



**Gender and Lifelong Learning:
Enhancing the Contributions of Women
to Small- and Medium-sized Enterprises in Canada
for the 21st Century**

prepared by

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Enhancing Contributions of Women
to SMEs in the Asia Pacific Region
for the 21st Century**

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Abstract

This Canadian case study contributes to the APEC HRD study of education and training in relation to women and small- and medium-size enterprises (SMEs), "Gender and Lifelong Learning: Enhancing the Contribution of Women to SMEs in the Asia Pacific Region for the 21st Century." Its scope is limited to national initiatives that take Canada's geographic, demographic and jurisdictional diversities into account. There is a segmentation of career preparation and business development needs for women in Canada: (1) basic education and skills upgrading for one group, (2) professional training and management opportunities for a second group, and (3) business training and supports for a third group. The major focus of this paper is on those more advanced lifelong learning requirements of women managers and small business owners in high growth sectors, i.e., the latter two groups.

Women in Canada are starting new businesses and managing SMEs at unprecedented rates. Key challenges for women include balancing responsibilities at home and at work; gaining recognition for acquired skills, knowledge and values; finding economic equality in the workplace and in business development; and overcoming systemic training and employment barriers. Initiatives to address these challenges include improving women's access to (1) non-traditional, high growth careers such as technology and management; and (2) business supports and professional development.

Recommendations to improve women's HRD in the context of SMEs in Canada fall into three categories: (1) removing the barriers to lifelong learning, career advancement, and business development that women experience; (2) enabling women to counteract systemic barriers where possible and necessary, and (3) changing attitudes that work to reinforce those barriers. Priorities for action include implementing gender-based analysis in the creation of new policies and programs, and Prior Learning Assessment and Recognition (PLAR) methodology as a practical tool to expand women's access to training and to employment.

1. Introduction

Women in Canada are starting new businesses and managing small- and medium-sized enterprises (SMEs) at unprecedented rates. However, they face some key challenges:

- balancing responsibilities at home and at work;
- gaining recognition for acquired skills, knowledge and values;
- finding economic equality in the workplace and in business development; and
- overcoming systemic training and employment barriers, particularly in high growth sectors.

Initiatives to address these problems include improving access to non-traditional, high-growth careers such as technology and management, and providing business support and professional development.

Scope Of The Study

This paper looks at how lifelong learning enhances women's contributions to SMEs in Canada and provides a representative inventory of federal governmental policies and national NGO initiatives specific to the topic.¹

Canada is very large, both geographically and by demographic diversity, and women face many different realities based on gender, age, race, class, national and ethnic origin, sexual orientation, mental and physical disability, region, language and religion. Space constraints limit this study to addressing only federal and/or national initiatives that take this diversity and size into account, and only broad women's human resource development (HRD) issues. This study does not include provincial or community-based initiatives or those targeted at special populations such as women with disabilities, Aboriginal women or visible minorities.

¹ A companion paper is *The Overstretched Resource: Women and Human Resource Development in Canada* (Grande, 1996), a contribution to the APEC HRD NEDM project, "Role and Status of the HRD of Women in Social and Economic Development of the Asia-Pacific Region," published by the Department of General Planning, Ministry of Personnel, P.R. China.

Defining SMEs and Women's Roles

The concept of SMEs is very broad. By size, SMEs are businesses that employ up to 50 individuals,² and by sales, do not exceed \$5 million.³ Micro-enterprises fall into the broad category of SMEs, but women's micro-enterprises are a distinct sub-category. Women's small, unincorporated businesses, often home-based, demonstrate interesting potential but many do not contribute as vigorously to growth as other, even only slightly larger, businesses do.⁴ They are, therefore, not current priorities for SME policies or programs in Canada.

In the context of business supports and lifelong-learning needs for women, there is a difference between women-owned and women-led SMEs. It is not necessary, for example, for a woman-owned SME to be managed or led by a woman; and, conversely, women manage businesses of all sizes. This study focuses both on women's opportunities to own SMEs in high-growth sectors and to manage businesses of any size.

Federal Economic Development Priorities

Although economic development priorities differ from region to region in Canada, high-growth sectors are a priority for federal government policies and programs. For example, the information technology (IT) sector – including the related areas of science, engineering, and technical trades – is a priority because technology is substantially changing the workplace, and because the IT industry is a high employment-creation and profitability sector. While there are countless business sectors and priorities that SMEs can and do capitalize on – education, healthcare, child care, food services, agri-business – this study focuses on the areas where there appears to be significant job creation, research and development, and business opportunity.

² Definition used by Statistics Canada for data gathering purposes.

³ Definition used in the federal Canada Small Business Loans Act (Government of Canada, 1993), available at <http://strategis.ic.gc.ca/>

⁴ A conclusion of the Business Development Bank of Canada (1997).

Lifelong Learning

Lifelong learning is loosely defined as the continuous acquisition of skills and knowledge through both formal and non-formal learning opportunities. It has very broad applications for women in Canada – from basic academic and employability skills to professional and business training and continuing education.

In the context of SMEs in Canada, the lifelong learning needs and opportunities for women are at the more advanced levels:

1. preparation and continuing education for careers in professional, non-traditional and high-growth sectors for women; and
2. business development training and supports for women.

This study focuses on federal governmental policies that guide access to these particular forms of lifelong learning, as well as related programs and services typically provided by non-governmental organizations and professional associations.

2. Recommendations For Canada

Recommendations to improve women's HRD in the context of SMEs in Canada fall into three categories:

1. removing the barriers to lifelong learning, career advancement, and business development;
2. enabling women to counteract systemic barriers where possible and necessary; and
3. changing attitudes that work to reinforce those barriers.

To achieve all three objectives, federal and provincial / territorial governments, in partnership with the private sector, need to implement, fully and immediately:

the gender equity plan set out in *Setting the Stage for the Next Century: The Federal Plan for Gender Equality* (Status of Women Canada, 1995);

the National Training Standards (Canadian Labour Force Development Board, 1995)

that remove barriers to women's training for labour force participation;

recommendations to improve women's access to leadership and management (Conference Board of Canada, 1998);

recommendations to improve women's access to non-traditional careers (Women in Trades and Technology, and others), and to women's access to technology (Canadian Congress for Learning Opportunities for Women, and others); a Prior Learning Assessment and Recognition (PLAR) system that specifically values women's unpaid work.

Implicit in all of this is the need to recognize that these initiatives make sound economic sense, i.e., investing in women's training and business development is an investment in one half of a country's human resources. A strong commitment is needed to the principle and practice of continuous learning and the development of intellectual capital from institutions, governments, and entrepreneurs themselves.⁵

To better prepare all people for the changing nature of work, Canadians have been urged to ensure that education and training systems predispose people to accept responsibility, take initiatives, run risks in the light of possible failure, and the other basic elements of entrepreneurship.⁶ This will require a substantial change to existing learning systems.

Making positive change in the lifelong learning environment requires national leadership and coordination. There are repeated calls by women groups and others to improve Canada's education and training systems, increase women's access to training, and reform the apprenticeship system. These calls go unanswered because there is no single body mandated to make these things happen.

⁵ *Promoting Women's Successful Participation in the Knowledge-based Global Economy: Science and Technology Platforms.* (McGregor, 1997).

