining the research questions, the literature reviewed, and my knowledge of the Credit Circle program.

The methodology introduced by Ristock and Pennell (1996) requires acknowledgment and critical analysis of the power relationship that exists between researcher and participant. Ristock and Pennell therefore argue that the researcher needs

to constantly engage in self-reflection in attempts to locate her/himself within the questions being asked. This includes reflecting on the context and location of the interviews and what influence these may have had. I have attempted to do this by keeping notes of my experiences and reflections during the course of the interviews and data analysis. Reviewing interview tapes and transcripts soon after the interview was completed allowed me to consider different issues that could be raised in subsequent interviews. This also allowed me to modify some of the interview questions, particularly after the first couple of interviews. I attempted to be sensitive to this power dynamic in other ways. I tried to accommodate the needs of the interviewees with respect to the time and the place of the interview. My introduction included informing the individual how I came to be interested in the program and a description of my work as a welfare advocate. I believe this information made the interviewees feel more comfortable and that I was 'on their side.' This also enabled me to let them know that I had some idea of some of the issues they faced when dealing with that system.

Accountability to the participants was attained through different means. Interview questions were used to guide the interview. But in some instances the interviews took on a less-structured format because the women wanted to talk about something important to them. This was not discouraged. The data analysis consisted of looking for experiences the women had in common. But in at least one instance I discussed one woman's experience even though she was the only one who expressed it because it was an important issue to her and she had not felt heard by program providers. The interviews were tape-recorded and upon completion of all the interviews they were

transcribed verbatim to ensure their words and experiences were accurately reported. The identity of the interviewees was held in confidence. Their names were not used and any direct reference to personal information which might reveal their identity was modified.

Kirby and McKenna (1989) are critical of mainstream research because it tends to ignore many areas of peoples' experience. They argue that research needs to incorporate the personal and political context from which knowledge is created as part of the data gathering process. They want to demystify the research process in order to open up the way knowledge is created. Kirby and McKenna also argue that research from the margins is a necessary part of action for change so the lives and experiences of traditionally marginalized people are heard and can empower them to research their own situations and evolve their own solutions. Research from the margins is not research **on** people from the margins, but research **by, for, and with** them (1989: 28). Sandercock (1995) argues that planners must listen to the 'voices from the borderlands', i.e. voices of people with colour and those who are marginalized because they provide insight into what is wrong with our society, from their stance, and also provide the means by which to begin addressing these wrongs. These voices challenge assumptions of a homogeneous society and push us to embrace difference and diversity. This challenge also requires that we examine how knowledge is produced, by whom and for what purposes (*ibid.*) One of the purposes of this research project is to evaluate the Winnipeg Credit Circle. The intention is that the experiences of the women who have participated in the program can provide valuable feed-back so that the program can be improved for

future participants. According to Garry Loewen, General Manager of SEED Winnipeg, since its inception the organization has been evaluating its programs, both formally and informally, to do a better job. My hope is that this research will add to this.

Jan Barnsley and Diana Ellis (1992) are community researchers with The Women's Research Centre in Vancouver. They focus on doing research for change which they call 'participatory action research' or 'action research'. They argue that this research is part of an ongoing process for change. It is an aid to action and a tool for empowerment, not an end in itself. The intention is that research findings will be applied. They argue that action research makes possible "the development of strategies and programs based on real life experiences rather than theories or assumptions" (*ibid.*: 10). Because this research project revolves around a community organization I believe it is important to incorporate a methodology that has been derived from that context. But this project is also an academic exercise and therefore theory informs the research process and the analysis of the data.

Diana Ellis, Gayla Reid, and Jan Barnsley (1990) outline a 'how to' approach for participant-focused evaluation which begins with the perspectives and interests of the group. They argue evaluation can serve a number of different purposes:

- it helps to develop and maintain perspective on the work or project at hand;
- it provides the individuals in a group an opportunity to step back from the daily demands and get a sense of the big picture;
- it helps with planning
- it provides the means by which to analyze the work (*ibid.*)

It is my hope that this research will fulfill some of these purposes. Because I am external to the organization I have no control as to whether any of the concerns or issues raised by the program participants and outlined in this document will be addressed by program providers.

Ristock and Pennell (1996) distinguish between 'formative evaluation' and 'summative evaluation'. The former is aimed at assessing how a program is operating in order to determine what, if any, modifications are necessary. The latter is aimed at judging whether a program warrants continued support. By using a case example, Ristock and Pennell state that the organization used the evaluation report to map out a blueprint for change. This process requires that the organization take the time and the effort to critically analyze the report findings of any evaluation. According to Gould and Parzen (1990) in the concluding chapter of *Enterprising Women* program evaluation is critical in spite of the often limited resources available to engage in this activity. But if CED activities like the Winnipeg Credit Circle are going to grow and develop, and learn from its own mistakes, rigorous program evaluation is crucial (*ibid.*) This research takes the form of 'formative evaluation'.

### **1.5 Data Analysis**

Kirby and McKenna (1989) warn against interpreting material at the early stages of data gathering. They caution it is necessary to record accurately with little interpretation. Ely *et al.* (1991) and Ristock and Pennell (1996) argue that analysis and data collection continually overlap. Some data analysis occurred through the self-reflection process and reviewing the tapes and notes upon completing an interview which

enabled me to improve future interviews. But full-fledged data analysis did not occur until all the interviews were complete.

According to Barnsley and Ellis (1992), research analysis is the process of bringing order to the data, organizing what is there into patterns, categories, and basic descriptive units. Interpretation involves attaching a meaning and significance to the analysis, explaining descriptive patterns, and looking for relationships and linkages among the descriptions. Analysis begins by reviewing that data and trying to make note of patterns of responses which are examined for their repetitiveness (*ibid.*: 60). This can be done by creating meaningful categories which involves going through transcripts and notes determining ‘What is the smallest meaningful chunk of log narrative that I will call a category?’ ‘What concept does it imply?’ ‘What categories will help me to organize the essential aspects of what is written here?’ (Ely *et al.*, 1991:145). Data items and groupings of data items are examined in terms of general and specific patterns that reveal themselves through the process of reading and rereading (Kirby and McKenna, 1989). According to Ely *et al.* (1991), it is necessary to explain reasoning for deciding on categories and groupings because they may not be apparent and an outsider might see different categories and themes.

This method of creating categories has been referred to as the constant comparative method (Kirby and McKenna, 1989) and precedes by grouping together various statements that have some commonality. These gradually develop a category for analysis. A category is further refined by continuing to include items or by comparing it with other categories being developed. It is appropriate to stop including items when the

category is 'saturated', or when further data no longer enhance theoretical understanding of the concept (Ristock and Pennell, 1996). When a category is 'saturated' there is enough information to make statements with a comfortable degree of certainty (Kirby and McKenna, 1989:138). For example, items may be added to a category to determine the number of interviewees expressing a certain view, thereby determining which views are the most prevalent (Ristock and Pennell, 1996). The questions used during the interviews and the assumptions I have outlined formed the data analysis framework.

According to Kirby and McKenna, the review of literature may occur at any time during the process. But they caution it is necessary to have a firm grasp of the primary data before one reviews other information (1989: 123). Barnsley and Ellis on the other hand state that later in the process the researcher should compare the literature review with the other data. Links and gaps must be noted (1992: 61). I began with a literature review because I was unfamiliar with the research area. Upon completion of the interviews I began analyzing the data. After an initial review of the data I preceded with the literature review. For this research the two methods of information gathering are informing each other and overlapping to allow for richer interpretation.

Kirby and McKenna present a schema that represents an overall progression for the method they propose (1989: 128). The schema illustrates an analysis which is based on dynamic relationships between data, between categories and the changing links between categories. They argue that analysis emerges from this constant reflection. They elaborate on Glaser and Strauss's (1967) *The Discovery of Grounded Theory* by prioritizing two components of 'intersubjectivity' and 'critical reflection on the social

context' (1989: 129). 'Intersubjectivity' refers to giving the voices of the participants priority in the analysis. They argue that contributions from documentation and existing theory will be included later in the process (*ibid.*) Barnsley and Ellis remind the researcher to let what the participants say guide the research (1992: 61). 'Critical reflection on the social context' refers to examining the social reality in which these individuals live their everyday lives (1989: 130). Kirby and McKenna argue that giving these two priority throughout the analysis means that the researcher is able to hear and affirm the words and experiences of the participants and at the same time is able to critically reflect on the structures that influence their lives (1989: 130). Some of the women interviewed made a point of stating they did not want to be defined in terms of being a welfare recipient, for example, as it is only one facet of their complex lives. Attempts were made to ensure their experiences remain rooted in the social context.

My hope is that this research will be critically reviewed by the organization and some of the recommendations implemented. While the report can serve as an evaluation tool, the literature review has revealed there is very little about peer lending programs, particularly in the Canadian context. Therefore, the hope is that this research will add to this literature. The peer-lending model is a community-based initiative that is growing in numbers. This research could be of use to organizations wanting to start up such a program.

## **1.6 Limitations of Research**

At the time of the fieldwork stage of this project the program was quite young, only 1 ½ years. Therefore, it is not possible to project how participation in this program



will have any long-term influence on the economic and employment situation of the individual participant. It does provide some context for which SEED Winnipeg can do some future comparisons. However, it is recognized that the data was collected at one point in time and things are constantly changing with the program and with participants, so some the findings may lose their relevance after a time.

This study is not concerned with causal relations as they might be examined in the quasi-experimental approach under the paradigm of conventional science. Instead, the study does describe outcomes and makes reasonable arguments about how much impact SEED Winnipeg and the Credit Circle can claim, based on attitudinal data collected from program participants and key informants (Dickstein, 1997:5).

The experiences of the women cannot be generalized to others in the program or to other programs. But some of the experiences are shared amongst the women and indicate patterns of experience. The sampling method has limitations in that people who are not doing well in their business or those who have defaulted on their loan might not have been willing to be interviewed.

## **1.7 Summary**

The Grameen Bank of Bangladesh has been in existence since the early seventies. The Bank developed the peer-lending model which enables large numbers of poor people to access credit in spite having no collateral. This model is being used all over the world and in Canada there are 24 programs based around the peer or group lending model. In 1995 the Winnipeg Credit Circle program was created to provide training, support and

credit to poor women who want to become self-employed. Community Economic Development principles guided the development of the program.

The first intake of the program included eighteen women. Since that time there have been over fifty individuals that have participated in the program. This research project examines three primary research questions through the perceptions and experiences of 17 participants. This information was gathered by in-depth, semi-structured interviews. The qualitative research method was used to guide information gathering and data analyses.

This chapter has laid out the goals, objectives and research rationale for this thesis. The three primary research questions which are examined throughout this thesis include: Is the Winnipeg Credit Circle fulfilling its mandate?; Are program participants meeting their own goals?; and Does the Winnipeg Credit Circle have 'transformatory potential'? The latter question is based on the theoretical framework, developed by Maxine Molyneaux, which is discussed in greater detail in Chapter Two.

## **Chapter Two: Practical Gender Needs and Strategic Gender Interests**

### **2.1 Practical Gender Needs and Strategic Gender Interests**

Maxine Molyneaux (1983) examines the ways in which women became political subjects in the context of the Nicaraguan revolution. In her analysis she distinguishes between women's interests, practical gender interests and strategic gender interests. Molyneaux states that the concept of women's interests is very contentious because of the tremendous variety that exists within the single category of woman. Because of the complex and often conflicting interests it becomes virtually impossible to generalize about women's interests (*ibid.*: 232). In spite of this she argues that women may have certain gender interests in common which she divides into strategic and practical interests. The former are those interests that result from women's position in society and in terms of the structure and nature of their relationships with men (*ibid.*) Practical gender interests, on the other hand, "are usually a response to an immediate perceived need" (*ibid.*: 233) and do not challenge current gender relations (Sandercock and Forsyth, 1990).

Kate Young builds on Molyneaux's framework by beginning with the distinction between "the condition and the position of women"(1988:1). Women's condition refers to the "material state in which women find themselves" and women's position refers to "women's social and economic standing relative to men" (*ibid.*: 1-2). From this distinction evolves two forms of needs: practical gender needs and strategic gender interests (*ibid.*: 5). Young also introduces the concept of "transformatory potential" which

she refers to as those "practical needs which have greater potential for engendering change" (*ibid.*: 15).

Other authors have relied upon the framework introduced by Molyneaux in their analysis of women and/or gender inclusion in development theory, research, practice and policy development. Carolyn O.N. Moser (1987) discusses it in regards to women, human settlements and housing. Moser (1993) also discusses it in her review of research of women, gender and urban development policy. This distinction is also apparent in Eva M. Rathgeber's (1990) research review of the inclusion of women and/or gender in development theory and practice. Friedmann (1992) discusses practical and strategic gender needs in his alternative development framework which argues that the household is the smallest territorial unit from which to analyze economics and politics. These discussions have been primarily used in the context of women in the developing world. But according to Sandercock and Forsyth (1990), this framework could have utility for planning in developed countries because it "promises to provide a framework for linking the descriptive 'women and ...' literature with explanations of why gender oppression occurs" (1990:54). They argue that Molyneaux's framework is one of six areas suitable for future planning research.

It is difficult to reconcile Molyneaux's assumption that women may have certain gender interests in common with the assertion by feminists (including Molyneaux) that 'woman' is not a unifying category and one cannot generalize about 'women's experience'. bell hooks (1989) provides a place to begin this analysis by stating women are subjected to the common experience of 'sexist oppression'. However this

‘experience’ is not singular and will be quite different for women of different classes, races, cultures and sexual orientation as well as other characteristics (Harding, 1987; Sandercock and Forsyth, 1992; hooks, 1984; Tong, 1989; MacGregor, 1995). Therefore, many argue that the struggle of striving for women’s strategic interests must be contextually-based, and it must make sense to the women in terms of their own life experiences (Friedmann, 1992; Molyneaux, 1988; Moser, 1987; Young, 1988).

## **2.2 Consciousness-Raising**

Molyneaux states there are three points to consider regarding the conceptualization of interests and women’s consciousness (*ibid.*: 233-234). First, women’s recognition of strategic gender interests and their desire to realize them cannot be assumed. “[I]t is the politicization of these practical interests and their transformation into strategic interests that women can identify with and support which constitutes a central aspect of feminist political practice” (*ibid.*) Second, how interests are conceived will vary depending on the context (*ibid.*) Third, it cannot be assumed that women share “unity and cohesion on gender issues” (*ibid.*) Conscientization, self-reflection and self-realization are common characteristics in the different analyses which examine needs interpretation.

Young (1988) argues that in order for women’s strategic gender interests to be realized there needs to be modified relations between men and women, than what currently exists, and an alternative organization of society. She adds that to facilitate the shift in thinking from practical to strategic needs or interests women themselves need to engage in consciousness-raising regarding their ‘position’ and ‘condition’ in society and

there needs to be increased social awareness in the larger public regarding women's condition in society (*ibid.*: 14-15). Moser agrees that "strategic gender needs are generally considered 'feminist', as is the level of consciousness required to struggle effectively for them" (1987:30). hooks is critical of a feminist analysis as the only means to come to these realizations, and she argues that many women, herself included, "who live daily in oppressive situations, often acquire an awareness of patriarchal politics from their lived experience, just as they develop strategies of resistance (even though they may not resist on a sustained and organized basis)" (1984:10).

### **2.3 Identifying Needs**

Criticisms have been aimed at theories of needs definition or interpretation. Patrick Kerans and Glenn Drover criticize Molyneaux's analysis because they argue she purports that an objective notion of needs exist, and that an "expert is in a better position to assess needs than the subject" (1993:5). I think their interpretation is erroneous as Molyneaux states that strategic gender interests are those "... considered by feminists to be women's "real" interests. The demands that are formulated on this basis are usually termed "feminist" as is the level of consciousness required to struggle effectively for them" (1985:233). Because one advocates feminism<sup>2</sup> does not mean one is or considers oneself to be an expert. As outlined above, Molyneaux and others using her analysis agree that the interpretation of needs must be contextually-based.

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<sup>2</sup> hooks (1984) distinguishes between identifying oneself as a feminist to being an advocate of feminism, in order to eliminate the absolutism suggested by 'I am'. She argues this also prevents the either/or dualistic thinking that is central to the ideology of domination in Western society.

Kerans and Drover's research provides useful elaboration for the discussion of practical and strategic gender interests, particularly in regards to the interpretation of needs. In their analysis of a needs-based approach to well-being or welfare, they propose an alternative theory where welfare is based on the development of human capacities through the processes of self-actualization and self-determination (*ibid.*) They state that the interpretation of need stems from the development of human capacities (*ibid.*: 6). Working on the processes of self-actualization and self-determination requires critical reflection regarding one's self, based on one's relationships with others (*ibid.*: 7). Relationships are central to their theory of welfare, and subsequently to the interpretation of needs. While this critical reflection or critical consciousness is similar to what is required to facilitate the shift in thinking from practical to strategic needs or interests, Molyneaux, Young and others do not provide the same in-depth analysis regarding the importance that relationships represent in the process of conscientization. Personal relationships are vital for the success of peer-lending models and broader coalition-building between CED practitioners, which is in turn critical for the development of CED as an alternative economic paradigm. This last statement is discussed in greater detail in Chapter Three.

Nancy Fraser (1989) focuses on needs discourses and the politics of need interpretation, as opposed to focusing on needs. She argues that this focus brings "into view the contextual and contested character of needs claims" (*ibid.*: 163). She distinguishes between 'thin' and 'thick' needs. The former type of need is general and uncontroversial. For example, women's need to earn an income is unquestionable.

Thick needs are more controversial because they beg the question “what specific forms of provision are entailed once we acknowledge their very general, thin need?” (*ibid.*) Simply focusing on thin needs is inadequate, and ignores the political nature by which needs are interpreted.

Fraser’s theory of thin and thick needs is useful for the discussion of practical and strategic gender interests. As stated, practical needs tend to be less controversial than strategic gender interests, which are by their nature political since they challenge the status quo and therefore the ways in which needs are interpreted. She argues that the moving from thin to thick theories of needs or the politics of needs incorporates three struggles: “the struggle to establish or deny the political status of a given need; the struggle over the interpretation of the need, the struggle for the power to define it and, so, to determine what would satisfy it; and the struggle over the satisfaction of the need, the struggle to secure or withhold provision” (*ibid.*) The gender-specific barriers to self-employment, as discussed below are in themselves struggles which many women must engage in so they can provide employment for themselves. The struggles required to move beyond addressing practical needs to strategic interests are far more complex and long-term. Friedmann (1992) states that while strategic claims are “at the heart” of his theory of alternative development, the focus of his analysis is on practical needs because responses are immediate, and when programs are successful in addressing these needs they are likely to be utilized. It is necessary to provide a context for this discussion before elaborating on the barriers women face in trying to meet their practical need of earning an income through self-employment.



## **2.4 Women and Employment**

In the fifty years between 1941 and 1991, the percentage of women in the labour force has tripled (Armstrong and Armstrong, 1994) to 45 percent of the Canadian labour force (CACSW, 1994). While their participation has increased, women still tend to be employed in industries and occupations that are characterized by low wages, low productivity, and limited prospects for advancement. This is more commonly known as the sexual division of labour (Armstrong and Armstrong, 1994).

The 'new' or globalized economy, in spite of the promise touted by business leaders, has only resulted in increased instability in the job market. This has translated into high and steady rates of unemployment, decreasing wages and job insecurity. This phenomenon has been referred to as the "casualization" of work, where part-time, short-term and contract work, temporary employment and certain types of self-employment are becoming more common. This type of work is often characterized by low-skill, low wages and including few benefits (Armstrong and Armstrong, 1994). The focus of this discussion is on self-employment of poor women.

According to Statistics Canada's Labour Force Update (1997), more than three quarters of the job growth since 1989 has been in self-employment. In 1996, the self-employed accounted for over 17% of all workers a 12% increase from 1976 (*ibid.*) The characteristics of the self-employed indicate that more men than women are self-employed (one in five employed men in contrast to one in eight employed women), but the rate of growth is stronger for women (*ibid.*) Between 1975 and 1990, self-employment amongst women in Canada increased by 172.8 percent, showing the fastest

rate of all employment sectors. Women now represent over 31 percent of all self-employed persons in Canada (WRED, 1996). In the US, between 1980 and 1986, the number of women-owned sole-proprietorships increased by 62.5 percent (McKee *et al.*, 1994). This growth is also a global phenomenon. According to an OECD document, since 1970 the rise in women-owned business “represents one of the most significant economic and social developments in the world” (Brush, 1990: 37).

But this phenomenon must be examined with some skepticism, because it is not the panacea to unemployment or poverty (CCIC, 1996). A review of a US micro-loans program for poor women states that “for *some* poor women, self-employment can offer the means to become self-supporting and to gain increased self-esteem, provided they are offered assistance that includes development of business skills, access to credit and other support services.” (McKee *et al.*, 1994: 140). But self-employment is characterized by high risk, long hours and no benefits and is therefore only one option to addressing unemployment (*ibid.*; Griffen Cohen, 1995). As well as these negative characteristics numerous studies and research have outlined gender-specific barriers that impede the successful creation and operation of businesses for women (WRED 1996; Belcourt *et al.*, 1991; Brush, 1990; McKee *et al.*, 1994).

## **2.5 Barriers to Women’s Self-Employment**

These gender-specific barriers have implications which reinforce economic inequality, increase the incidence of women and children living below the poverty level and reduce potential contributions of economic growth (WRED, 1996). These barriers are also more pronounced and the implications intensify with race, ethnicity and class.

One article stated that visible minority women who emigrate to Canada are significantly more economically and socially disadvantaged, by virtue of their culture and backgrounds and limited knowledge of doing business in Canada (Anselm, 1994). These barriers can be grouped into six main categories:

1. Attitudes. This refers to attitudes women have of themselves and attitudes others have of women's abilities. Women question and doubt their own abilities and they often lack the self-confidence necessary for self-employment (Robertson, 1994; McKee *et al.*, 1994). They are also subject to discriminatory attitudes held by suppliers, bankers, government agencies, employees and customers (Belcourt *et al.*, 1991; McKee *et al.*, 1994);
2. Access to financing. Difficulty in accessing financing relates to a perceived lack of credibility by the lender, the type and the small scale of the businesses, and a lack of experience in negotiating financial agreements (WRED, 1996; Brush, 1990). Without sufficient capital micro-enterprises can rarely achieve steps crucial to their success such as increasing inventory, purchasing items in bulk, purchasing necessary equipment, or increasing work-space (Tsuzuki, 1994). Access to capital is more difficult if not impossible for women with no assets, no credit history and who earn a low income.
3. Access to appropriate training. Women often lack direct managerial experience and role models. The tendency for women to concentrate in the fields of arts and social sciences, results in limited exposure to subjects such as business, planning,

negotiation, finance and marketing. This lack of skill has implications for the start-up and ongoing running of the business (WRED, 1996).

When business development training is available, the design of the program often ignores the needs of women: training materials do not include women's case examples; the training focus is on developing businesses at a much larger scale than women typically develop; and there are few women trainers (WRED, 1996).

Fewer dollars are being spent on training programs directed at women. In 1987- 88, the federal government's Canadian Job Strategy program invested 53.8 percent of their expenditure on programs directed at women, but three years later that decreased by 14.2 percent. The number of women participating in these programs has also declined (CACSW, 1994).

4. Access to information, networks, mentors and role models. The success of a new or expanding business can depend on the strength of an entrepreneur's connections, as they are an important source of information and ideas, and for locating suppliers, employees and customers (WRED, 1996; Brush, 1990). A lack of a business support network can increase isolation, particularly when working from home (Belcourt, *et al.*, 1991). Women also tend to have few role models, as the successful business owner is often portrayed as a white man (Brush, 1990).
5. Family responsibilities. Women still hold the primary responsibility for managing child care and domestic life (WRED, 1996; McKee *et al.*, 1994). For women who head single parent-families, balancing a business together with family and home responsibilities can cause monumental stress. Access to suitable and affordable child

care remains one the major impediments to women's professional development (Berard and Brown, 1994).

6. Insufficient financial return. Griffen Cohen (1995) points out that the average self-employed woman earns considerably less than her employed counterpart, even when the wages of part-time workers are included. According to the 1997 Labour Force Update, in 1995 the average earnings of a full-time self-employed woman with no employees was \$14,800. This was 55 percent of the average earnings of a self-employed man (Statistics Canada).

Programs designed to assist women's self-employment should be aware of how well the program addresses these barriers. But Hari Dimitrakopoulou provides a caution for this discussion. In her research on self-employed women in Northern Manitoba communities she warns:

Focusing only on the barriers faced by women entrepreneurs can create the false impression that there is little women can do in this area. Many women have faced barriers and continue to face barriers in business, it is important to look at how they overcame these barriers and to communicate this to other women (1994: 53).

## **2.6 Addressing Gender-Specific Barriers**

The primary assumption guiding programs established to assist low income and disadvantaged persons to become self-employed is that this population faces barriers not confronted by more advantaged persons (SEDI, 1992). These programs recognize a person's existing strengths, skills, aptitudes, interests and experiences (Edgcomb *et al.*, 1996). Through their research, Self-Employment Development Initiatives (SEDI) has found that successful support programs providing training and technical assistance must

emphasize confidence-building and life-skills, community networking and the acquisition of sound business fundamentals (1992). There are numerous programs which include these principles in the delivery of their services. But there are also programs that have a narrow focus on job creation and increased productivity, rather than increases in family income or personal self-confidence (Keeley, 1990). There are other programs which are based on alternative definitions of economic growth (McMurty, 1993). As introduced in Chapter One and discussed in greater detail in Chapter Three, CED activities and strategies like these programs function on a continuum. In the US, between 1985 and 1996, the number of micro-enterprise assistance programs has grown from a few to more than 200 in 44 states (Edgcomb *et al.*, 1996). Below is a discussion of a few Canadian micro-enterprise organizations.

The SEDI program has been in existence since 1992 and has launched three women's self-employment centres in Ontario. It has also developed a Resource Guide directed towards program deliverers who want to tailor their training programs to reflect the needs and realities of low income women who wish to become self-employed (1992). Through their research, SEDI has found that a self-employed person starting up a new business must cultivate the following four C s:

Confidence- belief in one's abilities and capacity to succeed;

Competence - having the skills to do the job well;

Connections - building key business contacts;

Capital - to fuel the business (*ibid.*)

Women and Rural Economic Development WRED, is a non-profit organization founded in April 1993 to increase women's participation in rural economic development in Ontario. WRED provides a mix of six services: enterprise development training; enterprise development counselling; networking; information services; mentoring; and a loan fund (1996). The organization believes that self-employment or business ownership is a strategy that women can use to navigate some of the gender-related barriers they face in the labour force. They believe that, as an entrepreneur, a woman has more control of the conditions of her work and remuneration. Thus, she has more flexibility when faced with common gender issues such as: inadequate child or elder care; limited acceptance of women's leadership; fewer management opportunities; confinement in traditionally female occupations; and lower pay for equally valuable work (WRED, 1996).

Calmeadow is a Canadian-based non-profit organization founded in 1983 which provides access to small business loans to support women in Latin America, Africa, Asia and Canada. According to Kei Tsuzuki (1994), Calmeadow's ex-communications manager, Calmeadow's Native Self-Employment Loan Program was the first micro-credit loan initiative in North America to use the peer-group lending method. Calmeadow is now primarily a credit-led individual loans program providing micro-loans for working capital to cover day -to-day expenses, seed capital to start-up a business; or investment capital to purchase fixed assets. Calmeadow attempts to address some of these gender-specific barriers by using representations of women on all its promotional items, sharing women's success stories in newsletters, encouraging and supporting women entrepreneurs to act as spokespersons at presentations to the business community and at

other public events, conducting outreach to women's organizations, and actively recruiting women volunteers to sit on management boards (Tsuzuki, 1994).

The Centre d'innovation en developpement economique local - Grand-Plateau (CIDEL-GP), is a loan circle program in Montreal that was developed in 1991. It provides training, has set up two loan circles and has negotiated loans for the participants (McMurty, 1993). According to McMurty, from the beginning, the Loan Circle has been based on alternative definitions of economic growth. In achieving these ends there are a number of objectives which the program adheres to: to strengthen the informal economy; to address the structural roots of unemployment by transferring resources to the community; to network with other community organizations; to educate community members around the issues of economics and employment encouraging a CED perspective; and to enhance the social welfare of the participants by offering them tools that enable them to begin to control the economic aspects of their lives (*ibid.*) CIDEL-GP is a program based on the peer-lending model. The discussion below examines this model and how it overcomes some of the barriers that have been outlined in this Chapter.

## **2.7 Peer Lending**

Peer lending is one of three micro-enterprise program strategies. The other two strategies include credit-led individual loan programs, with a varying degree of training and technical assistance, and training-led strategies where access to credit is an option (Edgcomb, *et al.*, 1996). The three components of most North American peer lending programs include: support, training and access to credit.



### **2.7.1 Support**

Group support and group learning are integral to the peer-lending model, but it is also important for other self-employment programs for women. Hari Dimitrakopoulou (1994) examined the experiences of women and self-employment in northern Manitoba communities, and women expressed to her that one of the key factors for overcoming barriers to self-employment was their own support networks, whether they be family, community, or business. According to Julie Norton (1993), in her review of alternative economics, these networks are critical for the survival of economic initiatives that are developed by members of marginalized groups.

Circle formation is self-selecting, therefore relationship-building and developing trust are two critical components to the success of this model (Morgan and Doerksen, 1996). A safe and trustworthy environment is important for program providers to cultivate, particularly for disadvantaged women, so they will feel safe enough to express themselves freely and openly without fear of being ridiculed (SEDI, 1992).

According to Marcia Nozick (1992), the initial process of personal empowerment begins with an arousal of one's self-knowledge and realizing the value of one's life experiences. This process usually occurs through interaction with others of like mind and common situation, and can enable members to realize their own value and self-worth (*ibid.*) The support one receives within the program can improve one's ability to do their business by reducing isolation and providing constructive feedback. This is also where the process of consciousness-raising might begin.

### **2.7.2 Training**

As discussed above the training generally consists of specific business skills like accounting, cash flow projection and management, market research and marketing, and pricing. There may also be training in public speaking and some life skills. The training tends to be short-term because of limited available resources and the limited ability of individuals to engage in any long-term training. According to Edgcomb *et al.* (1996) many micro-enterprise programs, including peer lending, tend to use a participatory and informal learning style. But they also warn that “although group members appear to play a highly valued role in providing peer support, marketing advice and business contacts to each other, they are limited in their ability to provide more specialized advice about and insights into the operations of each other’s business ventures” (*ibid.*: 27).

### **2.7.3 Credit**

A distinguishing feature of the peer-lending model is that the money is loaned to individuals because they are members of a group. Participants do not need a credit history, as the character of other group members acts as collateral. Each group is accountable for all the loans granted to its members, so no new loans are issued to any member until all members are current with their payments (Tsuzuki, 1994).

The maximum amount loaned to first time Winnipeg Credit Circle members is \$1,000. Subsequent loans for higher amounts can be negotiated, provided all the members in the Circle have paid their loans off and cash flow projections indicate the ability to repay. The \$1,000 initial loan is consistent with business starts. The Federal Business Development Bank document *Women in Business: A Collective Profile*

summarized different reports and stated that “up to 50 % of surveyed businesses started by women were started with a capital investment of less than \$10,000 and almost 50 % of home-based businesses were started with less than \$1,000 capital” (1992: 47).

Providing credit to what might be considered a ‘high risk’ group receives a lot of attention. Besley and Coate (1995) state that a positive aspect of group lending is that successful group members have an incentive to repay the loan of group members who are unable to make their payments. But they also note a negative affect when the whole group defaults, even when some members would have repaid had they borrowed the funds on an individual basis. Unfortunately, their information on the incidence of group defaults is limited, but they quote figures ranging from 5 per cent to more than 75 per cent (*ibid.*) The literature indicates that the average default rate is around 5 per cent (Tsuzuki, 1994; Holcombe, 1995; Nozick, 1992). The Winnipeg Credit Circle is entering its third year and as of September 1997 the program loaned a total of \$55,500 to 45 individuals (Harold, 1997). Of that, only \$398 has been written off (*ibid.*) Another loan might have defaulted if it were not for the hard work and diligence of the program coordinator and the women in the Circle. Focusing solely on default rates as a measure of program success has been criticized for being narrow, and in contradiction of the qualitative indicators of success discussed in Chapter Three.

## **2.8 Peer Lending from the Third World to North America**

Given that the peer-lending model originated in the developing world, it is anticipated that the strategy needs to be modified to suit the local conditions and context in developed World settings. The discussion below highlights some of the contrasts.

In North America the participants of peer-lending and micro-enterprise training programs often have little or no previous business experience. As well, in North America businesses must operate at a higher level of complexity to compete in a marketplace dominated by mass manufacturing, discount and franchise businesses (Edgcomb *et al.*, 1996). As a result, training and technical assistance are necessary, leading to higher operating costs. In contrast, in the developing world, most clients are already participating in income-generating or self-employment activities, therefore such training is often not a component of the programs (*ibid.*)

In the developing world much of the business activity occurs within the informal sector. For example, women's participation in the Latin American informal sector is, in general, higher than their rate of participation in the economy as a whole (Berger, 1989 cited in Tsuzuki, 1994). In North America there is a much higher level of activity within the formal sector, but some business activity may still occur within the informal sector.

One of the more profound differences for operating this model in North America is that it must be able to function within the social services system. This system provides a certain amount of security for individuals moving into the previously uncharted territory of self-employment. On the other hand, the safety net system tends to be inflexible and, typically, there are no provisions for a gradual or partial transition off of income assistance through self-employment (McKee *et al.*, 1995). In the US, this may require federal waivers or state regulatory interpretations that allow participants to accumulate business assets and business income and expenses while they establish their businesses (Edgcomb *et al.*, 1996). Manitoba is one province that has modified its

income assistance legislation to allow welfare recipients to continue receiving assistance for up to 52 weeks while an individual gets a business going. There is a more in-depth discussion of how the Social Assistance system affects Winnipeg Credit Circle participants in Chapter Five.

The “pure” Grameen Bank model uses peer pressure instead of collateral requirements, because the catchment area is often small and participants tend to know each other. But programs in North America have found that peer pressure alone may be inadequate to prevent delinquencies. To compensate for this weakness programs have introduced a group loan pool whereby a portion of the loan is withheld in trust in the event of a delinquency (Edgcomb *et al.*, 1996). The Winnipeg Credit Circle has this requirement built into its program so that when loans are disbursed a portion remains in trust with the lending institution. The individual is responsible for paying back any money she withdraws from this fund.