⁶ *Women Entrepreneurs in SMEs.* (Ducheneaut, 1997)

3. Suggestions For APEC

In the context of women, lifelong learning and SMEs, recommendations for APEC member governments include:

- broadening the understanding of women's relationship to the economy to include women's paid and unpaid economic activity;
- broadening women's representation and distribution in education and training fields, specifically in non-traditional careers (trades, science and technology, and business administration) and in employer-sponsored training;
- improving women's access to and progress in the paid labour market, specifically by removing sexual stereotyping and discriminatory practices, and facilitating equitable sharing of work and family responsibilities;
- creating conditions necessary to support women entrepreneurs in starting and expanding businesses

These objectives, and others related to gender equity, can be advanced by applying gender-based analysis principles and tools to all new and existing policies and practices.

Leadership and change are made easier with appropriate decision-making tools and information. There is a need for much more long-term policy research specific to women and the economy in areas such as labour market trends, unpaid work, globalization, the tax system, downsizing government, the impact of devolution of policy-making to the provinces, new ways to promote women's equality, population aging, women's poverty, and women's economic autonomy.⁷ APEC HRD networks and task forces can advance understanding of these issues by explicitly addressing gender differences and impacts in their activities.

It is important to recognize that high-growth sectors, such as science and technology, are not value-neutral. Women need opportunities to participate in defining and determining research priorities, and to redefine these sectors to include the values of women, families and communities. It is not appropriate simply to encourage women to increase their engagement with technologies and industries that have traditionally ignored their needs.

⁷ *Women and the Economy: Long-Term Policy Research Issues.* (Townson, 1997).

Working together, women, policy makers and governments, the private sector, trainers and academics in the APEC sphere can:

1. strengthen information and training programs to meet the needs of women;
2. institute training and mentoring programs in non-traditional and future-oriented jobs for women; and
3. ensure diverse training and mentoring programs for women at all levels, not just entry level.

4. The Context

Scanning The Environment

To understand the context of women vis-à-vis lifelong learning and SMEs, general demographic and economic data for Canada are readily available from Statistics Canada. Detailed statistical information, with an emphasis on women in the workforce and women's education, is found in Appendix A.⁸ The following is a sketch of women, employment, lifelong learning, and SMEs that has been extracted from various Statistics Canada⁹ sources.

The number of women in Canada's paid workforce is increasing.

Women currently make up slightly more than half of all people living in Canada. In 1997, there were 15.2 million women, compared with 14.9 million men.

In 1994, 52% of all women had paying jobs and, as a result, they represented 45% of all workers. As well, 69% of all part-time workers were women and 34% of them indicated they would prefer full-time work.

⁸ Appendix A contains statistical tables, all made available by Statistics Canada, for the following: the total population by sex and age, 1997; labour force, employment and unemployment rates, 1993-1997; labour force participation rates and female labour force by age, 1993-1997; women and their roles in basic industries, 1995; educational levels – male and female, ; enrolment levels in colleges and universities, 1991-1994; and university degrees and college diplomas by field and gender 1991-1994.

⁹ Primarily from *Women In Canada* (Statistics Canada, 1995)

Even when employed, women are still largely responsible for looking after their homes and families. In 1992, employed women with a spouse and at least one child under age five spent 5.3 hours a day on household activities, including domestic work, primary child care, and shopping. This was about two hours more per day than their male counterparts spent on unpaid household work.

In general, women's level of education is rising.

In 1996, women made up 55% of university graduates, and 52% of community college graduates. Enrolment of women in universities is up 75% from the early 1980s.

In 1994, 12% of women held a university degree.

In 1992-93, women made up 35% of those working full-time toward their doctorates and 46% of those in Master's programs.

A recent study shows that many women feel they are over-qualified for the work they do.¹⁰

Women generally have lower incomes than men.

Women working full-time for a full year in 1996 earned on average 77% of what men earned.¹¹ At all levels of educational attainment, women's earnings are lower than those of men.

The majority of working women, 70% in 1996, work in traditionally female-dominated occupations such as teaching, nursing and related health occupations, clerical positions, or sales and service occupations.

Women are more likely than men (86% versus 63%, in 1993) to work in the service sector, which tends to be lower paying and lacks pension and benefit plans, than in the goods-producing industries.

¹⁰ *Closing the Gap: Women's Advancement in Corporate and Professional Canada*. Conference Board of Canada, 1998.

¹¹ From <http://canada.gc.ca/canadiana/faitc/fa19.html>

Although males continue to hold the majority of full-time, better-paying jobs, women have slowly been breaking into management and leadership; however, they still hold only about 23% of all executive jobs. They're also paid less, with only 12% making at least \$50,000 a year compared to 33% of men who earn that much. Today, about 84% of lower-paying jobs are held by women.

Women are under-represented in such high-growth sectors as science and technology, and in management.

Women make up 45% of the workforce, but fewer than 10% of the technicians and technologists in Canada. Women's faculty membership in the engineering and applied science fields is nearly invisible at 3% representation.¹²

In recent years, women have increased their representation in several professional fields in which few women have worked in the past. Women, for example, made up 32% of all doctors and dentists in 1994, up from 18% in 1982.

Women remain very much a minority among professionals employed in the natural sciences, engineering, and mathematics. In fact, just 19% of professionals in these occupations in 1994 were women, a figure which has changed little since 1982 (15%). As of 1993, women represented 42% of managers and administrators, 56% of managers in social science and religion, but just 18% of managers in the fields of natural sciences, engineering and mathematics. Women were also under-represented in goods-producing industries: 2% in construction, 9% in transportation and 18% in manufacturing.

Relatively few women are enrolled in post-secondary science faculties. In 1992-93, women accounted for just 19% of university enrolment in mathematics and physical sciences and 11% of those in engineering and applied sciences. As well, women made up only 32% of community college students enrolled full-time in natural science programs, 30% of those in mathematics and computer science, and just 12% of those in both engineering and other technologies.

¹² *Winning with Women in Trades, Technology, Science and Engineering*. (National Advisory Board on Science and Technology, 1993).

More women are starting businesses of their own.

Women have been starting their own businesses at three times the rate of men. In Canada, women constitute 35% of employers, and the self-employed and women-led firms are creating jobs at four times the national average. One-third of self-employed Canadians are women, up from less than one-fifth in 1975.

Between 1991 and 1996, the number of self-employed women rose by 62%.

However, women are less likely to be full-time entrepreneurs than men; 66% of self-employed women worked full time compared to 90% of self-employed men.

Women's Lifelong Learning Needs

Detailed analysis of the general data in the context of gender and lifelong learning reveals a segmentation of career preparation and business development needs for women:

1. basic education and skills upgrading for one group;
2. professional training and management opportunities for a second group; and
3. business training and supports for a third group.

Many women in Canada need educational upgrading and training supports to make the transition from unpaid work and under-employment to gainful involvement in the workforce. In Canada, 42% of adults aged 16 to 65 are below the level of literacy considered to be appropriate in order to function effectively in society and the economy.¹³ Considerable governmental and community effort is directed especially at the areas of basic education, employability skills and personal development. This area of endeavor is related to the overall development of the female labour force.¹⁴ While some women in this group might develop micro-enterprises, the majority have little direct connection to SMEs except as clients or employees. Therefore, the issue of access to and quality of basic education and employability skills development is included, in Appendix B, only for purposes of comparison to other APEC economies participating in this study.

¹³ According to the 1997 International Adult Literacy Survey (IALS). IALS data are not gender disaggregated.

¹⁴ According to Peebles (September 1997), the availability of a rapidly growing and increasingly skilled female labour force in the formal sector to support trade expansion remains a key to the success of APEC's free trade policy objectives.

The second group of women has had limited access to non-traditional occupations in high-employment and high-growth sectors, and to career advancement for management and leadership positions. Their lifelong learning needs include (1) improved access to particular training programs, e.g., for technical/vocational training, and (2) improved access to and training for career advancement opportunities. This will influence their chances of owning businesses in high-growth sectors, and/or managing businesses of any size.