The catchment area for programs in the developing world tends to be on a much smaller scale - rural villages and urban neighbourhoods - rather than North American programs which may attract clients from across the city, as in Winnipeg, or from a broad rural area. This creates problems, because there is less likelihood of individuals knowing each other in the North American context. This requires spending more time developing relationships, and ‘peer pressure’ may not be as strong. Calmeadow’s experience in Canadian urban centres found that the transitory nature of the city makes tracking clients difficult, and outreach methods to possible client groups must be varied to accommodate the diversity (Tsuzuki, 1994).

According to Josette Berard and Donna Brown (1994), the weakness of many of these programs in developing countries is that the people administering them are development workers who have limited financial experience. In contrast, the staffing of programs in North America tend to include people with hands-on business experience who have operated at least one business. These programs also encourage business professionals to provide consultations on a volunteer basis (McKee *et al.*, 1995).

The public sector has played a larger role in programs in industrialized countries than in the Third World, where development agencies or local organizations have been more important (Berard and Brown, 1994). In Canada, many of the programs promoting women's entrepreneurialism are funded publicly through Western Diversification, the Atlantic Canada Opportunities Agency and the Federal Development Business Bank. But there are other examples where loan funds are secured through: foundations like Calmeadow or the Canadian Women's Foundation; commercial banks as in Nova Scotia's Cape Breton Association Loan Guarantee Program; a credit union, as in the case of the Winnipeg Credit Circle; or a community loan fund as in Les Cercles D'Emprunt de Montreal (*ibid.*)

Charging fees for training and technical assistance and ongoing consulting advice is not uncommon for programs in industrialized countries (Edgcomb, *et al.*, 1996; Gould and Parzen, 1990). It is believed that charging for these services creates a more serious, business-like environment. But the service charges must be affordable to the individuals (Gould and Parzen, 1990). SEED Winnipeg and the Winnipeg Credit Circle charge a

nominal fee of \$25 at the beginning of the program. This 'deposit' is returned to the individual upon completion of the program, providing she attended most of the sessions.

## **2.9 Summary**

This chapter has discussed the framework of practical and strategic gender interests. The former has to do with women's conditions or material state, and the latter refers to women's position in society relative to men. Since Molyneaux's introduction of this framework other authors and theoreticians have utilized, elaborated and criticized it. Some of these discussions have been incorporated here.

Women's practical need of earning an income through self-employment is discussed here, as are six gender-specific barriers faced by women trying to engage in self-employment. The organizations discussed above in Section 2.7, as well as those programs using the peer-lending model, are trying to provide their constituents with the tools necessary to overcome gender-specific barriers to self-employment which, by extension, enables the participants to satisfy their practical need of earning an income. But do these programs have 'transformatory potential'? Chapters Three and Five address this last question in greater detail. The chapter was concluded by contrasting some of the differences between peer lending programs in North America and the Third World.

## ***Chapter Three: Transformatory Potential***

### **3.1 Peer-Lending and Community Economic Development**

The objectives of the Winnipeg Credit Circle are laid out in Chapter Four. As previously noted the program was also developed using CED principles that were developed by the CED Resource Group (Morgan and Doerksen, 1996). These are found in Appendix VIII. The CED Resource Group promotes these principles as a list of criteria which “are designed to help all of us address root causes of economic and social underdevelopment”. These are laid out in a leaflet *It's Up to All of Us* developed by the CED Resource Group. The discussion below develops the context of Community Economic Development, and the location of the Winnipeg Credit Circle in this context is developed in Chapter Five. This present chapter also examines what might be required for a program like the Credit Circle to act as a ‘transformer,’ so that it might move beyond addressing practical needs to meeting long-term strategic interests.

#### ***3.1.1 Community Economic Development***

Lucy Alderson and Melanie Conn (1994), founders of WomenFutures Community Development Society, state that although CED has gained increasing recognition, there are wide variations in its interpretation. According to Peter Boothroyd and Craig Davis, the growing CED movement reflects an increasing disenchantment with the welfare state and its ability to maintain full employment and rising standards of living, to provide adequate social and municipal services, and to reduce regional disparity (1993: 230). They state that regardless of how CED is practiced, the general objective is to take some



measure of control of the local economy back from the market (*ibid.*) This is questionable, as some CED activities are primarily about economic development in the conventional sense, where growth of the private sector is stimulated (Shragge, 1993). In some cases, CED is equated with local economic development where conventional tools are used and few changes have been made to the guiding assumptions, power structures and hierarchical organizational structures remain unchanged. The only thing modified is the terminology. At the other end of the continuum, CED is seen as a strategy that changes the way economic development is defined and creates new opportunities for participation by community members (1994: 187). Clague categorizes these two streams of CED as the social change stream and the business-style stream (1989: 26). The business development or status quo approach, is referred to as local economic development (LED). And the community development or grassroots, alternative economic approach, is referred to as community economic development (CED). Much of the literature generally does not distinguish between LED and CED and refers to both as CED.

Clague (1989) questions the movement of CED from the margins of society to the centre. He argues that the traditional values of CED - social justice, equity, and participation - have always been outside of the status quo way of doing business. The fear with this shift is that the mainstream will take the shell and language of CED, leaving the values, ideas and substance behind. He argues that, in order for this not to occur, community workers must engage the mainstream in discussions which express clear and confident ideas about the values and goals of CED (*ibid.*) This requires

tremendous perseverance and a clear analysis about power distribution and market economics. The assumption guiding this research is that the peer-lending model and the Credit Circle fall within the alternative economic development or social change stream of CED. The discussion below defines what is meant by alternative economic development and what the components are. Information is drawn from a number of sources including feminist critiques of economics, women's CED and the progressive CED stream.

Feminist critiques of economics calls into question the traditional treatment of concepts such as value and well-being, efficiency, power, scarcity, selfishness and competition (MacDonald, 1993: 106). Feminist theory advocates a reconceptualization of value and values, which includes responsible use of all resources, an inclusive definition of productive activity, linking of expert and experiential knowledge, and the viewing of wealth in broader terms than simply the capacity to consume goods and services. Feminist ideologies do not separate economics and politics, but encourage people to link the different components in their lives, instead of compartmentalizing them (Norton, 1993: 116).

Alderson and Conn state that women's CED<sup>3</sup> is rooted in their experience and persistent organizing for long-term change in their lives and their families (1994: 287). They argue that translating personal experience into action in the community is a unique process for women, which results in a common framework for women's community

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<sup>3</sup> CED activities and programs that are created by and for women and include the principles and characteristics outlined above can be compared with CED activities and programs where women are program participants and play a minimal role in the overall direction of the activity and the organizational structure.

economic development. They argue this framework redefines productivity to include unpaid labour; establishes a multiple bottom-line for projects; develops collective resources; and ensures inclusivity (*ibid.*: 188). Brandt (1995) concurs that women-initiated enterprises have unique characteristics which integrate traditional economic activities such as job training and management with innovations such as flexible work schedules, child care, assertiveness training, and cultural celebrations. These enterprises tend to emphasize participatory decision-making. They also challenge the assumptions of traditional economics, and empower women through economic literacy and political action (*ibid.*)

One component of Alderson and Conn's framework is important for this discussion because it is receiving increasing attention. As discussed above women's CED efforts typically involve establishing a multiple bottom-line. This refers to placing social, cultural, ecological and spiritual objectives on the same level as financial objectives. There are increasing calls to develop qualitative indicators which measure these other objectives because of the limited research in this area (CCIC, 1996; Edgcomb *et al.*, 1996; LaPlante, 1996).

Typically funders measure success of micro-enterprise projects in commercial terms which include focusing on the number of participants creating their own businesses (McMurty, 1993), the integration of the unemployed into the labour market (Cannon, 1993), or loan repayment rates (CCIC, 1996). These measures do not show the whole picture but they are commonly used because they are easy to quantify and they comply with conventional economic development principles.

In Washington, D.C. in February 1997, the International Summit on Microcredit was held. This summit was organized by *Results*, an international network of micro-enterprise advocacy groups and program deliverers founded in the U.S. and was intended to launch an eight year campaign with the aim to dramatically increase the number of people receiving micro-credit (MacIsaac, 1996). As a result of this summit an action plan was developed which recommended the World Banks CGAP (Consultative Group to Assist the Poorest) develop operational guidelines and an organizational framework for funding. CGAP has been criticized, however, for defining 'best practices' according to a strict market approach. The Canadian Council for International Co-operation's (CCIC) Learning Circle members argue that 'best practices' must include criteria which recognize social impact, community mobilization and related policy changes as essential measures of sustainability (MacIsaac, 1996). The author points out that there is no direct link between the repayment of credit and the positive impact of qualitative measures (*ibid.*)

But the use of these social objectives or indicators are contrary to and challenge policies and practices of funders, government agencies, some CED organizations, and conventional economic development principles. Therefore where possible they must be used together with the established quantifiable measures and upheld as significant and meaningful. As a result program providers must be diligent in tracking qualitative indicators and promoting them as a viable means of program evaluation. This may require organizations to critically examine their own structure, philosophy and learning environment to ensure they are actually doing what they are saying they are doing.

Utilizing qualitative indicators as measures of program success or effectiveness reinforces the need to build and maintain strong coalitions between programs and agencies engaging in these activities.

One of concerns that has been expressed about CED strategies is that there may be a tendency for shifting into a business development type of program. There are numerous resulting implications. McMurty (1993) cautions that if the target population of peer lending programs is intended to be towards the “poorest of the poor” then the first objective is to ensure that basic needs are met. Yet how these are defined becomes “central to the integrity of this initiative” (1993: 74). If these programs focus primarily on individual needs then participants’ businesses will remain separate and competing (*ibid.*) Shragge (1996) states that if CED does not connect with the broader movement of social change and social justice it becomes isolated, and little more than business development. CED cannot be separated from global forces.

According to Shragge, one of the weaknesses of CED practice is that it has been drawn into a state-defined orientation and policies, and has largely failed to construct an independent direction for that practice (1993: 1-2). He offers, as a possible explanation, that an agreement between a community organization and a funding body is not a neutral process. And community organizations must remain cognizant of this (1993: 4). The funding body provides funds, but it can do so in such a way that it moves the content of their activities from political engagement to individualized service provision (*ibid.*) Shragge (1993) states that many community development organizations have become transformed into social service agencies, losing their community development focus.

Because this slide can occur over an extended period of time, the organization must regularly revisit its mission and guiding principles. Often this work gets put off because of lack of time and resources. Unfortunately, this can be a critical oversight. Shragge cautions that CED activities, because they are a relatively recent phenomenon, must learn from past examples. He argues that it is possible for organizations to provide a concrete service to a community, as well as taking on a political role. He also argues that a clear and coherent vision is necessary in order that an organization can maintain its autonomy. This is contingent upon the organization being grounded in the constituent community, and being able to mobilize support when the organization is threatened. This vision also requires building coalitions and links with similar organizations (1993: 6). Sandercock (1995), in her critique of planning theory, argues that planners must incorporate 'the voices from the margins' who advocate the practice of coalition politics.

Critical education with respect to economics and power relations are necessary components of any training intended to promote values of social and economic equity. According to McMurty, the first action of any CED organization should be to question the present monopoly of economic development decision-making powers (1993: 61). Norton (1993) states that CED must encourage strategic thinking which means encouraging analyses of social problems and power relations where the participants can locate themselves. This technique allows individuals to objectify their reality as they articulate and analyze it (Morgan, 1996). When the individual can see her reality from a different perspective, i.e. in the broader context, it becomes possible to imagine how this reality might be changed. Popular education techniques are useful for this process and

were used in the CIDEL curriculum. McMurty describes this “as a process in which teachers and students learn together, always beginning with the concrete experience of participants and leading to critical reflection and finally positive change through group action” (1993:65). Morgan describes critical consciousness as “finding the cracks or faults in one’s perceptions of reality and realizing that what has been accepted as truth, is not truth at all, but rather *one* explanation of reality from *one* perspective” (1996: 204; emphasis original). By gaining a critical consciousness it becomes possible for individuals to understand that their position in society has little to do with their own deficiencies but relates to the dominant values deeply ingrained within the social, economic and political systems. In learning that these values are social constructs individuals may also learn that it is possible to change them (*ibid.*)

According to Marcia Nozick (1992), in her discussion of building sustainable communities, the development of community power from the inside out begins with the individual and moves outwards. The initial process of personal empowerment begins with an arousal of one’s self-knowledge and realizing the value of one’s life experiences. This process usually occurs through interaction with others of like mind and common situation (*ibid.*) Gloria Steinem links social justice and self-actualization as the two halves that are required for ‘truly revolutionary groups’. These groups can provide a bridge “between personal experience and its political cause; between the present and the future” (1992, 351) and they can also provide an environment where women can gain control over their lives and take on unjust authorities. But without linking self-actualization with some discussion about distribution of wealth and power relations the

potential for developing a 'truly revolutionary' force may never occur. That is, without connecting self actualization and the CED movement as an alternative economic paradigm, the level of politicization necessary for creating an environment where strategic needs are advanced might not develop.

Stewart E. Perry and Mike Lewis (1994) in their review of 10 Canadian CED initiatives cite Rita Kelly who correlates the success of CED organizations to the extent of control exerted by representatives from the constituent community on the boards. Lakey *et al.* (1995) in their discussion of social movements argue that the organizations engaging in these activities must recognize where power is held in their own structures and struggle to ensure inclusion. They state that, "by facing the challenge of inclusion and acknowledging leadership from those who are most directly impacted, groups can become more powerful and more effective" (Lakey *et al.*, 1995:32).

### ***3.1.2 Transformatory potential***

The conditions, values and principles necessary for transformatory potential have been derived from the literature above and include: women's CED activities (Alderson and Conn, 1994; McMurty, 1993; Brandt, 1995); some of the literature discussing the more progressive stream of CED (Shragge, 1993; Clague, 1989) and a feminist analysis of economics (Griffen Cohen, 1995; MacDonald, 1993; Norton, 1993). Below is a list of conditions, values and principles, but this list is neither exhaustive nor is it conclusive. The assumption is that these conditions could be incorporated by an organization and program to create an environment where those involved might begin to perceive the "transformatory potential":



- a structural framework that ensures inclusivity and participation throughout the process;
- indicators or measures of 'success' which value social, cultural, ecological and spiritual objectives on the same level as financial objectives;
- participation in broader coalitions that address issues of social and economic justice;
- developing critical consciousness;
- an education which encourages strategic thinking including an analysis of economics and power relations; and
- a redefinition of productivity to include unpaid labour.

These conditions have the potential to create an environment where women and men can work together towards broader societal change. But there may be a difference between how these conditions play out within an individual program and within the organization as a whole. Can peer lending and other micro lending programs encompass these conditions? In her discussion of a peer lending program in Montreal, McMurty cautions that any CED activity can serve to maintain the dominant market values and practices of the economic system along with the racist and sexist structures of society (1993: 72).

### **3.2 Summary**

This chapter develops the context of Community Economic Development. There is no general agreement of the definition of CED but for the purposes of this research it is a concept which challenges and proposes alternatives to the conventional economic principles of objectivity, economic value, efficiency, productivity and power. CED, at least in theory, incorporates principles of social justice, equity and participation. These

principles and others have been drawn together to produce a list of conditions and values which could be incorporated by an organization to create an environment where 'transformatory potential' might be realized and where strategic gender interests might begin to be addressed. The list of conditions generated here is discussed with reference to the Winnipeg Credit Circle in Chapter Five, where I argue that by adopting the principles developed by the CED Resource Group, the Credit Circle appears to support the principles outlined here.. The following Chapter describes the evolution of the Credit Circle program and provides a profile of the women interviewed for this research.

## **Chapter Four: Winnipeg Credit Circle**

### **4.1 SEED Winnipeg**

SEED, or Supporting Employment and Economic Development, was formed in 1993 by several Winnipeg community agencies to assist disadvantaged people to set up their own small business or micro-enterprise. SEED's services include access to small loans, help in business planning, business training, mentoring, as well as legal, marketing, accounting and other forms of advice necessary to assist an entrepreneur (New Economy Development Group Inc., 1993). SEED's target population is people who are economically disadvantaged and this includes people who have disabilities, ex-offenders, inner-city residents and members of visible minorities. But few women have accessed the program. According to Garry Loewen, SEED General Manager, the participation of the micro-loan program since its inception in 1993 was made up of approximately 2/3 men and 1/3 women. As a result SEED made a conscious effort to improve the participation rate of women (personal interview). In 1995, SEED partnered with Women's World Finance to develop a peer lending program for women living poverty. The result is the Credit Circle program which is a training-based group lending program.

### **4.2 Evolution of the Credit Circle Program<sup>4</sup>**

In Fall 1994, Mary Morgan, a Winnipeg Community Development Consultant, initiated discussions with Women's World Finance Manitoba Association (WWF)

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<sup>4</sup> The information below was obtained from two sources: Morgan/Doerksen - Part 1, *Credit Circle Program* and the Credit Circle Annual Report, 1996.

regarding the development of a peer lending program for low income women in Winnipeg. In December 1994, Mary Morgan and Agatha Doerksen were contracted by WWF to develop a Peer Lending Program. In January 1995, WWF and SEED Winnipeg formed a partnership to develop the peer lending program for women living in poverty. At that time an agreement, between the two organizations and the consultants, was struck to develop the Credit Circle Program. This process involved consultations with Calmeadow to acquire an overview of their model and to learn from their conceptual and technical experiences in establishing peer lending programs in other areas. Community agencies were also consulted to obtain feed-back on the program idea and to determine needs of the target population.

Between June and October 1995, the consultants conducted a promotional campaign directed at organizations that were currently servicing the target population. There were also attempts to raise awareness of the program through the media. Ten informational sessions targeted at potential applicants were held from June to October to provide an overview of the program so that interested women would have enough information to begin the process. In mid-October, 19 interviews of potential applicants took place. These applicants formed the basis of the first training session which involved ten three-hour sessions. The sessions included training in the areas of marketing, management and operations, risk assessment, cash flow and projections, business forms, presentation skills, and establishing the circle agreement and by-laws.

Upon completion of the training, two circles were formed and seven loans were approved and disbursed in December 1995. As of December 1996, the loans disbursed in

1995 were all paid off with the exception of one that had gone to a collection agency. One of the original circles had dissolved.

At the end of the first training session a new coordinator, Brenda Blom, was hired. She undertook to promote the Credit Circle program through public service announcements and outreach presentations. But program publicity was kept to a minimum due to the large response and the limited resources (Credit Circle Annual Report, 1996).

In 1996, four training sessions were held and six circles were formed, totaling 33 individuals. Of these six circles, two groups came to the program already organized. A total of 20 loans were disbursed in 1996. As of December 1996, two loans were behind in their payments and alternative arrangements were made between the individual and their group. Five loans were paid off.

In September 1996, SEED entered into a two-year partnership agreement with Taking Charge!, a program designed to assist single parents on Income Assistance to become self-sufficient. For this project the business training curriculum was enhanced to include two additional training components: personal development and accounting. Jacqui Meckling, a Credit Circle participant from the first group, was hired to provide additional program support and training. The Taking Charge! group consisted of 20 participants who began their training in November 1996 and completed it in February 1997.

As of September 1997, the cumulative number of groups formed was 13 and the total number of loans made since the program started was 50. The dollar value of loans

disbursed since the program began was \$55,500 and of that \$398 was written off (Harold, 1997).

#### **4.3 Operating Description of the Winnipeg Credit Circle Program**

The Credit Circle program is a training-based group lending program. Most of the participants come into the program on an individual basis with a business idea, with the exception of the Taking Charge! group and pre-formed groups. Individuals have little knowledge of the other participants but they must quickly get to know each other because in the later stages of the training they must form groups or circles of between 4 to 6 women. Circle formation is self-selecting, therefore relationship-building and developing trust are two critical components to the success of this model (Morgan, personal interview, 1996).

Towards the end of the training sessions the participants must begin formalizing their groups or circles. This is a group process where the individuals make presentations and other participants have a chance to ask questions about the individuals' business plans and projections. When the women have decided upon their circle the next step is to develop by-laws which guide how the circles function and define the roles and responsibilities of each individual. The following step is to sign the Credit Circle Binding Agreement which reinforces the contractual obligation each individual has to each other. According to Morgan, "this session brought home that this program was much more than just accessing credit. The women were forced to take individual responsibility within a collective unit which is a key principle in the peer-lending model" (1996:13).

The subsequent stage involves the group loan approval where individuals present their business description, completed loan application, cash flow projections for one year and Equifax (credit bureau) report. It is at this point that the group members can approve the loan or not, and make recommendations regarding their concerns. Upon approval by the group the individuals are ready to make this similar presentation to the Management Committee<sup>5</sup>. This is the final step in the loan approval process. After the presentations the Management Committee convenes and makes the final decision regarding the loan approval. In some cases the committee might recommend modifications so the individual can make changes and apply to go for a loan at a later date. Once the loans are disbursed a portion of each loan (\$100) is kept in a contingency fund in the event of late or nonpayment. If anyone accesses this fund it is her responsibility to reimburse the fund.

After the loan approval process the formal training has ended. Each circle continues to meet on a regular monthly basis to provide ongoing support and encouragement and to stay on top of how each other are doing in their business and their loan payments. Each circle must keep minutes of the meetings. This is one of the requirements for requesting a second loan. Those that are in receipt of income assistance must also provide monthly income statements to their worker.

Each women has her own personal definition of success or goal she hopes to achieve. These definitions or goals may coincide with those of the program coordinator, program objectives, Management Committee, Credit Union, or program funder. The

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<sup>5</sup> This committee is made up of two members from *SEED Winnipeg* Board, two members from the *WWF* Board and the Credit Union's Chief Credit Officer.

most commonly used indicators by funders, lending institutions and for program evaluations are those specifically concerned with financial performance.

#### **4.4 Interviews**

Interviews for this project took place over a two-month period in January and February 1997 and one interview was done in April 1997. Participant names and contact numbers were received from the program coordinator, Brenda Blom, in December 1996. The researcher was also informed as to when the individual came into the program, which circle the individual belonged to, and whether she received a loan or not. Selection of interviewees was based on a number of variables: when the participant entered the program; whether she entered the program as a member of a pre-formed group or as an individual; whether she received training in another program prior to joining the Credit Circle program; and whether she received a loan or not. The intention was to interview as wide a cross-section of the participants as possible, as defined by these variables, and to interview two members from any one circle. Approximately one-third of the participants in the program as of February 1997, or seventeen participants in total, were interviewed for this research.

The interviews were informal and semi-structured. An interview guide and prompts were used and are included in Appendix VII. The interviews were tape-recorded and transcribed verbatim to ensure accuracy. The length of the interview ranged from 45 minutes to over two hours. In an effort to protect the confidentiality of the individual participants who were interviewed their names have not been used, and any direct reference to personal information which might reveal their identity has been modified.



#### ***4.4.1 Key Informant Interviews***

As well as the Credit Circle participants, key informants were interviewed. They include SEED staff, Assiniboine Credit Union staff, SEED Board members who sit on the Credit Circle Management Committee, and consultants used to set up the program. The purpose of these interviews was to provide information on the evolution and on-going functioning of the program. Appendix VI includes the list of key informants.

#### ***4.4.2 Profiles of the Women Interviewed***

All the women came to the program with different work and educational or training experiences. No specific questions were asked regarding the level of formal education the women have attained. The interviews, however, did elicit some information indicating there was a range of educational backgrounds: high school diploma; high school upgrading; some college and university courses; college diplomas; and university degrees.

Their work experience was as varied as their educational experience. At least eight of the women interviewed were working in a business that was related to their previous work experiences and training. Five of the women were involved in an activity that was more of a craft or a hobby prior to their participation in the program. Ten of the women had been out of the formal labour force for at least two years.

Ten of the women had been working towards their goal of starting a business prior to the program. These activities ranged from gathering information on starting their own business to actively working on the business on a small scale.

Four stated that they had taken entrepreneurial training prior to the Credit Circle

program. They all agreed that the previous training was valuable and complemented their participation in the Credit Circle program.

Nine women identified themselves as single mothers.

Six identified themselves as working full time. Eleven identified themselves as being in receipt of provincial income assistance.

Their loan status at the time of the interviews was as follows: four had paid their loans off; four had almost completely paid their loan off; four had just recently received their loan; one had not yet received her loan but was going through the process the following month; two were unsure whether they would apply for their first loan; and one women had not received a loan and had no intentions of applying for one. Two women said they were planning to apply for a second loan.

The researcher did not interview anyone who was delinquent in her loan payments but did speak with members of a circle where another member was delinquent. Six women interviewed expressed difficulty with making loan payments.

One women interviewed was self-sufficient with her business in her first year of operation.

Of the 17 women interviewed all except three were home-based. The other three intended to or already had opened a storefront for their business.

#### **4.5 Summary**

This chapter provides a brief history of SEED Winnipeg, a micro-enterprise assistance program. The target population includes residents of Winnipeg, particularly

from the inner city, who have low incomes. While women were included in the target population their actual participation was low.

In 1995 Women's World Finance and SEED Winnipeg reached a formal agreement to develop and support the Credit Circle program, based on the peer-lending model. The target group for this program was initially women with a view to include men in the future. The first intake included 18 women from different areas of the city and with very different backgrounds and experiences. Since then over 40 more people have taken part in the training.

The interviews for this research occurred in January and February 1996. A total of 17 women were interviewed. The interviews were in-depth, semi-structured and ten questions guided the interview. The women interviewed participated in the program at different times, their businesses were at different levels of progression, they come from different backgrounds and experiences, some had knowledge of running a business prior to their participation and others did not. In all, it is difficult to generalize about these women, but through the interviews experiences in common did emerge.

## **Chapter Five: Data Analysis**

### **5.1 Research questions**

The primary goal of this research project was to examine and evaluate the Winnipeg Credit Circle through the perceptions and experiences of 17 program participants. In this chapter the three research questions outlined in Chapter One are examined in greater detail. These questions include: Is the Winnipeg Credit Circle fulfilling its mandate, as determined through the experiences of program participants?; Are the participants meeting their own goals?; and Does the Winnipeg CC and peer lending have transformatory potential? The first two questions are interrelated, because if the program is fulfilling its goals - ideally - the women would also be able to work towards meeting their own. It is difficult to answer these questions with certainty because the program is young and only a few of the businesses were in operation for a little more than a year at the time of the interviews. The results of the first two questions provide a base-line from which the future studies of the Credit Circle program can be examined. The last question places the Winnipeg Credit Circle in the broader context of CED as an alternative economic model to the status quo.

### **5.2 Is the Winnipeg Credit Circle fulfilling its mandate?**

One of the objectives of this research was to ask participants to define the goals of the Credit Circle program and to determine if they thought these goals were being fulfilled. This question was central to the research because there should be consistency between what program providers are trying to accomplish and what participants hope to

achieve. Without a clear mission there may be the potential for setting unrealistic expectations. Having a clear mission, goals and objectives enables them to be re-examined over time. Without a mission statement there may be a tendency for staff and the board to develop different perspectives of what it is and they may perform in ways in which contradict each other. Also, unless written, a mission may not be consistently described over time (Mico, 1981).

Guiding principles and objectives were defined for the program, but no single guiding mission was developed (Morgan and Doerksen, 1996). According to that document, the lack of mission statement resulted in different interpretations of the operational guidelines (*ibid.*) These objectives include:

- assisting low income people to improve their economic situation;
  - creating bridging mechanisms (training, consulting and credit) between mainstream resources and low income people;
  - creating supportive environments to facilitate collective efforts by low-income entrepreneurs;
  - creating employment at a reasonable rate for jobs created; and
  - achieving loan repayment patterns that would be acceptable to financial institutions
- (Morgan and Doerksen, 1996).

The Credit Circle program was also intended to provide a forum whereby CED principles could be promoted (*ibid.*) The CED Resource Group has developed a set of principles which the Credit Circle utilized (*ibid.*) and SEED Winnipeg adopted as a framework to guide SEED's developmental activity (SEED Annual Report, 1995). These principles

can be found in Appendix IX. Few of the women were aware that the program was located in a CED framework. Having said that, the nature of the program and the peer-lending model requires that participants incorporate some of the CED principles like interdependency, purchasing goods and services from each other, and bartering with each other. It was the researcher's initial speculation that there needed to be more explicit discussion, or at least an introduction of these principles, to provide the broader context. There is further discussion of how these principles are integrated into the program in Section 5.7.

Most of the women stated that they thought the primary goal of the program was to assist women to access credit, and to assist them to get started in a business so they can eventually become self-sufficient. And for those receiving Social Assistance the program is also intended to enable them to move off that system. These goals are also consistent with those identified by the women as their own, refer to Section 5.6. It may be possible that the women projected their own goals onto the program. But five of the women stated they were not entirely clear as to what the goals of the program were. Two of the instructors stated that they believed that Board members and the Management Committee held different program goals than the instructors. This was also true for the original consultants. Given these discrepancies, and the changes that have been made to the program, it would be appropriate for the Board, including the Management Committee, staff and some participants, to review the goals, to possibly modify them and develop to a guiding mission. This exercise would, ideally, result in greater clarity of purpose, and provide a consistent interpretation.

Eleven women said they felt the program has the potential to assist the participants in achieving the goals of self-sufficiency and getting off Income Assistance. But there was also agreement that there were 'growing pains' and 'kinks' that needed to be worked out. All of the women agreed the program is necessary and should be expanded to enable more women to participate.

There are at least three components of the program where the goals are operationalized - support, training and access to credit. Examining the experiences of the women through these areas provides a better picture as to whether the women feel the goals have been achieved. It must be kept in mind, however, that there are other factors which influence the experience of the program. The role played by the Provincial Social Services Ministry is discussed in this chapter because of its profound influence.

### **5.2.1 Support**

#### **5.2.1.1 Circle Support**

As discussed in Chapter Three, group support and group learning are an essential ingredient of the peer-lending model. According to the women interviewed the primary purpose of the Circle is to provide business support but in most instances the line between business and personal support was not always clear. It therefore becomes important for the group to maintain a balance. But ultimately each group interacts differently. One women's comment sums this up: *each group is different and each group figures out how involved they want to be with each other.* In the discussion below 'support' is broadly defined and includes both business and personal.

Different women had different experiences regarding the support they received in their Circles. These ranged from high levels of trust and communication to feelings of disappointment and bitterness because the Circle did not work. Reasons for this range have to do with different influences not the least of which is group dynamics. Another important factor in the development of the Circle might have to do with the amount of time the group has to form their relationships. It cannot be assumed, however, that longer training will always guarantee a highly supportive Circle.

Seven women expressed that the women in their circle worked well together. They described their relations in such terms as:

- *our group just kind of clicked;*
- *our group really enjoys getting together to brainstorm and work on somebody's business;*
- *our circle is able to keep things on a business level and leave personal stuff; and*
- *we've got a good group. We're all compatible.*

These women expressed feelings of openness and trust within the group and were able to express themselves and provide and receive encouragement.

The women in these different groups enjoyed getting together and working with each other: *whenever we reached an obstacle we talked about it and we worked it out.* Peer support and knowing one is not alone is important when venturing into unfamiliar territory: *it's nice to know other women that are on the same level as you.* One women was adamant that *you need the support of your group.*



It can also be positive when someone else in the group is doing well: *everyone shares the joy*. This sentiment provides encouragement because when someone else is succeeding and doing well there is the feeling that ‘if they can do it so can I’.

One woman summed up her experience: *The support you get from the individuals, the participants in your credit circle, your peers, and the leaders or facilitators of the session and the people that sit on the management committee. From all the people you have contact with including the people at the Credit Union, including the women from the WWF committee. They give you a chance. They say, you are a worthy person. You do have a good plan and I’m interested in what you have to say and it’s not a bunch of malarkey. You know, go for it. It’s empowering.*

Three of the women interviewed came to the program in a pre-formed group. In general, they had a lot of support from their Circle members. But Circles that were not pre-formed were supportive as well. It might be assumed that pre-formed groups will be more supportive because the members have some knowledge of each other before their participation, but there is no guarantee of this. Pre-formed groups might be more attractive from the program provider’s point of view, because the Circle formation process can be stressful and time-consuming. But allowing only pre-formed groups to participate could effectively prevent individuals from the target group from participating.

Six women expressed having mixed feelings with regards to circle support. One woman was initially happy in her group and found it quite supportive until there was conflict. She also felt less of a connection to the staff of the program, and felt their support was no longer there. As a result of the conflict in her group she had thought of

quitting: *we're supposed to be a support group, but I don't feel like it's there anymore.* She thought it would be useful to have seminars that provide women with tools like stress management and conflict resolution to be able to deal with conflicts.

Four women felt they did not receive much support from their circles. One woman stated that she would not call on any of her circle members if she was in a business crisis. Her Circle was having to deal with someone who was consistently delinquent in her loan payments which caused a lot of stress and grief. But she also said that her circle did not gel prior to the delinquency.

Two other women who felt their circle was unsupportive felt this way because their circles did not “click”. In one case, other women in the group supported each other but they did not share information or assist everyone. The woman interviewed felt excluded. This adds to the already stressful role of program staff.

Another woman said her circle was no longer functioning: *my circle is a real mess. It started off as a group for one meeting and after that it slowly disintegrated . . . it was a mix of personalities that didn't click.* She said she was given negative rather than constructive criticism which she said resulted in her losing track of her business idea. She did say that with the right mix of people the program could work much better than it did for her. She said that for her there was little choice in how the group formed and who was in it. This experience reinforces the need for women to begin actively seeking out like-minded people to form their circle right from the beginning. The session this woman participated in was more condensed, receiving only three weeks of training. In

summary, of the women interviewed, nine circles were represented. Of that, four Circles worked, two did not work, and three received mixed reviews.

It is apparent that without the necessary support the women are likely to feel on their own. What happens if the lack of support in the program is compounded by little or no support outside of the program? The individual is making difficult decisions on her own, and is likely to feel more overwhelmed, stressed and less confident than someone who has a large support network. One of the instructors strongly encouraged participants to seek out a mentor in their field which could reduce some of this isolation.

#### **5.2.1.2 Program Staff Support**

The roles assumed by an instructor in such a program are not easy. The instructor(s) are responsible for training, providing business support and ideas, facilitating large group discussions, dealing with people who are at different stages of launching their business, assisting individuals to prepare monthly income statements for the Social Assistance, reporting to the Board of Directors and funders and coordinating a growing number of Circles. For the first intake there were two instructors. Subsequent intakes had only one instructor until the Taking Charge! Group participated, when a second instructor was hired on. The individual instructor needs to be all things to all people and have a wide range of skills. Also, as the program grows one instructor becomes pulled in a greater number of directions. Many of the women interviewed agreed that there should be at least two instructors to carry the large work-load.

All of the women agreed the instructors were very supportive. And without this support and encouragement they would not have the confidence to move forward.