A third group of women is moving to establish SMEs – women-owned SMEs and micro-enterprises. The persistence of systemic barriers to gender equality in the workplace has prompted many women who achieved higher levels of professional education to look at the opportunities presented by managing and/or owning their own businesses. Their lifelong learning needs are vastly different and less formal; and the governmental policies and programs directed at these women reflect business development policies and priorities. The fastest growing sectors for self-employed women are the financial, insurance and real estate sector, the manufacturing sector, transportation and communications, and other services sectors.

The Importance Of SMEs

In Canada, SMEs are critically important to the economy.¹⁵

In 1996, 97% of all businesses in Canada had fewer than 50 employees¹⁶ -- the operational definition of an SME.

Small businesses account for an increasing share of total employment – 36% of total private sector employment in 1993, up from 30% in 1979.¹⁷ Very small firms are the most consistent source of job creation.

Employees of small businesses are typically very satisfied with their jobs, and generally more satisfied than employees of large firms. According to the Canadian Federation of Independent Business, flexibility, openness and workplace morale are key advantages to small business workplaces.

¹⁵ Lagace, C. (April, 1997). Small Business Primer. Ottawa: Canadian Federation of Independent Business. Available at <http://www.cfib.ca/english/research/reports/primer.htm>

¹⁶ Statistics Canada, 1996.

¹⁷ Statistics Canada, 1993.

Small firms spend more on training than their medium-sized counterparts; and their training efforts tend to be more focused and intensive.¹⁸

In 1996, only 17% of very small businesses employed workers at the minimum wage, compared to 23% for larger firms.

At a time when the youth unemployment rate is 16.7%, almost half of SMEs that were hiring in 1996 were taking on employees in the younger age groups.

Firms with sales under \$1 million proportionally spend two- to three-times more on research and development than their larger counterparts.

The SME sector is expected to play an increasingly important role in the Canadian economy as economic restructuring results in the devolution of more and more public sector activities to the private sector.

5. Current HRD Programs For Women

In Canada, human resource development (HRD) is defined as either education or training, and is extended to incorporate the notion of access to formal learning, employment and career advancement. Education has always been within the jurisdiction of the provinces and there are, therefore, no federal government policies specific to women's education. Until very recently, the federal government provided training directly to Canadians, and certain gender equality policies have been developed and implemented. Since 1997, most of the provinces and territories will assume responsibility for training programs; however, emerging federal and national policies aimed at lifelong learning support improved access to employment and career development for all Canadians.

Broad-based federal government policies, initiatives and support measures that apply to all women in the employment context are outlined in Appendix C, included in the interests of comparison to other APEC economies participating in this study. One example is the Gender-

¹⁸ Statistics Canada, 1994.

Based Analysis policy, adopted by the federal government in 1995, requires all federal policies and legislation to take into account their differing impacts on women and men.

Measures to address systemic gender inequities in all aspects of contemporary society are set out in *Setting the Stage for the Next Century: The Federal Plan for Gender Equality*.¹⁹ In the context of women, lifelong learning and SMEs, the priorities for action in this plan include:

- broadening women's representation and distribution in education and training fields;
- improving women's access to and progress in the paid labour market;
- fostering changes to the workplace to promote equitable sharing of work and family responsibilities;
- creating conditions necessary to support women entrepreneurs in starting and expanding businesses; and
- broadening the understanding of women's relationship to the economy.

HRD policies and tools specific to women and SMEs relate to (1) preparation for and access to non-traditional careers in trades, science and technology, certain professions, and business administration and (2) business ownership and development. This is, in part, to redress long-standing inequities, and, in part, because they relate to national economic development priorities. The many non-traditional jobs – jobs where there are acknowledged and unrealized employment and business opportunities and from which women have traditionally been excluded – are science and technology, trades, management and business development.

Science, Technology and Trades

In a general sense, there is a recognized need to increase women's participation in all research and business development aspects of trades, science and technology.²⁰ Policies, programs and services are aimed at:

1. changing sexual stereotyping and career streaming,
2. improving access to technology, and
3. increasing access to particular training.

¹⁹ Available at <http://www.swc-cfc.gc.ca/>

²⁰ *Training in Industrial Technology: A Collection of Essays*. (Hatton, (ed.), 1995).

Canada's education system has systematically streamed women out of trades, science and mathematics, and the related occupations. However, there are increasing efforts to eliminate sexual stereotyping in school curricula, textbooks and career counseling; and to continue the development of such science and technology options as role modeling and mentoring programs, creative school curricula, student support systems, and gender sensitization modules for teachers and leaders.²¹ The federal government is committed to supporting and encouraging Canadian students, particularly women, to achieve excellence in science, technology, engineering and mathematics and to choose careers in science. WISE – Women in Science and Engineering²² is a program that links the federal government's National Science and Engineering Research Council, a leading Canadian high technology firm – Nortel, and universities in a program aimed at increasing the numbers of women in science and engineering. The SNCER-Nortel Joint Chair for Women in Science and Engineering in Ontario – one of five such chairs across Canada – for example, provides such resources as a guide to choosing a woman-friendly faculty or school, a career awareness guide, activities and programs for students, a parent sensitization booklet, summer camps in Ottawa, and many others.

Technology is changing all aspects of Canadian society, and work in particular. In 1994, almost one in two Canadians used a computer at work, and that has meant the creation of higher-skilled jobs and the elimination of unskilled jobs. The emphasis has shifted from common office procedures to more sophisticated applications involving data and communications networks.²³ Women are more likely to use computers at work than men; and half of the women in the workplace are employed in high computer-use occupations, compared to 36% of men.²⁴ In the light of the effect of the technological revolution on employment and the workplace, the need to modernize labour standards has been identified by the Information Highway Advisory Council (IHAC) of Industry Canada²⁵ and by the Advisory Committee on the Changing Workplace²⁶ to the federal Minister of Labour. IHAC concerns itself with the special issues and challenges around the use of the Internet and telecommunications technology; and, as assistance with the Internet and on-line networking is a priority item of both the public and private sectors,²⁷ there are considerable resources available to women.²⁸

²¹ From the Economist (May 24, 1997), cited by Peebles, 1997.

²² Information available at <http://www.carleton.ca/wise>

²³ *Working with Technology Survey* (HRDC, 1997) available at http://www.hrdc-drhc.gc.ca/hrdc/corp/stra..ite/publish/bulletin/vol2n2/v2n2a5_e.html

²⁴ Statistics Canada, reported by Southam News, November 1996.

²⁵ Available at <http://strategis.ic.gc.ca/SSG/ih01639e.html>

²⁶ Available at http://www.reflection.gc.ca/report/back_e.html

²⁷ *Report on the Use of the Internet in Canadian Women's Organizations*. Ottawa: Status of Women Canada. (Shade, 1997) Provides an examination of equity issues related to computer networking for women; an overview of technical issues and costs associated with connecting to the Internet; an

Apprenticeship and vocational education are the training routes to trades and technology careers, and women have a very low participation rate in these programs.²⁹ This is changing as a result of successful research, programs, advocacy and know-how tools such as the following:

Women in Trades and Technology (WITT),³⁰ a sector council under the Sectoral Partnerships Initiative, is an educational and advocacy organization dedicated to promoting and assisting in the recruitment, training and retention of women in trades, technology, operations and blue-collar work. WITT organizes and provides such programs as Construction Technology for Women,³¹ a project aimed at expanding career options for young women by increasing their interest and enthusiasm for construction technology careers.

The Economic Development Fund of the Canadian Women's Foundation (CWF),³² has been set up to give women the skills they need to move into non-traditional areas, higher paying jobs or start their own businesses. The Fund has helped low-income women develop the skills, attitudes and resources to start their own small businesses and several cooperative businesses that provide training for women. Other projects help girls increase their self-esteem and encourage them not to drop science and math courses that will give them entry into lucrative and challenging careers.

inventory of federal and provincial sources of funding for computer networking; a list of computer networking projects in Canada specific to women; and examples of projects by and for women on the Internet.

²⁸ Information at <http://www.escape.ca/~womwork/infonww.html> and <http://www.compusmart.ab.ca/aweia/aweilink.htm>

²⁹ According to Grandea (1996), more than 90% of occupations covered by apprenticeship programs pertain to manufacturing, construction or traditional services, and as women tend to work in the service sector, their participation in apprenticeship training programs is quite low.

³⁰ Information at <http://wittnn.ca/english/news/1997summerfall/004.html>

³¹ Information at <http://www.contech.wittnn.com/>

³² Information at <http://www.cdnwomen.org/>

The Women and Economic Development Consortium (WEDC)³³ is a new national philanthropic strategy that brings together several private and public foundations to strengthen the Canadian economy through making better use of women's potential. The Consortium's goals include supporting models and strategies of enterprise development to maximize the contribution of women, and helping women and girls achieve greater self-reliance and economic independence through testing, evaluating and sharing learning about what enterprise development activities really work. The WEDC will spend \$2.3 million over the next five years on projects that support women in developing cooperative or community-based firms in scientific, technical and other growth areas.

Ad hoc programs and services³⁴ funded by Human Resources Development Canada (HRDC) are offered through, for example, labour unions, community colleges, and Enterprise Centres set up by the YM/YWCAs in major cities across Canada to provide women with pre-employment training, vocational counseling and personal development.

Management And Business Development

Policies, programs and services aimed at management careers and business development for women are directed at:

1. removing sexual stereotyping and barriers to advancement;
2. addressing business development challenges faced by SMEs; and
3. improving access to training and professional development for women.

Examples of national and federal initiatives include the following.

The federal government provides some specific programs to help women establish businesses through regional economic development programs such as the Western Economic Diversification Program, Women's Enterprise Initiative and the Atlantic Canada Opportunities Agency. In addition to mentoring and business information, these programs offer some financing – with partnerships among financial institutions and businesses – to women entrepreneurs.

³³ Information at http://www.trilliumfoundation.org/program_wedc.html

³⁴ Information on all these products and services is available at info.load-otea.hrdc-drhc.gc.ca/~weeweb/femmeen.htm

The Business Development Bank of Canada offers two programs: the Step In program provides support to women just starting or wanting to start their own businesses, while the Step Up program, targeting women entrepreneurs, offers counseling, networking and mentoring to help expand operations. Participation in this second program has resulted in two-thirds of the women entrepreneurs improving their profitability and one-half creating new markets and new jobs.³⁵

The federal Self-Employment Assistance Program of HRDC provides income support, including provision for child care, training and ongoing expert advice to individuals starting businesses; 35% of program participants are women.

Industry Canada, the federal economic development department, provides comprehensive business information through Strategis,³⁶ a website and the Canada Business Service Centres in federal/provincial partnerships across Canada.

In the private and NGO sectors, there are also supports to women in business, particularly and predictably by banks. The Canadian Banker's Association (CBA) has coordinated an SME Code of Conduct for Canadian banks that is intended to level the playing field for women, and the federal government has said that the Canadian Human Rights Commission may investigate and intervene on any complaint of discrimination lodged by a woman against a financial institution.³⁷

Women in SMEs need venture capital, access to term loans for equipment and a range of banking services, and these all present real challenges, despite banking association research to the contrary.³⁸ The Royal Bank of Canada has taken steps to address institutional barriers to women-led SMEs seeking financing by:

fostering change in behaviour and attitudes of account managers by promoting greater sensitivity in requesting personal guarantees, encouraging better communication regarding approvals and rejections, recognizing that women and men have different negotiating styles, requiring account managers to always give the customer the best deal, and providing a "Women's Champions" program wherein account managers interact with women's networks;

³⁵ From the speech by Patrick Lavell, Chairman of the Board of BDBC, to the international conference for women entrepreneurs in Toronto, May 1997.

³⁶ At <http://strategis.ic.gc.ca/>

³⁷ *Setting the Stage for the Next Century: The Federal Plan for Gender Equality*. (SWC, 1995).

³⁸ The Canadian Bankers Association conducted a study of SME access to financing in Canada, *Small and Medium Sized Business in Canada: An Ongoing Perspective of Their Needs, Expectations and Satisfaction with Financial Institutions*, available at <http://www.cba.ca/news/tlstudy2.html>, and concluded that women have no problems accessing financing.

focusing on education, i.e., holding seminars for women-led SMEs; and providing easier terms of credit for SMEs.

There is also growing recognition of the importance of introducing economic literacy and entrepreneurship skills in primary and secondary schools and, in particular, ensuring that girls and boys participate equally in these programs. Additional resources related to women and business development are found in Appendix D.

6. Outcomes Of Current Policies And Programs

The HRD policies and programs aimed at women in Canada have been relatively successful. Based on statistics, the numbers of women are increasing in the workforce, in self-employment, in SME management, in training programs and in leadership positions.

The federal government, as one of Canada's major employers, has achieved impressive results. A recent study indicates that women now hold half of federal public service jobs³⁹ although most are not in executive positions. Since the 1990 study, *The Report of the Task Force on Barriers to Women in the Public Service*, a concerted effort has been made to increase the number of women in senior positions and there has been a 30% increase in the number of female federal deputy ministers.⁴⁰

For Canadian women in general, however, the achievements have not been as great, and the problems of access to training and quality of training are a continuing concern. The Canadian Labour Force Development Board (CLFDB), among others, is mandated to improve the effectiveness, efficiency and equity of Canada's workforce development system. It directly involves women's groups in decision-making and advocates for increased access to more relevant and higher quality training for all Canadians. To this end, it has created recommended national training standards⁴¹ – a comprehensive description of quality training, which provides a guide to the selection of high quality training and specifically takes the needs of women and other employment equity groups into account. A Consumer's Guide to Training based on the Training

³⁹ Reported in the Ottawa Citizen, Dec. 11, 1997.

⁴⁰ *The Road to Gender Equality: Progress and Challenges*. (Bourgon, 1996).

⁴¹ Available at <http://www.clfdb.ca/>

Standards⁴² is a practical tool for all potential students to use to make informed choices about training options.

7. Women's Unmet HRD Needs Specific To SME

In the context of Canadian women and SMEs, the dual role of lifelong learning is:

1. preparation for employment and management in general, and
2. preparation and support to business ownership and management.

To increase participation in both Canada's economy and the global economy, women's HRD needs are related to:

labour market opportunities,
recognition of skills and knowledge acquired in unpaid work,
applications and implications of technology, and
business development opportunities.

Training for Labour Market Opportunities

Labour market opportunities are presented by employment creation priorities, and by demand in high-growth industries. To access employment in areas of employment growth and employment creation priorities in Canada, women need training and mentoring in the trades and in goods-producing sectors. The federal government has allocated hundreds of millions of dollars for job creation in the "infrastructure" sector which largely translates into male-dominated construction jobs.⁴³ While unemployment is high in Canada, there has been a recent rebound in higher wage, goods-producing industries, a sector where men also hold most of the jobs.⁴⁴ There is an urgent need to support activities of sector councils, labour, business and women's organizations to improve access and retention of women in traditionally male-dominated sectors and occupations.

The major barrier to women's training and professional development is created largely by the cost to themselves, employers, and society at large – costs in terms of money, time and effort.