This sentiment is expressed in comments like:

- *The coordinator from the program is a fountain of knowledge. She almost always has got several suggestions and encouragement.*
- *Brenda told us all that we could do it. She told us that repeatedly in many different ways.*

But, two women felt that the support declined over time because as one women put it *they've moved on*. This may have been a result of the program growing fast and there being only one coordinator until September 1996. Changes in staffing may have made it difficult for some individuals from the first intake to make the connection to a new staff person. Two others believed that they could have received more support from the instructors.

One women felt there was an attitude that *if it doesn't work out then the attitude is that you are a failure*. This attitude reflects a simplistic success/fail dichotomy which needs to be broken down so participants can look at the whole process and learn from the 'failures' or 'mistakes' and successes. Two women said that they would not repeat some of their actions and decisions of their first year and they are treating them as learning experiences. This is not intended to dismiss how the first woman felt but to reinforce the attitude that these programs cannot be measured in success/fail terms only. Many business people attempt a business endeavor a number of times before they are successful in an economic sense. But through each venture they are learning. This woman's comments also reflects the high level of personal investment participants have incorporated in trying to launch and maintain their business.

### **5.2.2 Training**

The training is intended to provide the women with some technical tools to start their own businesses. A few women come to the program with some skills and all they may require is to have this knowledge re-affirmed. In most cases the women come to gain specific skills. The Winnipeg Credit Circle program provides training in the following areas: finance and accounting; cashflow management; marketing and market research; management and operations; presentation skills; business forms; risk assessment; and access to resources. One of the instructors stated that part of the training was to give participants an understanding of the process involved in the different components of business development, such as accounting for example. The training was also intended to provide skills that would be transferable to other employment or business endeavours.

Everyone except perhaps two women said they gained business skills in one or more areas as a result of their participation. These two women said they already had high levels of skills. Another two women who also identified themselves as having high levels of skills felt their existing knowledge was reinforced and enhanced.

Credit Circle participants said they gained skills in the areas of:

- book-keeping, market research, advertizing, picking out a target market, and choosing an appropriate business name;
- cash flow and business plans and negotiation skills;
- finding the correct market and promotion;
- marketing and doing books and pricing a product;

- defining the business more clearly;
- public speaking;
- how to use different selling techniques;
- how to conduct meetings;
- becoming more money-smart, and time management; and
- research skills.

Having skills, work experience and training prior to the program appeared to make the training easier and more enjoyable. Ten of the women said that their previous experience was valuable for getting through some of the subject matter, particularly accounting. Four of the women said that if they did not have the previous experience they would have been lost at least for part of the training.

While these women gained specific business skills, there was also agreement that they would have liked to have learned more and/or different skills. But the program structure provides ten three-hour sessions, with the exception of the Taking Charge! group. Therefore, there is a limit to the volume and the depth of the training. One of the most common complaints regarding the training was that it needs to be longer and the classes need to be smaller.

As a result of program evaluations and program staff experience, the length of training was acknowledged as problematic and additional training hours and components were included for the Taking Charge! group. Regardless, the women interviewed from this group still said they required longer training. There is the obvious problem of trying to cover all the basics in a program that is short-term and has limited resources.

The instructors were aware that they could not possibly cover everything given the time-frame and the number of participants. Therefore, they tried to ensure that participants did not have unrealistic expectations of the program. Brenda Blom stated that *the Credit Circle program was the entry point on a continuum of business development*. These next two quotes provide an indication of the breadth of experience:

- *(The Credit Circle program) gets you business minded and business oriented.*
- *I got a base to start from, a small one, but I'm worried that the base won't grow.*

The most common areas where women said they needed more training included book-keeping and accounting. As a result of the ongoing evaluations of the program by program staff, they acknowledged the need to improve the accounting component and expanded this segment for the Taking Charge! group. Day workshops have also been given on this topic for other participants. Marketing was also an area where women wanted more training and more time to be able to properly analyze their results. Other areas where women were hoping to gain skills were: how to write a proper business plan; getting a GST number; negotiating contracts; stress management and time management; and how to facilitate meetings.

### **5.3 Access to Credit**

Credit is an integral part of the whole program because most of these women would not otherwise be able to access a loan. Four women stated they had been turned down for a loan or line of credit at another lending institution prior to their participation in the program. Two other women stated they had claimed bankruptcy at some time in the past.

For most of the women, access to the loan was an important factor in their decision to come to the Credit Circle program. One woman summed it up well: *the collateral free loans is the biggest thing. It's a big, big, big help in the groups getting their business together. If they dropped that end of it then just forget it. Because anybody can take a business course, but unless you can get money your business isn't going anywhere.* All the women that received the loan were pleased to have received it and it was necessary for them to get their business going. But for some women taking on a debt of \$1,000 caused a lot of hardships.

In three instances the possibility of not getting the loan on a specific date caused tremendous stress because deadlines were so tight. One of the women from the Taking Charge! group explained that Social Assistance delayed that group accessing their loans up to three months. This was problematic for her because arrangements had been made which hinged on securing the loan by a certain date.

Six women had difficulty making their loan payments. Four of these women experienced tremendous hardship as a result. For two of these women their business was manufacturing which meant that upon receiving the loan, they were not earning funds but using the loan money to manufacture their product. They did not earn money until three or four months after receiving the loan but had to make their monthly payments of \$100. Two other women did not earn money right away, one because she was unable to purchase her equipment to do her work due to unco-operative suppliers, and the other because business was slow. They also had to pay their loans from their income assistance cheque. At least one of the women said that this resulted in her getting behind



in her loan payments. One of the women felt that her business was not looked at for its individual needs and this compounded the problem. For these women this difficulty with repayment resulted in fear and stress. One woman said she made a lot of sacrifices to make her loan payments. Another women said while she had to take money out of her grocery money, it felt good that petty cash owed her money back. None of the women attempted to renegotiate their loan. One said she was unaware that she could and two others chose not to because they wanted to pay their loan off. One women summed up her experience. *Paying \$100 on the loan out of social allowances is more than 10% of your income. And it comes straight out of your food. And my kid was getting sick because we weren't eating properly. So I thought this is nuts so I got behind. So I think they need to come up with a more flexible payment plan. But the idea is based on that you're going to get out there right away and start making money right away, but that's not realistic. You might go for 6 months without making a penny.*

Two women who had not yet received a loan were concerned about taking one out and not being successful in their business and then having to go back on Social Assistance with a bigger debt load. At the time of the interview they had no intentions of taking out a loan because of this fear.

As previously stated, the interviews did not include women who were delinquent in their payments but did include women in a circle where one of their members was delinquent. This caused a tremendous amount of anxiety and work for the group members and program staff. The members of the group I spoke with did not agree with the fact that their ability to get another loan was impeded because of her

delinquency. They argued that because they were doing everything they could to ensure her loan payments were made, like selling some of her stock, they should not be held back. This was one of the bylaws they initially agreed to and is one of the primary principles of the peer-lending model. All participants need to be well aware of their own responsibilities and that they assume the responsibilities of others. It is possible that after this problem occurred program providers and other participants learned from the experience. This was the case for the women in the Circle where the woman was regularly behind in her payments.

In all but four cases the loan amount of \$1,000 was sufficient for the different businesses. One woman agreed that as that was the maximum amount for the first loan she would have to work with that. Another woman said a larger loan would have been more useful but the larger loan payments would have been impossible to make. She had a difficult time with the loan payments. The credit needs of the other two women who were in business together were considerably higher than any other business. They had paid off their first loan and were now at a stage where they wanted to open a storefront and required a \$10,000 loan. They felt that the program was undercapitalizing women. In their case this may be true, but their business idea was significantly larger than most of the others in the program. As previously discussed in Chapter Two, almost half of home-based businesses got off the ground with capital of less than \$1,000. Three of the seventeen women interviewed (which included one partnership) had a business with a storefront. The rest were all based out of their homes. It appears that the initial loan

amount of \$1,000 is adequate given the majority of business types and their access to income.

At least five of the women said they were pleased to be able to take out a loan because it was also enabling them to establish a credit rating which would be useful in the future. But one woman who applied for a credit card after paying her loan off was turned down. There may be extenuating circumstances, but this raises the question as to whether the participants are in fact building up a credit rating.

#### **5.4 Social Assistance**

The role played by the Social Assistance system bears special mention because of the influence it wields over program participants who are in receipt of those benefits. When the program began there was no formal arrangement whereby an individual could engage in self-employment and still receive benefits. This resulted in one of the women being cut off her assistance, but only temporarily, because the coordinator advocated on her behalf. The influence this system has on program participants is profound due to pressures placed upon participants to “succeed” quickly, and get off the system, in spite of their need to gradually improve and build their business with little external pressure.

The legislation was changed to enable people to work on their self-employment and still receive benefits for a maximum period of 52 weeks. The Ministry determines whether clients are eligible to accumulate equity and receive assistance or whether their business earnings remain as an employment incentive which does not provide them with the ability to accumulate capital so they can build their business. If one is eligible to accumulate equity the individual can earn and bank their income receivables up to a

maximum of three months benefits. It is positive to be able to bank funds because it enables participants to build up some equity. Any funds over the \$100 earning exemption that are withdrawn and used for expenses not directly related to the business are deducted from the following month's benefits, but some expenses such as business clothing, transportation, and day-care are necessary for some women to engage in self-employment yet they are not considered direct expenses. The reporting requirements are stringent, requiring monthly statements of income earnings and expenses by individuals. This is time-consuming for participants and program staff, because they assist many of the participants in preparing these reports.

Three women said that the loan payments and minimal earnings left them with little money to pay for such things as transportation, dry cleaning or new clothing to look presentable. All three of these women were receiving Income Assistance and could only use \$100 of their earnings, above their monthly income assistance, on expenses that did not directly relate to their business. Any money earned over \$100 has to be banked and put back into the business. One woman asked: *how do you go out and market yourselves when what you are wearing is ripped?* This restriction is an additional barrier women in poverty face when trying to enter the business world.

Five of the women stated that they found the whole Social Assistance system to be inflexible, particularly in regards to their attempts to launch and build up their business and continue to receive their benefits. The system's policies contradict the oft-stated objective which is to reduce the numbers of people receiving Assistance. Four of the women said they were being pressured by Social Assistance to launch their business

before they felt ready or had done all their market research: *well, a lot of our businesses might fail because of that, because we're not ready.* One woman was being told she would have to try and find work full- or part-time while she worked on her business. This pressure resulted in her stating that at one point *I'm going to pack it in because everything is a fight.*

Although the legislation has changed and SEED Winnipeg and the Credit Circle program have played a critical role in lobbying for these legislative changes, the experiences of these women indicate that the system still needs to achieve greater flexibility. This discussion indicates the need for program providers to work together to collectively lobby large systems like Social Services to facilitate innovative strategies which can reduce the numbers of people receiving Social Assistance benefits.

## **5.5 Meeting Program Goals**

By examining the different experiences of 17 Winnipeg Credit Circle participants it appears that the program is working towards fulfilling its goals. Through the support, training and access to credit the program is providing the opportunity whereby the participants can potentially improve their economic situation. The training could be more in-depth and longer but this is unrealistic given the available resources and the amount of time the women themselves can commit. Evening and weekend workshops are trying to fill this gap.

The program is creating bridging mechanisms, because participants are introduced to some resources, but they also said that they could have been introduced to more. The participants are integrated into the banking system and have the same

responsibilities to the lender as does any customer. Whether they are developing a credit rating is yet to be determined.

The women are actively consulting with each other and with program staff. But more consulting with business people who reflect the make up of the group could occur. This is discussed in greater detail in Section 5.7.

The small Circles have become supportive environments for many of the women but not in all cases. This is not always easy to accomplish because of the different backgrounds, expectations and personalities. Where there is not the right mix, some of the women are gaining skills necessary to cope with interpersonal conflict and group relations. Pre-formed groups may assist in avoiding some conflicts that arise but program providers should not focus on pre-formed groups at the expense of potential participants who do not have a network.

This research did not address whether the Credit Circle program was creating employment at a reasonable rate.

The program has been successful in achieving acceptable loan repayment rates. Only one default out of 27 loans is only about 4 percent. This is consistent with default rates discussed in Chapter Two. This loan repayment was achieved through a lot of hard work on the participants and program staff. Participants also made numerous personal sacrifices to ensure their loan payments were made. Also, this client group requires more labour inputs from the Credit Union. While the Credit Union sees this as part of their overall mandate another lending institution might not be willing to take on this role.

As discussed in the beginning of this Chapter there is no guiding mission for the program. For the reasons discussed in that Section, the researcher believes that reviewing the existing objectives and developing a guiding mission statement would be a positive step. It should be utilized in any literature produced for the program, and if introduced to participants would be a positive step. A clearly stated and well-publicized list of program objectives and mission statement could prevent participants, funders, Board members and others from having unrealistic expectations of what the program can accomplish.

Every effort should be made by program providers to determine whether these goals have been achieved over the long-term. This requires trying to maintain some contact with Circle members after they end their involvement. This also requires dedicating the time and resources to ongoing research and evaluation.

There are many factors which influence whether or not the program goals are achieved, some which are beyond the control of program providers and participants. Social Assistance is one example of an external force that can play a supportive role or an obstructionist one. The interviews reveal that the Ministry favours the latter role. It is the researcher's assessment that program goals, and therefore the goals of the participants, would be achieved if the Ministry played a more supportive role. For this to occur collective lobbying efforts by organizations engaging in these activities are required.

## 5.6 Are Participants Meeting Their Own Goals?

Goal-setting is fundamental to setting up and launching any business. In some, but not all cases, setting personal and business goals may be the same as the reasons for going into business. For example, two women stated they chose self-employment because they had been laid off from their previous employment. But their long-term goals were to be self-sufficient in their businesses.

In the interviews the women were asked about their personal and business goals which in most cases were not separate: *business and personal is all the same thing really. I wanted to get my business off the ground. That is my personal goal in life.*

Becoming self-sufficient was the most common long-term goal: *I would like to get into permanent self-employment without having to go to work someplace else at all. And I am sole support of the family so I couldn't afford to quit work and do something else. So I was mainly looking for something to begin with as a side-line that can grow and allow me to become self-sufficient.* For the women interviewed who were on social assistance they identified getting off assistance as their most immediate short-term goal: *I guess the biggest personal goal is to get off the Social Assistance.*

Two women stated that because of the general economic climate they wanted to provide employment for their children: *you know eventually I might be employing my own kids.* Two other women stated they wanted to provide employment for other individuals. And another two women were currently doing that by subcontracting out some of their work. The coordinator, Brenda Blom, also said she subcontracted some of her work to program participants because of her work-load and her faith in the ability of



the women she hired.

Four women identified getting the loan itself as a short-term goal: *basically when I went in I was looking for the \$1,000 to start my business.* Of the four, one woman stated she wanted the loan for a specific piece of equipment to enable her to work for herself.

Two women said that they hoped that starting their own business would enable them to provide a more secure future for themselves. They said that the safety net was being reduced and they had no savings, therefore they would need to take care of themselves somehow and this was one way.

Working at home was stated by four of the women as an important reason for wanting to start a business: *to be able to continue with this idea and using that (my own business) as a source of income and do that in my own home.*

Eleven women said they felt confident in their abilities to reach their goals. All of the women interviewed said they were planning to pursue their goals regardless of their experiences the program. Four women whose experiences were somewhat mixed stated they were planning to discontinue their participation in their Credit Circle and the program. But they still intended to continue working on their business: *I'm not going to give it up . . . I still believe in my idea.*

The women identified both short and long-term goals. All of the women were aware that it would take anywhere from one to five years before they might know whether they would be able to achieve their long-term goal of self-sufficiency or getting

their business off the ground: *it takes a good five years to get your business where you're going to be.* Only one woman said she was self-sufficient after her first year of business. It is difficult to answer whether the women will actually meet their goals.

#### **5.6.1 Financial projections**

This Section is discussed with caution because these businesses are very young and it only applies to ten of the interviewees. For the others it was much too early to be discussing whether they were meeting their financial projections. Also, as explained in Chapter Three, there often tends to be an overwhelming reliance on quantifiable data to determine whether the businesses and the program are “successful”. This analysis defines success much more broadly.

One woman was self-sufficient and as she put it, *and I guess with the amount of money I bring in I pay the bills with and take care of myself at the end. I still take good care of myself. I succeeded that's the most important thing for me.* Another two women who were business partners said they made a profit in their first year. Another two women said that while they did not achieve their financial projections they learned many valuable lessons which they were intending to incorporate in their second year. The other five women were earning some money and they were slowly moving forward with their businesses.

Five women acknowledged that not all of the participants would achieve their goal of self-sufficiency. Three of the women found this discouraging. At least three women said they thought the businesses might only ever be income supplements: *a micro-business may not bring in a whole lot of money. It might bring you in 500 or 600*

*more bucks a month. And you'll have to have something along with it. Unless you hit on something that is unbelievable you may even have to run two of them if you have the energy.*

Given that the women defined self-sufficiency as their primary goal it is necessary to examine whether this might be attained. The women need to earn an income which will sustain their families and provide for their security into the future. But, as discussed in Chapter Two, the average self-employed woman earns considerably less than employed women. The program must therefore encourage reasonable expectations. But these programs must not assume that low wage, informal sector employment is the only option. An attitude of low expectations does little or nothing to tackle the underlying causes of women's lack of power and status.

Three participants interviewed for this research said they thought some of the businesses types were questionable. They mentioned businesses that were seasonal, the large number of catering businesses and women's beauty products. One of these three women questioned the viability of the businesses which she could not see herself buying from. Another women asked the question *how many small, small businesses can this city support?* None of the women said they made a poor choice of businesses. Part of the training includes determining whether there is a market for the product or service. Therefore, the assumption is that these businesses can be viable. Determining the long-term viability of these businesses and their long-term profitability is beyond the scope of this research. And making these determinations requires that program providers engage in longitudinal research.

### **5.6.2 *Meeting Participants' Goals***

The common goals stated by the women were to become self-sufficient and, where applicable, to get off the Income Assistance system. These goals are long-term and the women intended to pursue them even if they had a mixed experience with the program. There was a general feeling that they learned some skills and gained confidence in their abilities to be able to meet their goals. Some women questioned the viability of some of the businesses, while their concerns may be valid they play a part in assisting each other in determining whether the business idea is in fact viable. While it is too early for the women and this research to state whether they will achieve their goals this document provides a base for future evaluation.

## **5.7 Does the Winnipeg Credit Circle Have Transformatory Potential?**

Chapter Two outlined the theoretical framework of practical and strategic needs as well as the concept of ‘transformatory potential’. The latter concept was introduced by Kate Young and refers to those needs which have the potential to move beyond addressing the material state of women’s position in society. The practical need of earning an income through self-employment is possibly being met as a result of participating in the Winnipeg Credit Circle Program. But the discussion below moves beyond practical needs and asks whether the Winnipeg Credit Circle and peer lending can act as a “transformer” so strategic interests might begin to be addressed. Having already stated that the struggles necessary to move beyond practical to strategic interests are complex and long-term it is not possible to state conclusively that peer lending and CED can begin to address strategic interests. The assumption guiding this research is that it is possible, however, to define conditions, values and principles which can be incorporated by program providers and organizations to create an environment where this transformatory potential can germinate. Below is a list of conditions, values and principles that have been extracted from the literature discussed in Chapter Three. This list is neither exhaustive nor is it conclusive. An organization must:

- have a structural framework that ensures inclusivity and participation throughout the process;
- use indicators or measures of ‘success’ that value social, cultural, ecological and spiritual objectives on the same level as financial objectives;
- participate in broader coalitions that address issues of social and economic justice;

- assist participants to develop a critical consciousness;
- include a curriculum which includes critical evaluation of economics and power relations; and
- redefine productivity to include unpaid labour.

These conditions have the potential to create an environment where women and men can work together towards broader societal change. But there may be a difference between how these conditions play out within an individual program and within the organization as a whole.

#### ***5.7.1 Structural Framework that is Inclusive and Participatory***

Ideally, the organizational structures must be participatory and inclusive, where there is a willingness to share power, access to resources and where marginalized groups are represented. Women involved in the program as participants should ideally be part of the decision-making process that directly affects them. Organizational structures that are not hierarchical, but reflect a horizontal structure encourage greater inclusion. For the Winnipeg Credit Circle program there is the overall organizational structure and the program structure. While the organization is characterized by a more traditional hierarchical structure, the program, by its nature, is inclusive and participatory.

The organizational structure of SEED Winnipeg includes an Advisory Committee and Board of Directors which provides the overall direction for the organization, including the Winnipeg Credit Circle program. The Credit Circle Program has a Management Committee which has final approval of the loans (the committee make-up is described in Chapter Four). These three bodies are made up of a wide variety of

individuals with backgrounds in academia, community development, business development, social work, social justice, education, and community economic development. Former SEED clients also sit on the Advisory Committee. According to Dave Leland, president of SEED Winnipeg, the Board is removed from the training and they do not have a chance to observe processes that go on. Board and program participants connect through regular staff reports, SEED's Annual General Meeting (AGM), Assiniboine Credit Union AGMs, and Credit Circle trade shows. In order to flatten the hierarchy, Credit Circle participants could be recruited to sit on the Board of Directors of SEED Winnipeg and the Management Committee. Their input could be valuable because of their personal experiences with the program. But the age of the program has not permitted this to occur. It is an objective that should be incorporated in the future.

Some questions have been raised about the levels of decision-making in peer-lending programs. While the Management Committee has final say with regards to loan approval, prior to meeting with the Committee, group members have had numerous opportunities to express concern, provide ideas and raise questions regarding the approval of their circle members loans. They have the ability to not grant their approval, but in most cases where the group has approved the loan the Management Committee follows suit. In one instance, where a woman was not originally approved for a loan by the Management Committee, she was told their concerns and was given an opportunity to make the necessary adjustments. She was approved for a loan a week later. According to Garry Loewen, General Manager of SEED Winnipeg, it is unrealistic to expect a

financial institution like the Assiniboine Credit Union to give away their authority for denying a loan. The interviews reveal that the women felt their opinions and decision regarding loan approval were taken seriously. There was a sense of pride as a result. A fewer number of women found this decision-making process stressful because of the responsibility they knew they were taking on.

The framework of the peer-lending model is inherently participatory. For example, the initial screening process for the Credit Circle program attempts to determine whether the women are prepared to do all the work necessary to participate in the program and to launch their business. It is not intended to test the viability of a business idea. The principle, is that over the course of the program, the women will gain the tools and be able to decide for themselves whether their business idea will work. This method of screening by the Winnipeg Credit Circle was questioned by at least four women that were interviewed. The common feeling that the screening should have been more stringent. But as one of the instructors asked, *how can you dictate whether someone is going to be a success or not?*

As discussed in Chapter Three, cultivating a safe and trustworthy environment is important, particularly for disadvantaged women so they will feel safe enough to express themselves freely. This cultivation process requires building and maintaining a comfortable level of trust among participants, providers of the services, staff, board of directors, and loans approval officers. In this type of environment the individuals feel they can speak and will be heard. They know what they say will not be used in the wrong context and, when it is of a personal nature, their confidentiality needs will be respected.



Through the interviews it was apparent that eleven of the women interviewed felt they were in a trustworthy environment. They were able to express themselves without fear of retribution or ridicule. In contrast six women stated that they experienced a lack of trust in the program. One woman said that sensitive information had been shared. Three women said they lost trust after information continually changed on them. Another two women expressed this sentiment because their commitment to the program was questioned.

Ideally, peer lending programs and the lending circles should be inclusive of women from different class and ethnic backgrounds, as well as different education levels and experiences. This facilitates the process of mutual learning where women are learning from each other and gaining a better understanding of different social and economic realities. The make-up of the different groups in the Credit Circle program was quite diverse. Learning from each other was a stated benefit. There was a range of skills in each of group. For some this was positive because those with more skills or knowledge in a particular area could assist others. This served a number of purposes: for those assisting it reinforced what they already knew; the women are building relations with each other which is necessary for circle formation; and they made gains in their own confidence by sharing their knowledge. *And the girls in my circle, they have learned so much from me, my ideas. Just different business practices.*

### **5.7.2 Qualitative Indicators**

As explained in Chapter Three, there is a growing interest in defining and utilizing alternative measures of success for micro-enterprise programs. The assumption

is that focusing solely on quantitative measures provides an incomplete if not erroneous picture of what one can gain from participating in training programs and the whole experience of trying to launch a micro-business. Focusing on financial projections for example may show that a business has not been successful. But the individual has gained skills they previously did not have, such as accounting, public speaking, or research. These skills may also be transferable to other employment endeavours. The individual may also have experienced a tremendous boost in their self-confidence which can assist them in many other areas of their life. But these long-term impacts would be ignored.

How can these less tangible measures such as quality of life, increased confidence, and the ability to assert one's rights and affirm one's self-worth changes be monitored? As one Credit Circle participant stated, *you can't put a dollar figure on self-esteem and confidence. You can't put a dollar figure on making decisions.* But it is possible to ask her about her experiences and to document them. Qualitative research is one means by which this can be done.

Another paper has been written for the Credit Circle program (Reynolds, 1998), based on these interviews, which asked the women whether their participation in the program has resulted in gains in personal growth. As with most of the results there was a range of attitudes. The other paper documented that fourteen of the participants felt they made gains in confidence, self-esteem and assertiveness skills because of the positive feedback, the training, and the support they received as a result of their participation in the program. These attitudes were reflected in comments like:

- *The Credit Circle allows people to believe in themselves, their gifts and talents. You don't get that anywhere.*
- *I'm fairly confident that I can make this work for me. But that comes from the whole experience of being involved with the market-place and the feedback I'm getting from the general buying public and the support from the Credit Circle, staff and participants.*
- *I think that the most important part is that when I set out to do this I said to myself I'm going to do it and the program gave that little extra confidence that said 'women are and can be successful'.*
- *Yah, I would say confidence has been built up because even when I go into meetings with these people I may have been more timid before. Now I can say, this is what we have to offer and this is what we want and what do you have to offer.*
- *My self-esteem has been built up. Because when you're on Income Assistance it takes a lot of self-esteem because I know you don't feel good about yourself.*
- *I've learned how to become more assertive and more confident in taking a few of the classes. Just how to say things.*

### **5.7.3 Critical Consciousness**

As examined in Chapter Three, developing a critical consciousness begins at the personal level when one is interacting with others in a similar situation where there is positive support which can facilitate realization of one's self-worth. And this consciousness can move outward in the form of collective action by recognizing the political nature of these collective personal experiences.

The support women received from peers and program providers is discussed throughout this research. It appears that the Circles can be an environment where women come to realize their own value and feel confident in their own abilities to take on the rather daunting task of starting their own business. Can this extend outward by acknowledging and acting against the power imbalance that many of these women experience on a daily basis?

Some of the women stated that through their participation, and the whole experience, they felt empowered and learned that ‘women are and can be successful’. One woman said the program shows the women that they don’t have to take a back seat. The program is facilitating a process of self-actualization but the social justice half is lacking. That is, the politicization process laid out in Chapter Two is not occurring. The training is primarily focused on business skills and there is no mention that the program is part of a larger strategy which seeks to challenge the current distribution of wealth. This was reflected in the comments of two women:

- *economic justice issues need to be discussed from the beginning and brought into the community. Everyone has a right to more than subsistence.* But according to this woman there was no discussion of this.
- *the more I think about it there was never any sense or discussion about how to contribute back to your community whoever you see your community as.*

#### **5.7.4 Critical education**

Critical education of economics and power relations are necessary components of any training. This can be accomplished through the use of popular education techniques.

The curriculum of the Winnipeg Credit Circle was originally developed using Adult Education principles which are based on participants, knowledge and experiences with the economy (Morgan and Doerksen, 1996). According to Brenda Blom, the training has been modified so there is greater focus on gaining business skills that are transferable. The skills are taught so the process involved in a particular subject area, such as accounting, is understood. Personal growth is occurring through the training and support. And the assumption is that the participants become better equipped to pursue their own goals and stand up for themselves. As discussed above, introducing CED, and the broader context in which the program is located, could fulfill the requirement for this condition. CED as an alternative economic paradigm is intended to challenge the status quo and strengthen communities, but the majority of the women are not aware of this.

#### ***5.7.5 Participation in Broader Coalitions***

There is a threat that organizations engaging in CED activities can become isolated and this may result in the slide from the progressive end of the CED continuum to the more conservative end. This requires diligence and ongoing reviews and evaluations. SEED Winnipeg is an active affiliate with a number of different organizations promoting values of social and economic justice. The original staff members for SEED Winnipeg were seconded from the Mennonite Central Committee (MCC) and the Community Education Development Association (CEDA). The Board of Directors and Advisory Committee are comprised of representatives from a wide range of community groups, educational institutions, and provincial agencies. The organization is

therefore an active member in large movement promoting social and economic justice, but at the structural level.

The participants interviewed were asked about their participation in these types of activities. The assumption here is that participants need to be made aware of the context in which this program is functioning, and that it is part of a larger movement which is challenging the status quo. Raising this awareness is important at two levels. It provides the context for viewing the program and SEED Winnipeg as more than providing loans and assisting with the development of small individual businesses. It is part of a larger network with a larger purpose. Also, by putting the program in context individuals may become interested in becoming involved, thereby strengthening the whole movement. The responses indicated there was no discussion of the larger CED movement. Any women that engaged, or was thinking of becoming active in, community development or CED type activities were doing so because it was something they were already interested in and aware of. While not everyone may act on this knowledge, it might prove to empower the participants further.

One of the problems with asking the women about CED is that they may not be familiar with the concept, but attempts were made to explain it. At least two women admitted they did not know what CED was. In response to the question regarding whether it would be a good idea to introduce the concept of CED to provide a context for the program, eight women said it would be a useful discussion. But the two instructors and original consultants felt this would be too much information. While the women are busy with their businesses and other roles it cannot be assumed that the context is

unimportant. As stated, at least half of the women interviewed said this discussion could be of value.

All four instructors (original and current) agreed that the participants were engaging in this type of activity without having explicit discussions about it. For example, women purchased each other's goods and services, some women also engaged in bartering, and when one business sold goods at different venues a portion of the earned income was donated to the organization hosting the event. Is it enough that the women are engaging in this activity without reference to the larger context? The answer to this depends on whether the primary focus is on the individual business, or whether it is on strengthening communities.

Four women said they felt it was necessary for the program to make connections with the larger community. One woman stated, *there is no focus on being a responsible business owner, the idea of giving back to the community. I don't think that was ever discussed.* In particular two women said it would be valuable if the program had an agreement with some place like the Mennonite Central Committee store where participants could sell some of their goods.

Three women thought it would be useful to have women entrepreneurs from the community, with similar backgrounds to the participants, provide workshops in their areas of expertise. This could serve a number of purposes: by providing role models for the participants; by providing training from another perspective; and by providing another connection or network for the participants. It was also noted that inviting people with specific knowledge such as zoning regulations and legal requirements would also be

very useful. This would serve the purpose of introducing participants to the larger community of Winnipeg and vice versa.

#### ***5.7.6 Redefining Productivity to Include Unpaid Labour***

Redefining productivity to include unpaid labour refers to productive activity that is not confined to the market-place, and includes such activity as: volunteer/community work; raising a family; and activity within the informal economy. At least nine of the women interviewed were single mothers and were therefore the primary caregivers. The businesses of five of the women were an extension of their previously unpaid 'reproductive' work, for example, sewing, baking, and child-care.

Two women said that child care or a child care allowance would have been useful especially for weekend and evening meetings. Two other women who were part of the Taking Charge! group stated that the future of their child care was uncertain and this was causing them a lot of stress. A concern was raised regarding the child care subsidy provided to women who are in receipt of Social Assistance benefits. The subsidy is based on monthly income but this fluctuates for a self-employed person and can make payments unaffordable at times. This is one area where collective lobbying by SEED Winnipeg, the Credit Circle and other organizations could be practical.

As mentioned in Chapter Four, previous work experience was invaluable for the women making the most out of their Credit Circle participation. Seven women were involved in, or had been involved in, some form of community or volunteer work. Some of these women gained valuable skills as a result, and having these skills made their



training experience in the program more fruitful. One woman commented that this type of community work was never discussed within the program. She sounded surprised.

The program attempts to be flexible and acknowledges the various roles each woman is responsible for. One of the instructors discussed the experiences of one woman and how the group worked together to develop creative solutions so she could take care of her family and do her business.

### **5.8 Conclusion**

The previous discussion outlines some of the conditions, values and principles that SEED Winnipeg and the Credit Circle could incorporate, where they have not already done so, to create an environment where the program's 'transformatory potential' might be realized. Some of these principles are being incorporated at one level within the organization but not at the program level. If the organization and program are advocating CED as an alternative economic paradigm, and their efforts are part of a larger social movement, this discrepancy should be examined.

The organizational structure of SEED Winnipeg is based on a hierarchical model, but the Credit Circle program is inherently participatory. More connections could be made between the Board and program participants by encouraging Credit Circle participants to sit on the Board and Management Committee. This would flatten the hierarchy and would also link organizational policy development with the practice.

Both SEED Winnipeg and the Credit Circle program are attempting to use qualitative indicators as one of their measures of success. Their partnership with the Assiniboine Credit Union enables this to occur because of its commitment to the goals of

the organization and program. The Credit Circle program, by utilizing qualitative indicators of success, and by working with women to accommodate their other roles, has incorporated the notion of productivity as being more than market activity.

SEED Winnipeg is affiliated with other organizations whose mandate includes fighting for social change and social justice. But there has been no introduction of this context at the program level. The Credit Circle creates an environment where women work together to make changes in their lives. They are realizing their own value, self-worth and abilities. In order to define the Credit Circle program as more than just a business development program and as a means to strengthen the CED movement, it is imperative that participants be introduced to the context.

The Winnipeg Credit Circle and SEED Winnipeg does have transformatory potential but there are some areas where improvement can be made. One such area is in providing the context and rationale for the program as a CED strategy. As discussed in Chapter Three, CED practitioners point out that programs such as the Credit Circle, and organizations such as SEED Winnipeg, must be connected to their constituents, linked with the larger CED movement at all levels, and actively reflect upon their activities on a regular basis.

## **Chapter Six:      *Conclusions and Summary Points***

### **6.1      *Conclusions and Summary Points***

This thesis represents a qualitative analysis of the Winnipeg Credit Circle program through a feminist lens. The Winnipeg Credit Circle is a CED strategy based on the peer-lending model which originated in Bangladesh via Professor Muhammad Yunus. The Credit Circle is one of a growing number of micro-loan programs in Canada that are directed at providing low-income women with training, support and access to credit so they may take greater control over the economic and employment situations in their lives. This and similar programs are also designed to overcome gender-specific barriers which women entrepreneurs have encountered.