Women earn less than men; therefore, they have less money to invest in education and training.

⁴² More information at <http://www.futured.com/>

⁴³ From *Surprise! Women still earn less than men*, a Southam online research Background in Depth paper at <http://www.southam.com/nmc/waves/depth/wages/wages1220.html>

⁴⁴ From *Earnings of Men and Women*, a Southam online research Background in Depth paper at <http://www.southam.com/nmc/waves/depth/wages/today19.html>

Women spend more time caring for families and homes; therefore, they have less time to spend on lifelong learning. Employers spend less money training women. In Canada, employer-sponsored training represents a considerable proportion of the training undertaken by the adult population. In 1993, for example, over 50% of training courses and nearly 16% of the educational programs were supported, partially or fully, by an employer. An HRDC-funded study⁴⁵ concluded that there is a disparity in the incidence of employer-sponsored training, with men far more likely to receive training than women. The barriers are expanded on in Appendix B.

Recognition Of Acquired Skills And Knowledge

Most women in Canada spend a portion of their adult life “homemaking” – raising children, caring for a home, contributing to their community as volunteers. Based on time-use surveys and other data collection mechanisms, Canada has assessed the monetary value of women’s unpaid work at approximately \$16,000 per woman per year in Canada.⁴⁶ Yet, when these women want to or have to seek paid employment, enter post-secondary education or start a business, it is often assumed – sadly and typically by the women themselves – that they have been “just homemakers”. The homemaking role, however, incorporates skills in management (time, money, personnel); leadership (motivation, problem-solving, decision-making); education/training (tutoring, information gathering, testing); and healthcare (nutrition, wellness, accident prevention).

⁴⁵ Available at http://www.hrdc-drhc.gc.ca/hrdc/corp/strat..ite/publish/bulletin/vol2n2a4_e.html

⁴⁶ *Economic Gender Equality Indicators*. (Status of Women Canada, 1997).

Prior Learning Assessment and Recognition (PLAR) is an innovative means by which to describe, assess and recognize the skills and knowledge that individuals bring to the training, employment and business ownership environment.⁴⁷ The purpose of PLAR is to build on strengths and increase access to training, employment and business opportunity. National leadership for the development and implementation of PLAR has been assumed by the Canadian Labor Force Development Board (CLFDB).⁴⁸

Working together, the CLFDB and HRDC have developed considerable understanding of the benefits of PLAR to individuals and to society. The greatest benefits to date have been for those with enough self-confidence, formal learning and/or paid work experience to challenge existing systems. Through PLAR, they can often demonstrate that they have a significant body of relevant skills and knowledge acquired through non-formal learning experience. This benefit can be extended to women in their unpaid roles as they attempt to access training and start businesses; and, to this end, considerable research and development is urgently required.

Applications And Implications Of Technology

It is often noted that women tend to be less familiar with technology due to gender biases in education and gender roles which direct women away from science and technology in terms of both business development and academic training.⁴⁹ Women are predominantly on the demand side of technology; there are few women in technical management positions and few women head industrial businesses. Women, therefore, must be encouraged and assisted to become involved in technology design.

Common suggestions for improving technical training include: offering women-specific and free training; linking training with ongoing user support; mentoring in the communities where women live; and developing training methodologies and programs in consultation with the women's movement.⁵⁰ More specifically, studies and projects in the uses of technology indicate the need for training for women in the following areas:⁵¹

basic skills (getting connected, using E-mail, etc.)

⁴⁷ Barker, K. (at press). *Achieving Public Policy Goals with Quality PLAR*.

⁴⁸ More information at <http://www.plar.com/>

⁴⁹ See "What's in a Job: Equity in Human Resources Development in Asia-Pacific Economies," the report of the APEC HRD NEDM project, "Gender Equity in Education and Training: Meeting the Needs of APEC Economies in Transition" (Grande, N., and Gibb, H. (Eds.); North-South Institute: 1995).

⁵⁰ From the APC's Women's Networking Survey (1997)

⁵¹ E.g., the Janus Project at <http://www.nald.ca/canorg/cclow/janus/paper.htm> and the APC Women's Program at <http://crc.web.apc.org/womensweb/apcwomen/detailed.htm>

- learning information facilitation techniques
- building and maintaining websites and bulletin boards
- HTML design and programming skills
- setting up and running mailing lists
- exploring other and new Internet tools and resources
- technical training for troubleshooting.

Concerns have been raised about the potential development of a new type of poverty based on women's and men's differential access to information technology.⁵² Enormous barriers to accessing technology persist for both women and men who live outside large urban areas, who are not connected with institutions, are not fluent in English, have disabilities and those whose most pressing concerns (immigration, employment, childcare) are far removed from accessing the Internet or learning new technologies.⁵³ The Canadian Congress for Learning Opportunities for Women (CLOW), through the Janus project,⁵⁴ stressed the need to increase women's access to technology by:

- increasing women's entry into fields of new technology through, for example, premiums for admitting women in programs, bursaries for individual women, tax breaks for hiring women or taking female co-op students;
- conducting research into gender, learning and technology;
- sharing examples of successful uses of technology, e.g. the Science, Technology, Engineering and Math Network, and an HIV information sharing network; and
- documenting women's achievements and pioneering in various areas of technology.

⁵² Peebles. (1997).

⁵³ Identified by the Janus Project (CLOW, 1997)

⁵⁴ At <http://www.nald.ca/canorg/cclow/janus/paper.htm>

Management And Business Development

Women in Canada have full access to management training, largely through the post-secondary education system. Many are already reasonably well-educated. What these women need is access to meaningful employment and self-employment. Therefore, it is not so much management training as access to opportunity that is the issue.

A recent study⁵⁵ of women's advancement to senior levels of business administration revealed that the major barriers are:

- male stereotyping and preconceptions of women's roles and abilities;
- commitment to family responsibilities;
- exclusion from informal networks of communication;
- lack of significant general management or line experience;
- different perspectives of this issue by male and female executives;
- lack of mentoring; and
- failure of senior leadership to assume responsibility for women's advancement.

As a result, many women are joining women-only organizations that provide support, networking, and mentoring. Others are leaving the traditional workplaces where these barriers exist and finding alternative work arrangements such as creating their own SMEs.

Women buying or creating their own SMEs face a particular set of challenges: access to markets, technology, information, human resources development, and financing.⁵⁶ In general, SMEs must successfully meet two challenges:⁵⁷ globalization and "intelligence" – that is, a combination of information gathering, 'business watch,' continued accumulation of skills, research and advice. Women entrepreneurs themselves said that their priorities were creating alliances or partnerships with other companies, improving the company's management techniques, searching for new financing sources, training employees, and modifying work processes.⁵⁸ These are areas for targeted short-term training.

⁵⁵ *Closing the Gap: Women's Advancement in Corporate and Professional Canada*. (Griffith, MacBride-King, & Townsend, 1998).

⁵⁶ See, for example, speeches by Shirley Serafini, Associate Deputy Minister at Industry Canada, and Dorothy Riddle, President of Service Growth Consultants, at the 1997 Women Leaders' Network Meeting in Hull, Canada.

⁵⁷ *Women entrepreneurs in SMEs*. (Ducheneaut, 1997).

⁵⁸ *Canadian Women Entrepreneurs in Growth Sectors*. (Business Development Bank of Canada, 1997).