Chapter One introduced the rationale for this thesis and the research questions examined. A brief introduction of the theoretical framework guiding the research was presented. The primary framework was developed by Maxine Molyneaux and distinguishes between women's practical needs and strategic gender interests. Kate Young has elaborated on her analysis by introducing the concept of 'transformatory potential'. The secondary framework around which this study is centred is CED as an alternative economic paradigm. The Winnipeg Credit Circle is guided by principles that were developed by the CED Resource Group and these sit at the 'progressive' end of the continuum. These principles have guided the development of the program and its ongoing operations. As well, the women actively engage in some of the activities outlined in the list of principles, for example, using services and products produced by

other Circle members. But the interviews revealed that there was no explicit discussion or linking of the CED principles with the Credit Circle and the participants. It is my position, following Friedmann (1987), Ritzdorf (1995) and Griffen Cohen (1995), that theory and practice need to be linked - at least in an introductory manner - where women can place what they are doing in the larger context of CED. This can also serve to strengthen the whole CED movement.

Chapter Two outlined the concepts of practical and strategic gender interests which were originally introduced by Maxine Molyneux (1988). While there has been some criticism of her analysis (Kerans and Drover, 1993) this has been useful in clarifying the framework. This study examined the practical need of earning an income through self-employment and outlined six gender-specific barriers women face when trying to engage in self-employment. Some of the participants face additional barriers because of their ethnicity, because they are in receipt of Social Assistance benefits, and because they are single mothers. Section 6.2 briefly describes how some of the participants overcame some of these barriers.

Chapter Three examined what might be required for the Winnipeg Credit Circle and other programs to create an environment of 'transformatory potential.' By examining the literature on the progressive stream of CED, women's CED efforts and a feminist critique of economics, a list of conditions or principles was drawn up. Chapter Five analyzed these conditions, together with an analysis of the Credit Circle program and SEED Winnipeg. Section 6.3 in this chapter includes some summary points. Chapter

Five also investigated whether the Credit Circle program is fulfilling its mandate, and whether the participants were meeting their own goals.

Chapter Four provided a brief history of the Credit Circle program and how it functions. The selection of interviewees is also described, and profiles of the women interviewed are also outlined. These profiles reveal a group of women that have a wide variety of experiences and backgrounds. While this makes it difficult to generalize about the women themselves, there are some shared experiences with other participants in the program. It is these shared experiences which form the data analyzed in Chapter Five.

## **6.2 Gender Barriers**

Chapter Two laid out gender-specific barriers to self-employment faced by many women. The Credit Circle program and similar programs are intended to assist participants to overcome these barriers, i.e. these programs enable individuals to fulfill their practical need of earning an income through self-employment. As illustrated in Chapter Five the Credit Circle program is accomplishing this end at least in part. It is difficult to say conclusively whether participants will become self-sufficient because the businesses are quite young, but most of the women agree that they have gained skills and the confidence to move them closer to this end. These barriers reflect a business development focus rather than a CED focus. The six gender-specific barriers are outlined below. The following section tackles the more complex question of whether the Program has ‘transformatory potential.’

Many women engaging in self-employment tend to have a poor opinion of themselves and their abilities, whether for engaging in self-employment or for other

endeavours. As well, studies have shown that women encounter sexist and discriminatory attitudes from banks, suppliers, and customers. There was little discussion about the experiences the participants may have had regarding sexist attitudes. But there was much discussion about how their participation in the program provided a tremendous boost in self-esteem and confidence in their abilities to launch their business and to take control over their lives. Fourteen of the women stated they felt more confident in their abilities to launch and maintain their business.

One of the key components of the program, and what makes it different from many other training programs, is that after the training is complete participants can access a small loan. Almost all of the participants require a loan to get their business started. While the first loans are between \$500 to \$1,000, it is a big step for these women to take, and one they do not take lightly. Some of the women experienced a lot of hardship making their loan payments. The difficulties related to the time-lag between manufacturing the product and earning income to make loan payments, difficulty in purchasing the necessary piece of equipment for self-employment, and in one case business was slow. In spite of these hardships, as of February 1997, for the whole program, there was only one default and one woman who was constantly delinquent with her payments. Some of the women stated their loan would also build up their credit rating, but whether this is occurring needs to be examined at a later date.

The training consisted of business-related skills such as marketing and market research, book-keeping, cash-flow, business forms, risk assessment, finance and accounting, management and operations, presentation skills, and access to resources.

The purpose of the training was to provide participants with the skills necessary to launch and maintain their business, but program providers were hopeful that these skills would also be transferable to other endeavors, either as an entrepreneur or as an employee. The training was easier for those participants who had a base from which to start. For the most part, classes were large and a lot of material was covered in a short time-frame, which caused some frustration. But in general the women interviewed gained skills in one or more areas. There was also agreement that the program could be longer, classes could be smaller, and some areas such as book-keeping could benefit from a more in-depth study. As a result of evaluations by participants, program providers made some adjustments to the curriculum and added one-day workshops on specific topics such as filing income tax returns. As discussed in Chapter Four, the instructors must have a wide range of skills and knowledge of different subject areas. It is unreasonable to expect one or two people to be able to cover all that needs to be covered. Inviting entrepreneurs and business people who come from the same communities as the participants would introduce role models to the participants and also provide training from a different perspective. These role models are important because they could potentially break-down the stereotype that successful entrepreneurs are white men. This is also one of the areas where program participants could make connections with the community.

The peer-lending model, whether it is adapted to the Third World or North American context, is designed around the principles of peer pressure, collective responsibility and group support. The Circle is intended to be a business support group. But, as discussed, the line between business and personal goals is not always clear. As a

result, the Circles provide both business and personal support, but a balance must be maintained. The Circles that functioned well were valuable sources of ideas, encouragement and inspiration. But given the nature of group dynamics not all Circles function as well as others. Some Circles are able to overcome conflict and problems as they arise but others are not. In the latter case, the Circle may dissolve. As discussed in Chapter Four this can leave the women feeling let down and isolated. Making gains in self-confidence might enable an individual to deal with the conflict and problems more appropriately, but gaining mediation and negotiation skills could also be useful and would be a positive addition to the day workshops.

Women remain the primary caregivers even as they pursue their self-employment. Nine of the women interviewed were single mothers. Participants in receipt of Social Assistance benefits are eligible for a child-care subsidy, but due to sporadic earnings from self-employment the subsidy amount differs month-to-month, making it difficult to pay. The women also need child-care support for Circle meetings, but the subsidized child care will not cover evening and weekend meetings. This is one area where Credit Circle program providers, together with other program providers of similar programs, and the women themselves, could lobby for changes at the provincial and national level. The program also needs to develop innovative solutions to the child-care dilemma that many of the women face. The Comox Valley Credit Circle Program on Vancouver Island, BC encourages Circle members to develop a pool to assist with childcare expenses (Shalanski, 1997).



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The final barrier faced by self-employed women is that in spite of the long hours and hard work they often receive low financial returns. This may have to do with the type of business but this research was less concerned with the quantitative success. As well, given that the businesses are so young, it is difficult to determine what their future earnings might be. But the primary goal of most of the women interviewed was to become self-sufficient and, where it applied, to get off Social Assistance. Will they meet these goals? While the women express confidence in their abilities to reach their goals, this remains a question to be addressed by future research.

### **6.3 Transformatory Potential**

The above discussion mainly examined participants' ability to engage in self-employment so they may earn an income. This was made possible by their participation in the Credit Circle program which assisted them to overcome specific barriers. Therefore, it can be said that the program is enabling them to pursue their practical need of earning an income. Does this need have "transformatory potential" i.e., does it have the potential for changing women's position in society? By extension, as a result of the role played by the program in addressing this need, does the Credit Circle program have "transformatory potential"?

The literature discussing practical and strategic needs (Molyneaux, 1983; Young, 1988; Moser, 1987, 1993; Friedmann, 1992) acknowledges that achieving the latter is a long-term and contentious struggle. This research has been guided by the assumption that this potential must be developed and nurtured in a supportive environment, where

political strategizing can begin, before engaging in the struggles outlined by Fraser (1989).

This research outlined several criteria, conditions or principles that organizations could incorporate to create this environment. These conditions include, but are not limited to: an inclusive and participatory framework; qualitative indicators as measures of success; participation in broader coalitions; enabling a critical consciousness; critical education; and redefining productivity to include unpaid labour. The Credit Circle program and SEED Winnipeg already incorporate some, but not all, of these principles.

The program is inherently inclusive and participatory. Participants come from the different ethnic groups that make up Winnipeg's mosaic. The Board of Directors and the Advisory Committee of SEED Winnipeg are comprised of representatives from a number of the social and economic justice organizations, academic institutions, and cultural organizations. There are also at least two previous SEED clients sitting on the Board. But there is a gap between the Board and program participants. I believe this gap needs to be reduced so that the hierarchy is flattened and the Board can gain a greater understanding of what affect the program is having on participants. This is linking the theory and practice of CED. This would also introduce participants to the larger movement for social and economic justice, which needs support in order to gain more momentum.

Three other conditions - critical education, developing critical consciousness and participating in the broader coalitions - are interrelated. Presently, the training component of the Credit Circle program consists primarily of business skills. Adult

Education principles were used for the original intake, where the curriculum was based around the knowledge of the participants. Now there is a set curriculum and program providers have modified the program in response to comments from participants.

By introducing the context of the Credit Circle, i.e. a CED strategy which is intended to strengthen the structure of the local economy and promote sharing of wealth, power, and decision-making (CED Resource Group), this takes the program beyond simply being a business development program. The environment in which the program operates is mutually supporting and provides the participants with an improved sense of self-worth. Discussing the context can add to the gains in self-esteem by connecting the women into something much larger than the program or their businesses. This may also facilitate the women engaging in collective action around issues which directly affect them, such as inadequate child care support. In order for CED to be a social movement it requires involvement by people from different segments of society. But individuals are not going to participate if they have little or no knowledge about it. Credit Circle participants need to be introduced to the concept of CED, so that it does not remain a theoretical construct.

Qualitative indicators of success are gaining increasing attention from practitioners and researchers involved in CED. This is occurring because of the acknowledgment that quantifiable measures provide an incomplete definition of program or individual 'success'. Also, by using these indicators, there is reinforcement of the claim that the concept of value must be widened to include non-market activity. The interviews for this thesis were also used to write a paper for the Credit Circle program (Reynolds, 1998) which examined what influence the program had on the participant's

self-confidence and self-esteem. Program providers document how many loans are disbursed, repayment rates, and numbers of businesses launched.

The value of redefining productivity to include unpaid labour has been incorporated into the Credit Circle program. Program providers are aware of, and try to respect, women's schedules.

Given the criteria outlined above, the Winnipeg Credit Circle has 'transformatory potential.' There are areas where program providers can modify the content. But, as discussed, addressing strategic gender interests involves struggles that will occur on different fronts and over the long-term. These struggles need to occur in order to shift the balance of power and to strengthen communities.

#### **6.4 Planning**

Proponents of a feminist analysis of planning theory and practice caution that traditionally these have tended to be gender-blind, and this has resulted in both isolating and denigrating women (Ritzdorf, 1995; Sandercock and Forsyth, 1992; Fainstein, 1992; MacGregor, 1995; Moore Milroy, 1991). Fainstein (1992) argues this is apparent in the two most significant planning arenas - economic development and land-use planning. Economic development as measured by the market ignores and devalues women's work in the home, even though it facilitates the occurrence of 'productive' work. Traditional land-use planning assumes a clear division between the public and private spheres, where women are identified within the private sphere and men within the public sphere. This assumption results in activities and interventions perceived as appropriate for each

sphere, in spite of the lived reality of many families where the distinction between the two domains is not so neat.

The activities of the Credit Circle participants challenge the assumption that there is a clear division between public and private domains. Fifteen of the seventeen women interviewed for this research work in their own home. Many self-employed work from their homes, but the *Labour Force Update: The Self-Employed* (1997), Statistics Canada's most recent survey of the self-employed, does not provide figures. There are figures for people who work at home, but not all are self-employed. A recent Gallop Poll estimated that 2.17 million Canadians work at home some of the time (Gurstein, 1995). The 1991 census found that 743,000 Canadians worked at home for pay (excluding agricultural workers) (Lipvenko, 1996). The growing numbers of home-based workers and telecommuters has implications for planners in the areas of housing design, neighbourhood planning, and transportation planning.

There is a growing literature within the planning discipline which more closely examines the phenomenon. With an increase of home-based work one of the arguments in favour of this activity is that it provides solutions to the planning ills of pollution and congestion (Handy and Mokhtarian, 1995). But there are also concerns that on a large scale it could increase urban sprawl and ex-urban development (Gurstein, 1995). Some rural communities have promoted home-based work as an economic development strategy (Handy and Mokhtarian, 1995). In Gurstein's (1995) survey of teleworkers 1/5 of those interviewed said they already had or were planning to move out of the city.

There are implications for the building industry as home workers modify or renovate their homes to accommodate their work. Gurstein's (1995) survey of teleworkers indicated they did such work as putting in new lighting, painting the interior and exterior, installing new carpeting, renovating and finishing rooms, and improving ventilation. One-third of those surveyed by Gurstein (1995) had already moved or were planning to move to a larger home to accommodate working at home. The housing industry needs to develop innovative design solutions where workers can balance their work and family under the same roof with minimal stress.

There are implications for neighbourhood planning. Much of the present zoning maintains a segregation of use which puts home-based workers in a tenuous position (Gurstein, 1995). Home-based work also makes the neighbourhood more important for the social services aspect. Ahrentzen's (1989) study indicates an increase in use of work-related facilities and services in residential neighbourhoods. The demand for work-related services may also lead to the development of neighbourhood centres where people can rent a work station and access such services as child-care, a copy centre and post office. These centres could also link with existing infrastructure such as elementary schools and community centres (Gurstein, 1995), creating new types of community spaces. These facilities would change the face of many suburban neighbourhoods. Planners can play a role in monitoring and evaluating the effects of home-based work on the building and housing industries, on municipalities and on their regulations, transportation policies, and neighbourhood planning. It would also be necessary for

planners to disseminate information and strategies which maximize the positive benefits and minimize the negatives.

This research also attempts to challenge the assumption of separate public and private spaces highlighted by Fainstein. The vision of CED advocated by this research includes redefining productivity to include all work performed by women. The importance of this work is realized by creating flexible structures whereby the women are not penalized for tending to their family responsibilities. Chapter Four incorporates this principle as one of the conditions necessary to create an environment of 'transformatory potential'.

My interpretation of the interviews challenges the assumption. The businesses of five of the women were an extension of their previously unpaid 'reproductive' work, for example, sewing, baking, and child-care. Seven women were involved in, or had been involved in, some form of community or volunteer work. Some of these women gained valuable skills as a result, and having these skills made their training experience in the program more fruitful.

As stated in Chapter Three, planners have tended to limit participation by diverse and marginalized groups in their planning processes (MacGregor, 1995). This exclusion relates in part to planning's origins as a technical activity. Qualitative research is one method by which the voices of marginalized groups like poor women can be heard. This research method was chosen for that reason. Also, by promoting the conditions and values outlined in Chapter Three and Four, planners can participate in changing women's position in society.



Planners (Moser, 1987, 1993; Rathgerber, 1990; Friedmann, 1992) have relied upon Molyneaux's framework for their analysis, but this has primarily been in the Third World context. Sandercock and Forsyth (1990) propose that Molyneaux's framework would be useful in the context of the developed world and for future planning research. This researcher is encouraged by their proposal and hopes this research adds to their call.

## **6.5 Further Research**

Research of programs similar to the Credit Circle (Berard and Brown, 1994; Edgcomb *et al.*, 1996) conclude that there is a need to engage in long-term follow-up of clients in order to monitor the program in terms of meeting its goals. This research provides the Credit Circle program with a basis to engage in future research.

At least five of the women interviewed were referred to the program by employment counsellors or welfare workers. A few of the women who were in receipt of Social Assistance benefits said they were experiencing problems or miscommunications with their welfare worker. Given the role played by front line welfare workers and employment counsellors, research investigating their perceptions and experiences with programs like the Credit Circle could prove useful for developing more supportive policy and regulations.

As outlined in Chapter Three, there is growing interest in research which examines qualitative indicators as measures of success, rather than the more conventional quantitative indicators. Planners have to work with such issues as quality of life, and engage in community development activities. Neither of these issues or activities lend

themselves well to quantification. Therefore, planning research needs to contribute to this research.

Edgcomb *et al.*, (1996), in their review of different US micro-enterprise programs, state that further research needs to include evaluations of the training effectiveness of these programs. Performance measures also need to be created so they can be used over-time and for comparative purposes. They also acknowledge a lack of a single methodology which incorporates best practices of management policies and staff skills.

The provincial housing corporation in BC does not allow an individual to work from their home. According to April English, ex-program director of BCHMC's Community Housing Initiatives program, this is a disincentive for women in public housing to pursue self-employment (personal interview). Alternatively, women are engaging in self-employment activities and thereby jeopardizing their housing. This restrictive policy reflects the assumption of the division between public and private spheres. Research must be done to facilitate policy changes within such bureaucracies.

Incorporating women's reproductive work into the market is gaining recognition. Statistics Canada, in the 1996 National Census, included a question which asked about hours of unpaid work. The results will show the hours spent on household work and on unpaid care of children and assistance to seniors. This information will provide a better understanding of how such activities contribute to the economic and social well-being of the Canadian population (Statistics Canada, 1996). This information has implications for

planners engaging in economic development strategies, as they must be able to integrate these activities if they are to develop successful strategies.

A number of statistical analyses of women and work were utilized for this research (Belcourt *et al.*, 1991; Federal Development Business Bank, 1992; Berard and Brown, 1994) but there appears to be a middle-class bias. Given the growing number of poor women beginning to engage in self-employment as a result of programs such as the Credit Circle, it would be appropriate for future research to include the statistical data and experiences of poor women trying to engage in self-employment. Planning research which examines women engaging in home-based work must also incorporate the experiences of poor women.

## **Appendix I**

### **Letter of Agreement between Brigid Reynolds and SEED Winnipeg, Credit Circle Program**

**December 04, 1996**

**SEED Winnipeg would like to evaluate the Credit Circle program to determine what the participants are gaining in terms of transferable business skills and personal skills. The purpose of this project is not to evaluate the success or failure of the program.**

**In achieving this end the Credit Circle program has requested the assistance of Brigid Reynolds to carry out the research. Brigid Reynolds is a graduate student, masters of city planning at the University of Manitoba. This work is being done in conjunction with her practicum project which is to examine the peer-lending model as it operates at SEED Winnipeg and to explore how successful it is in achieving its stated goals. As well as exploring how such a program works towards achieving broader community economic development.**

**Brigid Reynolds agrees to:**

**develop the interview and evaluation tool,  
interview participants of the Credit Circle Program,  
interview SEED and Credit Circle staff as well as Assiniboine Credit Union staff (all interviews will be tape recorded to ensure accuracy)  
analyze the data, and  
write a final report.**

**Guarantee confidentiality of personal information.**

**Provide a copy of the completed practicum project.**

**In conjunction with the practicum project, get approval from the ethics committee at the Faculty of Architecture, University of Manitoba.**

**This work will be done in consultation with SEED Winnipeg**

**The approximate time-line:**

**develop interview and evaluation tool immediately to be completed by January  
begin interviewing SEED and Credit Circle staff January  
set up and conduct interviews - January and February (tape recorder)  
get the first set of interviews done by end of February  
do any follow up interviews in April  
final report to be completed by the end of July**

**SEED Winnipeg agrees to:**

**make any necessary information available to Brigid Reynolds  
assist with the project where necessary, e.g. acting as liaison with program participants  
pay for the cost of printing and any binding of the final project document**

**make copies of the final document available to any participants, board members, funders etc.**

## **Appendix II**

### **Introduction in Credit Circle Newsletter**

#### **Credit Circle Research Project**

I'm Brigid Reynolds, a student at the University of Manitoba in the Department of City Planning. I'm doing a project for SEED Winnipeg about the Credit Circle and hope to interview a number of you (approximately 20). These interviews are also going to be an integral part of my final research project for my degree in City Planning at the University of Manitoba.

The purpose of the interviews and the project is to find out about your experiences with the Credit Circle program. I would like to find out what you feel you have gained in terms of business skills, interpersonal skills, and any other job related skills. Are there some things about the program that you feel should be changed, and what should not be changed? I am also interested in the goals you have set for yourself and your business. Other areas for discussion include economics and community economic development.

The interviews will be informal one-to-one conversations. All the information will be confidential and any reports or publications will not include your names. I hope to do the interviews in January and February. If you agree to be interviewed we will set up a time and place that is convenient to you.

Brenda Blom will be speaking with some of you directly, and with the Circle Coordinators about the interviews. She will be trying to get a sense of who would be willing to be interviewed.

Please call me, Brigid, at 284-3358 if you have any questions (I will be out of town from December 14 to January 5). Or you can speak with Brenda at 944-9936.

I look forward to meeting with you.

**Appendix III**  
**Initial Contact**  
(to be read by the interviewer over the phone)

Hi, my name is Brigid Reynolds. I am a student in City Planning and I am doing my final research paper on the Winnipeg Credit Circle (CC). Part of this research will be for the SEED Winnipeg.

I got your name from Brenda. I understand she mentioned it at various group meetings. I also introduced myself in a blurb in the newsletter that came out in December.

I am interested in your experiences and your perceptions about the program. More particularly I am interested in how you feel the CC is fulfilling its mandate and how you feel CC is meeting your goals and objectives. SEED is interested in what gains you have made in personal development.

The interview will take approximately one hour, may be a little more or a little less depending on what there is to say. I hope the interview can be an informal discussion. I have a number of questions I would like to address, but I would like you to add things that you want to discuss.

I want you to know that any personal information about yourself or others that we discuss is confidential. Personal information refers to your name, the name and type of your business, as well as your personal and business addresses. Your name will not appear either in my notes or any report. The only other person that will have access to my notes and tapes is my research advisor from the university, but your name is not attached. My advisory committee will have access to edited versions of the interview transcripts. The general public will have access to excerpts of the interview.

During the discussion you do not have to talk about anything you don't want to and you can end the discussion at any time. I would like to tape record the discussion if that is okay.

If you are interested, it could take place at your place if you wanted, my home, I have an office at U of M or a quiet place convenient to you. Also at a time that is convenient to you. If you need child care or bus fare I could help with the cost.

Are you interested? Do you want to think about it? Would you like time to think about it? Could we set up a time and place?

Thanks for your interest and I look forward to meeting you.  
Call me at 284-3358 if you need to reschedule or cancel.

## **Appendix IV**

### **Interview Introduction (to be read by interviewer)**

I'm Brigid Reynolds and a student of City Planning at the University of Manitoba. The purpose of the research is to find out from you what your perceptions and experiences of the program are. I am doing this research for my final paper for my school program and for SEED Winnipeg. More particularly I am interested in how you feel the Winnipeg Credit Circle is fulfilling its mandate. I am also interested in how you feel the program is fulfilling your goals. Another question I am interested in, is how the peer-lending model addresses longer term changes for women in our society. SEED Winnipeg would like to know what you have gained in terms of personal development. I hope this can be an informal discussion.

Thank you for agreeing to take part in this. Is it okay with you that I tape record the discussion? Tape recording the interview enables me to be as accurate as possible with the information you give me. If you prefer that I don't record the interview I will rely on my notes. Upon reviewing my notes I may find that too much has been lost. If this occurs I may not include your interview in the research. Do you still want to continue?

I want you to know that any personal information about yourself or others that we discuss is confidential. Personal information refers to your name, the name and type of your business, as well as your personal and business addresses. Your name will not appear either in my notes or any report. The only other person that will have access to my notes and tapes is my research advisor from the university, but your name is not attached. My advisory committee will have access to edited versions of the interview transcripts. The general public will have access to excerpts of the interview.

If there are any questions that you don't want to answer just say so. Also, you can end the interview at any time during. This is the off button for the record, and you can turn it off at any time.

Can you please sign this letter of consent before we begin. It is a formality that the university requires. And also to let you know that I take your confidentiality very seriously.

The interview will take approximately 1 hour, but may be longer or shorter depending on how it goes.

Do you have any questions before we begin?

I would like you to know a bit about me so you know where I'm coming from. I moved here from Vancouver and worked with a community organization around issues of community development and anti-poverty. I am interested in adding the economic



dimension to community development. I believe programs like the Credit Circle have this potential.

**Appendix V**  
**Informed Consent**

I, \_\_\_\_\_, agree to participate in an interview with Brigid Reynolds, graduate student, Department of City Planning, University of Manitoba, under the direction of Dr. Dana Stewart (ph.474-6797).

The information I give will remain confidential in that my name and addresses, both personal and business, as well as the name and type of my business will not be included in any published reports. Excerpts from the interview may be included in any published reports. My participation in this interview is entirely voluntary.

I agree to have my name appear in the acknowledgments section in the research paper. (Circle one)

YES                      NO

I understand I can withdraw from this interview at any time, I may refuse to answer any particular question and I may turn off the tape recorder at any time.

\_\_\_\_\_ signed (participant's name)  
\_\_\_\_\_ date

Please send me a copy of this research project. (Circle one)

YES                      NO

My address (for mailing the research report) is:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Appendix VI**  
**List of Key Informants**

**Brenda Blom, Coordinator Winnipeg Credit Circle Program**

**Alice Cheatley, Winnipeg Credit Circle Management Committee**

**Agatha Doerksen, Consultant who developed the Winnipeg Credit Circle Program**

**Shirley Forsyth, Winnipeg Credit Circle Management Committee**

**Dave Leland, SEED Board Member**

**Garry Loewen, General Manager, SEED Winnipeg**

**Jacqui Meckling, Winnipeg Credit Circle Instructor**

**Mary Morgan, Consultant who developed the Winnipeg Credit Circle Program**

**Joanne Purvis, Coordinator, Taking Charge! Program**

**Ross Rathny, Community Development Officer, Assiniboine Credit Union**

**Gary Wagner, Chief Credit Officer, Assininboine Credit Union**

**Appendix VII**  
**FACT SHEET**

**Code name:**

**Place of interview:**

**Time:                      Start:                      Finish:**

**Why chosen:**

**Age group:**

**Income :**

**Type of business:**

**When did you come to the program?**

**How did you come to the program, eg. on your own, through another training program, with a friend?**

**Participant Interview Guide and Prompts**  
(to be read by the interviewer)

1. What were you doing before your participation in the program?

Probes- job, home/parenting, employment, full or part-time

2. Where do you stand in terms of forming your business?

Probes -Have you joined a credit circle yet?

Have you received a loan yet? If so, would you mind telling me how much?

3. What were your expectations when you came into the program? Have they been met?

Probes - what were your personal goals, business goals, financial goals?

4. Tell me about your participation in the Credit Circle training program

Probes - has it been a positive experience?

- what are 3 things you would like to see change, 3 things that should remain?

5. Do you feel that you gained employment or business skills and gained in personal development?

Probe - self-esteem, confidence, stress management, conflict management, negotiation business planning, communication, presentation, organization

6. How would you describe yourself before you came into the program? How would you describe yourself now?

Probe - confidence levels, asserting yourself in a public setting

7. As a result of your participation in the Credit Circle do you feel that you are more or less likely to satisfy your financial needs by starting your own business or by getting a job?

8. Are you interested in getting involved in community issues since participating in the program?

Probe - what is your participation in the community

9. What role do you see the Credit Circle program playing in the larger community?

Probe - do you see it as a real alternative, band-aid solution

Is there anything else that you would like to discuss that you think is important, but has not been raised?

**Appendix VIII**  
**Key Informant Interview Guide**  
(to be read by the interviewer)

1. Can you discuss the evolution of the Winnipeg Credit Circle? What has your role been? How long have you been involved?
  2. To what extent do the participants inform the training curriculum?  
Do you think participants participation in the whole program is adequate, too much, too little?  
Do you think women could take a more active role in the loan review process?
  3. What is the relationship of the management committee to the participants of the program?
  4. I'm hoping you can comment on some of the positive aspects of the Credit Circle and some of the limitations of the Credit Circle program?
  5. I understand that some changes have occurred with the program, eg course curriculum, now accepting men, and pre-formed groups. Now that the Credit Circle is over one year old and a large number of people have participated, can you comment on these changes? Are there other changes that have been significant? What changes do you see in the future?
  6. How does the Management Committee (Assiniboine Credit Union) (trainer) evaluate the program success of the Credit Circle and whether to continue the program?
  7. What impact do you think the Credit Circle has on the broader community? Do you see the Credit Circle as a real alternative or more of an income supplement program?
- Is there anything else that you would like to discuss that you think is important, but has not been raised?

## **Appendix IX**

### **CED Principles**

#### **1. Use of Locally Produced Goods and Services**

- 1.1 Purchases of good and services produced locally.
- 1.2 Circulation of income within the local community; less income drain.
- 1.3 Stronger economic linkages within the local community.
- 1.4 Less dependency on outside markets.
- 1.5 Greater community self-reliance.
- 1.6 Restoration of balance in the local economy.

#### **2. Production of Goods and Services for Local Use**

- 2.1 Creation of goods and services for use in the local community.
- 2.2 - 2.6 Same as 1.2 - 1.6.

#### **3. Local Re-Investment of Profits**

- 3.1 Use of profits to expand local economic activity.
- 3.2 Stop profit drainage.
- 3.3 Investment that increases community self-reliance and cooperation.

#### **4. Long-term Employment of Local Residents**

- 4.1 Long-term jobs in areas which have experienced chronic unemployment or underemployment.
- 4.2 Reduction of dependency on welfare and foodbanks.
- 4.3 Opportunities to live more socially productive lives.
- 4.4 Personal and community self esteem.
- 4.5 More wages and salaries spent in the local community.

#### **5. Local Skill Development**

- 5.1 Training of local residents.

- 5.2 Training geared to community development needs.

- 5.3 Higher labour productivity.

- 5.4 Greater employability in communities which have historically experienced high unemployment.

- 5.5 Greater productive capability of economically depressed areas.

#### **6. Local Decision Making**

- 6.1 Local ownership and control.

- 6.2 Cooperative forms of ownership and control.

- 6.3 Grassroots involvement.

- 6.4 Community self determination.

- 6.5 People working together to meet community needs.

#### **7. Public Health**

- 7.1 Physical and mental health of community residents.

- 7.2 Healthier families.

- 7.3 More effective schooling.

- 7.4 More productive workforce.

#### **8. Physical Environment**

- 8.1 Healthy neighbourhoods.

- 8.2 Safe neighbourhoods.

- 8.3 Attractive neighbourhoods.

- 8.4 Ecological sensitivity.

#### **9. Neighbourhood Stability**

- 9.1 Dependable housing.

- 9.2 Long-term residency.

- 9.3 Base for long-term community development.

#### **10. Human Dignity**

- 10.1 Self respect.

- 10.2 Community spirit.

- 10.3 Gender equality.

10.4 Respect for seniors.

10.5 Respect for children.

10.6 Social dignity regardless of personal, physical or mental differences.

10.7 Social dignity regardless of national or ethnic background, colour or creed.

10.8 Aboriginal pride.

## **11. Support for Other CED Initiatives**

11.1 Mutually supportive trade among organizations with similar community development goals in Winnipeg and elsewhere.



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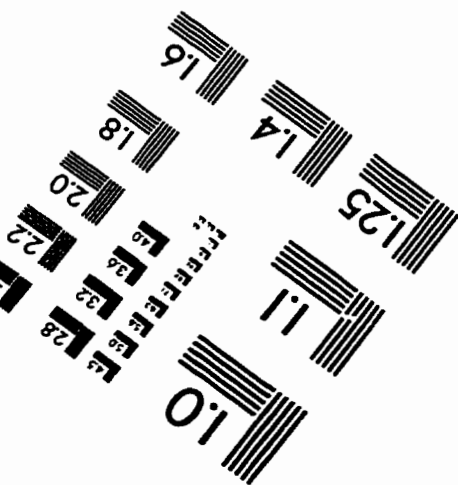
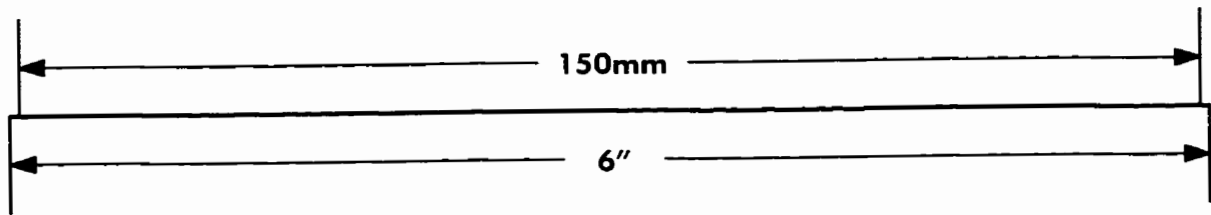
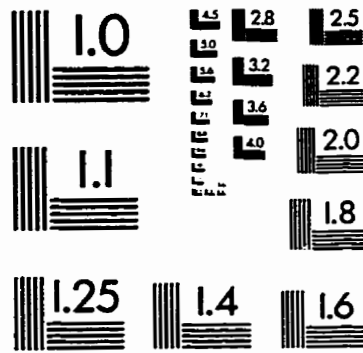
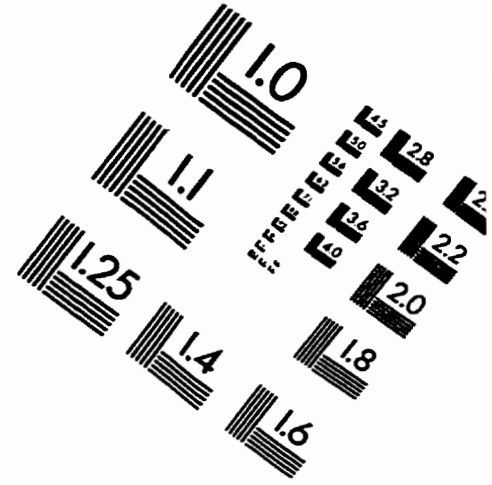
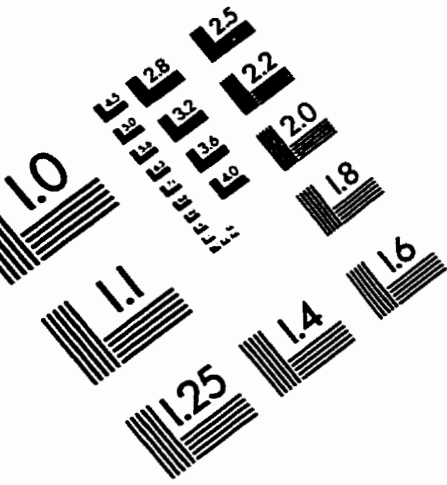
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