Conclusion

This study has focused on Canadian federal and national policies and programs that impact on women's access to training, employment and career advancement in the SME sector. The paper identifies many best practice models for addressing barriers and enhancing women's lifelong learning, initiatives that are representative of Canadian federal governmental policies and national NGO initiatives specific to women, lifelong learning and SMEs. Particularly important are those related to gender-based policy analysis, PLAR methodology, and promotion the high growth sectors of science, trades and technology. The emerging key message is that leadership and coordinated action are needed before goals of full equality can be achieved. Many important policy mechanisms have been put in place--Canada's Federal Plan for Gender Equality, human rights legislation, and national training standards, for example. The continuing challenge appears to be addressing persisting barriers in broader society that prevent the full realization of women's contributions to business development and the economy.

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Appendix A:
Canadian Statistics

Total population by sex and age, 1997;
Labour force, employment and unemployment rates, 1993-1997;
Labour force participation rates and female labour force by age, 1993-1997;
Women and their roles in basic industries, 1995;
Educational levels – male and female;
Enrolment levels in colleges and universities, 1991-1994; and
University degrees and college diplomas by field and gender 1991-1994.

Population by sex and age

	1997					
	Both sexes	Male number	Female	Both sexes % of total population	Male	Female
All ages	30,286,596	14,999,677	15,286,919	100.0	100.0	100.0
0-4	1,915,801	981,837	933,964	6.33	6.55	6.11
5-9	2,049,449	1,049,529	999,920	6.77	7.00	6.54
10-14	2,027,130	1,035,369	991,761	6.69	6.90	6.49
15-19	2,024,088	1,037,276	986,812	6.68	6.92	6.46
20-24	2,034,482	1,032,132	1,002,350	6.72	6.88	6.56
25-29	2,202,999	1,110,439	1,092,560	7.27	7.40	7.15
30-34	2,564,408	1,298,171	1,266,237	8.47	8.65	8.28
35-39	2,705,958	1,364,674	1,341,284	8.93	9.10	8.77
40-44	2,465,924	1,230,999	1,234,925	8.14	8.21	8.08
45-49	2,183,808	1,095,993	1,087,815	7.21	7.31	7.12
50-54	1,794,124	899,087	895,037	5.92	5.99	5.85
55-59	1,382,634	687,329	695,305	4.57	4.58	4.55
60-64	1,209,958	593,729	616,229	4.00	3.96	4.03
65-69	1,141,338	544,906	596,432	3.77	3.63	3.90
70-74	986,109	439,037	547,072	3.26	2.93	3.58
75-79	743,030	305,627	437,403	2.45	2.04	2.86
80-84	476,636	177,905	298,731	1.574	1.186	1.95
85-89	251,625	81,924	169,701	0.831	0.546	1.110
90 and over	127,095	33,714	93,381	0.420	0.225	0.611

Source: Statistics Canada, CANSIM.

Labour force, employment and unemployment

	1993	1994	1995	1996	1997
	thousands				
Population 15 years and over	22,371.3	22,716.8	23,027.3	23,351.8	23,686.5
Labour force	14,663.5	14,832.4	14,927.6	15,145.4	15,354.0
Employed	13,014.7	13,291.7	13,505.5	13,676.2	13,940.6
- Full time	10,534.4	10,798.4	10,996.8	11,087.2	11,291.3
- Part time	2,480.3	2,493.3	2,508.8	2,589.0	2,649.3
Unemployed	1,648.8	1,540.7	1,422.1	1,469.2	1,413.5
Not in the labour force	7,707.8	7,884.4	8,099.7	8,206.4	8,332.5
Actual hours worked	440,448.6	455,745.5	460,024.0	468,732.4	477,766.7
	%				
Employment to population ratio	58.2	58.5	58.6	58.6	58.9
Participation rate	65.5	65.3	64.8	64.9	64.8
Unemployment rate	11.2	10.4	9.5	9.7	9.2

Source: Statistics Canada, CANSIM.

Labour force and participation rates

	1993	1994	1995	1996	1997
			thousand		
Labour Force	14,663.5	14,832.4	14,927.6	15,145.4	15,354.0
- Men	8,078.1	8,174.4	8,197.6	8,301.4	8,428.0
- Women	6,585.4	6,658.0	6,730.1	6,844.0	6,926.0
Participation rates			%		
15 years and over	65.5	65.3	64.8	64.9	64.8
- Men	73.5	73.3	72.5	72.4	72.5
- Women	57.9	57.6	57.4	57.6	57.4
15-24 years	63.5	62.9	62.2	61.5	61.2
- Men	65.5	65.2	63.9	63.5	63.4
- Women	61.5	60.6	60.4	59.5	59.0
25-44 years	84.8	84.6	84.5	85.0	85.1
- Men	92.2	91.9	91.7	91.8	92.0
- Women	77.4	77.2	77.3	78.1	78.2
45-64 years	67.2	67.4	67.2	67.5	67.9
- Men	77.7	77.7	77.1	77.3	77.8
- Women	56.7	57.3	57.4	57.8	58.1
65 years and over	6.5	6.8	6.3	6.4	6.4
- Men	10.2	11.0	10.1	10.3	10.2
- Women	3.7	3.5	3.3	3.5	3.5

Source: Statistics Canada, CANSIM.

Labour force characteristics by age and sex

	1997			
	Population	Labour Force	Employment	Unemployment
	thousands			
Both sexes	23,686.5	15,354.0	13,940.6	1,413.5
15-24 years	3,971.9	2,431.3	2,025.4	405.9
- 15-19 years	1,982.4	927.7	725.6	202.1
- 20-24 years	1,989.5	1,503.7	1,299.8	203.9
25 years and over	19,714.6	12,922.7	11,915.2	1,007.5
- 25-44 years	9,743.9	8,296.9	7,600.1	696.8
- - 25-34 years	4,662.6	3,943.2	3,584.2	359.1
- - 35-44 years	5,081.3	4,353.7	4,015.9	337.7
- 45-64 years	6,486.3	4,403.3	4,099.4	303.9
- - 45-54 years	3,927.8	3,165.5	2,955.6	209.9
- - 55-64 years	2,558.6	1,237.8	1,143.8	94.0
65 years and over	3,484.4	222.5	215.6	6.9
55 years and over	6,042.9	1,460.3	1,359.4	100.9

	1997			
	Population	Labour Force	Employment	Unemployment
	thousands			
Women	12,057.0	6,926.0	6,291.7	634.3
15-24 years	1,951.7	1,151.3	970.4	181.0
- 15-19 years	967.4	444.2	352.5	91.8
- 20-24 years	984.2	707.1	617.9	89.2
25 years and over	10,105.4	5,774.7	5,321.4	453.3
- 25-44 years	4,870.7	3,811.3	3,493.7	317.6
- - 25-34 years	2,326.2	1,806.8	1,649.4	157.4
- - 35-44 years	2,544.5	2,004.5	1,844.2	160.2
- 45-64 years	3,260.0	1,894.6	1,761.3	133.3
- - 45-54 years	1,963.4	1,421.8	1,325.5	96.3
- - 55-64 years	1,296.6	472.8	435.8	37.1
65 years and over	1,974.7	68.8	66.4	2.4
55 years and over	3,271.3	541.6	502.1	39.5

Source: Statistics Canada, CANSIM.

Employment, by detailed industry and sex, 1995

	Number employed		
	Both sexes	Men	Women
	thousands		
All industries	13,506	7,397	6,109
Goods-producing industries	3,653	2,774	879
Service-producing industries	9,852	4,622	5,230
Agriculture	431	292	138
Other primary industries	296	255	41
Fishing and trapping	33	29	4
Logging and forestry	91	81	10
Mining, quarrying and oil wells	172	145	27
Manufacturing	2,061	1,477	584
Construction	724	642	82
Transportation, communications and other utilities	1,033	765	268
Transportation and storage	561	455	107
Communications	329	202	127
Other utilities	142	108	34
Trade	2,307	1,271	1,036
Wholesale trade	608	434	174
Retail trade	1,699	837	862
Finance, insurance and real estate	809	330	479
Finance and insurance	541	182	359
Real estate and insurance agencies	268	148	120
Services	5,036	1,911	3,126
Business services	867	479	388
Educational services	944	358	585
Health and social services	1,340	275	1,065
Accommodation, food and beverage industries	861	370	491
Other service industries	1,025	429	596
Public administration	810	453	357

Source: Statistics Canada, Catalogue no. 71F0004XCB

Community college post-secondary enrolment, full-time and part-time, by sex, Canada

	1991-92	1992-93	1993-94
Full-time enrolment Canada: Both sexes	349,098	361,511	367,840
Full-time enrolment Canada: Female	186,930	191,911	199,890
Part-time enrolment Canada: Both sexes	216,748	177,640	181,040
Part-time enrolment Canada: Female	133,909	108,625	108,868

Sources: Statistics Canada, CANSIM matrix 8008; Catalogue no. 81-229

University enrolment, full-time and part-time, by sex, Canada

	1991-92	1992-93	1993-94
Full-time enrolment Canada: Both sexes	553,954	569,480	574,314
Full-time enrolment Canada: Female	286,308	296,456	301,670
Part-time enrolment Canada: Both sexes	313,327	316,165	300,290
Part-time enrolment Canada: Female	194,628	194,878	183,287

Sources: Statistics Canada, CANSIM cross-classification tables 00580701 and 00580702

University degrees granted, by field of study and sex

	1991	1992	1993	1994
Canada	159,806	168,872	173,928	178,074
Male	70,347	73,671	75,443	76,470
Female	89,459	95,201	98,485	101,604
Social sciences	63,027	66,248	68,050	69,586
Male	28,529	30,053	30,542	30,701
Female	34,498	36,195	37,508	38,885
Education	28,074	30,033	30,438	30,383
Male	8,614	9,030	8,954	9,140
Female	19,460	21,003	21,484	21,279
Humanities	20,489	22,098	23,038	23,057
Male	7,497	8,005	8,561	8,416
Female	12,992	14,093	14,477	14,641
Health professions and occupations	10,769	11,262	11,832	12,183
Male	3,125	3,206	3,412	3,475
Female	7,644	8,056	8,420	8,708
Engineering and applied sciences	10,895	11,505	11,795	12,597
Male	9,269	9,687	9,887	10,285
Female	1,626	1,818	1,908	2,312
Agriculture and biological sciences	8,975	9,224	9,687	10,087
Male	4,064	4,037	4,268	4,309
Female	4,911	5,187	5,419	5,778
Mathematics and physical sciences	8,859	9,163	9,325	9,551
Male	6,329	6,458	6,572	6,697
Female	2,530	2,705	2,753	2,854
Fine and applied arts	4,445	4,993	5,126	5,308
Male	1,426	1,703	1,686	1,773
Female	3,019	3,290	3,440	3,535
Arts and sciences	4,273	4,346	4,637	5,322
Male	1,494	1,492	1,561	1,710
Female	2,779	2,854	3,076	3,612

Source: Statistics Canada, CANSIM cross-classified table 00580602.

Community college diplomas in career programs, by field of study and sex

	1986	1990	1991
Canada	58,654	58,818	59,772
Male	26,306	24,131	24,565
Female	32,348	34,687	35,207
Business and commerce	15,371	15,799	15,847
Male	5,016	5,141	5,111
Female	10,355	10,658	10,736
Engineering and applied sciences	15,843	12,280	12,547
Male	13,054	10,143	10,370
Female	2,789	2,137	2,177
Social sciences and services	8,021	10,214	11,002
Male	2,206	2,721	2,884
Female	5,815	7,493	8,118
Health sciences	10,590	11,229	10,908
Male	1,522	1,867	1,826
Female	9,068	9,362	9,082
Arts	4,284	5,003	5,084
Male	1,832	1,946	2,003
Female	2,452	3,057	3,081
Natural sciences and primary industries	3,365	2,823	2,845
Male	2,311	1,873	1,915
Female	1,054	950	930
Humanities	847	986	1,144
Male	230	250	297
Female	617	736	847
Arts and sciences	245	324	343
Male	66	105	122
Female	179	219	221
Not reported	88	160	52
Male	69	85	37
Female	19	75	15

Source: Statistics Canada, Catalogue no. 81-229.

Appendix B:

Basic education and skills training: Issues and Initiatives in Canada

In the context of women's need for education and training in Canada, a rather large group of women is badly in need of educational upgrading and basic skills development. In the context, however, of SME as it is supported and valued in Canada, women SME owner / operators do not fall into that cohort.

In Canada, 42% of adults aged 16 to 65 are below the level of literacy considered to be appropriate in order to function effectively in and OECD society and economy. The 1997 International Adult Literacy Survey (IALS) has concluded that literacy contributes to the economy in the form of higher worker productivity and income, provides a better quality of life in terms of reduced poverty, unemployment and social assistance, and helps to ensure improved health and child rearing practices. There is a need for adult literacy and basic education programs that have secure, on-going funding and that demonstrate accountability.

Basic education – primary and secondary -- is a right extended, without discrimination, to all children and youth in Canada. Adults requiring basic education, for whatever reason, are subject to provincial policies specific to adult education which differ from province to province. In some provinces, for example, students are charged a cost-recovery user-fee or a tuition fee; in others, it may be free of charge. In addition, adults returning to learning require a variety of support services, e.g., child care, transportation, counseling, and these too typically carry a fee. To the extent, then, that the tuition and the support services are affordable to a woman, there is access to basic education as an adult.

Research, programs, advocacy and know-how tools in the area of basic education specifically for women -- literacy and academic upgrading – are provided by such organizations as the following.

The Canadian Congress for Learning Opportunities for Women (CLOW) is a national, feminist organization dedicated to addressing education and training issues for girls and women. The goal of CLOW is to achieve social, political and economic equality for women through improved and expanded learning opportunities. Key focus areas are literacy, equity in education and job training.

Community-based women's groups receive funding from the National Literacy Secretariat⁵⁹ of Human Resources Development Canada to develop literacy programs and learning materials for women.

The workforce and training concerns of this group of women relate to making the transition from unpaid work and/or underemployment to production participation in the workforce. The Women's Reference Group to the Canadian Labour Force Development Board, in a 1994 report to the Task Force on Transitions from School to Work, identified the following barriers to training for women in these circumstances.

1. Barriers to Access or Entry

1.1 Inadequate program funding

Too few programs are funded so that often there are long waiting lists, no local programs and large class sizes. Over time, there are fewer and fewer programs.

The short term funding available for training programs makes it impossible for women to train for trades, technical and operations occupations where pay and job mobility is higher.

Uneven or uncertain funding creates ad hoc courses, not advertised in regular calendars, eliminating many candidates who are not at the right place at the right time. Uncertain funding also makes outreach and follow up including support into technical or skills training impossible.

High entrance fees are a barrier to entering training.

1.2 Inadequate Information

Programs are poorly publicized, unknown or unfamiliar to referring counselors, and the information is not available in places where prospective participants have access to it.

⁵⁹ Information available at <http://nls.hrdc-drhc.gc.ca/>

1.3 Physical Barriers

Many locations are inaccessible by persons with disabilities and unsafe for women. Technical aids and other measures to assist persons with disabilities integrate into regular training programs are almost entirely absent.

1.4 Eligibility

Programs requiring set educational levels, literacy levels and language abilities screen out a vast number of participants for whom there is no other training available to attain the required entrance levels.

The unavailability of appropriate testing and lack of recognition for work experience, education, training or certification acquired outside of Canada prevents many immigrants from gaining entry, and there are insufficient training opportunities for English or French as a Second Language (ESL/FSL) or literacy.

The increasing trend to limit eligibility to EI (Employment Insurance) recipients screens out all women who have been unemployed longer than one year, those returning to work after child-rearing absences and all underemployed women.

1.5 Sexism

Outdated sexist attitudes by referring counselors and funders still prevent participants from having access to programs specializing in anything but traditional female occupational training.

1.6 Racism

Racist attitudes about visible minority or immigrant trainees can result in streaming for low status or low pay training opportunities.

1.7 Language

French language transition programs for francophone women outside of Quebec are not available.

1.8 Double and Triple Disadvantage

Native women or those whose skin color or accent distinguishes them from others and who have a disability as well may face the double and triple barriers of racism, sexism and all the physical and attitudinal barriers which prevent access to persons with a disability.

2. Barriers to Financial and Other Necessary Supports

2.1 Financial Support

Participants receive insufficient funds to live on during training periods and this prevents individuals from entering or completing programs. Employment Insurance benefits are related to recent earnings and women's jobs often pay so poorly that the benefits are not enough to survive on.

Social Assistance Recipients often jeopardize aspects of their benefits when they enter training, placing themselves and their families in a more vulnerable economic situation in cases of illness or other emergencies.

Programs are often explicitly required to adopt very punitive measures with respect to cutting training allowances for days missed, even though it is known that women have to care for dependent family members when they are ill.

2.2 Child-care

In most training settings, child-care is unavailable. The child-care allowance provided can be insufficient to pay for actual costs, especially in the more expensive areas of the country, and often there is simply no quality child-care to be found.

Even where child-care is available in the region and enough money is provided to pay for it, women without a car are often unable to transport their children to it, or they are unable, using public transportation to deliver children to the facility at its earliest opening time and still reach their training program in time to prevent them from being penalized for lateness.

2.3 Transportation

Most women in need of training do not have access to a car while many areas of this country do not have adequate public transportation. Transportation allowances can be absent or inadequate to meet the actual cost.

2.4 Support

Lack of emotional, moral or practical support from family members can prevent women from even considering training. These same factors can also limit the choices women make in their training options.

When spouses or other family members are unwilling or unable to take over some of the child-care and domestic work, women often have to drop out of training programs.

3. Quality and Usefulness of the Programs

3.1 No Co-ordination between Training and Economy

Training program funding depends on whether a skill area appears on the government's current "Skills Shortages" inventory, which reflects present job openings. This means that programs for skills which may be in demand within the next five years are not often supported. Because of this, women can find themselves training for jobs which are disappearing while training for growth areas is unavailable.

Programs which train women for only the lowest paying jobs are not an option for women with families to support. Their income and their ability to care for their families would decrease if they worked in such jobs.

Women are rarely consulted about their training needs or desires.

Training programs do not always provide appropriate credentials to move into the next level of education and this creates a new barrier for women.

3.2 Sexism, Racism and Discriminatory Attitudes

Instructors and course content still reflect sexist and racist ideas about who should be doing what types of work and activity.

Sexual harassment and racial harassment are problems in training programs just as they are in the workplace.

Counseling which reflects stereotypical ideas about an individual's ability or interests prevents equity seeking groups from reaching participation in a full range of occupations.

3.3 Flexibility of Curriculum and Program

Inflexible curricula limit the usefulness of training programs for women. The recognition that people are at different levels and can progress according to their own abilities and interests is critical.

Lack of part-time programming makes it impossible for many women to participate in training at all.

3.4 Availability of Personal and Professional Development

Many traditional training programs lack the group building components which assist women in succeeding even when they do not receive support at home. These aspects provide critical confidence building and decision making skills.

Career counseling and other supportive and crisis counseling is often necessary to assist women making major transitions in their life. The economic hardship combined with family stress that often accompanies participation in training for women requires supportive measures beyond mere academic and skills training.

3.5 Skills training

Training programs for trades, technical and operations work, as well as the preparatory courses required to enter these programs, are unavailable to most women.

Following on the examination of barriers women experience, on the creation of a set of criteria for good training programs for women and on the assessment of several prominent women's programs against those criteria, the Women's Reference Group made the following 19 recommendations which have, in some cases, been subsequently acted on.

1. The principles, objectives and criteria outlined should set the standard for women's transitional programs which receive public funding.
2. Any woman who requires training to make the transition from unemployment, social assistance, underemployment, a poor paying job into further education, better employment or trades, technical and operations work, should be eligible to enter existing programs. Access should never be limited to UI recipients.
3. More transition programs must be funded in more locations so that long waiting lists and geographic barriers can be overcome.
4. Programs must be offered on a regular ongoing basis and be publicized widely. This would allow women to plan their lives in order to maximize the use of the transitional programs. It would also enhance the linkages with further training and education.
5. Joint programming and co-operative projects with different levels of government involved, should be promoted. They often assist in overcoming barriers such as accessibility and portability of accreditation, as well as providing better support services.
6. Prior learning assessment, counseling and post program follow-up and advocacy must be funded in order that the necessary support is available before, during and after the training program, and to ensure a successful transition for women into further training at colleges or other institutions.

7. Transitional programs that meet the training criteria should be established for specific groups of women and where appropriate, offered exclusively to those groups, i.e., native women or recent immigrants. At the same time, emphasis should be placed on providing the funding and support so that all women can be included in existing transitional programs, i.e., women with disabilities, native women, or recent immigrants.
8. "Women Only" programming is critical because women's experience within regular training is often unsuccessful because of a history of violence, abuse or simply exclusion from aspects of education. Transition programs for women only need to exist alongside and in conjunction with institutional training to which women can progress when they are prepared.
9. Government funding, at any level, should have strong equity requirements built in, ensuring that a fair share of the monies are spent on programming for women and all equity groups.
10. Employment equity laws and requirements should be strengthened at federal, provincial, and municipal levels so that employers will be encouraged to provide work placements, apprenticeships and employment to women training for better jobs.
11. Specific transitional programs preparing women for entry into trades, technical and operations work and apprenticeships need to be established and offered on a regular ongoing basis in all localities in the country.
12. Improved funding and additional training should be provided to improve the ability of programs to serve the needs of women with any form of disability.
13. English as a Second Language and where appropriate, French as a Second Language, as well as literacy training needs to be incorporated into transitional programs for women.
14. On-site childcare, adequate training and transportation allowances should be essential to any transitional program. Punitive measures such as loss of pay when women care for sick children should be eliminated.
15. The government must incorporate consultation processes with women to ensure that transitional training is provided in a comprehensive and appropriate manner.
16. Funding for the development of transitional programs should be provided in all cases.

17. Transitional programs for women are needed at numerous different levels, for example, some need to serve women with a limited educational experience, others to provide basic education in maths, sciences and computers, still others need a pre-trades or technology orientation, and all should include personal and professional development.
18. Women need to be eligible for funded transitional training for a period of up to three years. It would be impossible for most individuals to move, for example, from a grade 10 education, through an upgrading program, and into a pre-trades course, or a technical program at a college in less than three years.
19. The government (EIC) should adopt a strategy of improving the quality of training programs offered by using the existing knowledge about “best practices” programs, such as those in the study, and ensuring their proliferation across the country.

Again, while the women who typically need training and improved access to quality training to make transitions to the workforce are not typically those who lead or own SMEs, their training needs are just as great, only different.

To address primarily this group of women, the federal government⁶⁰ has committed to, among many other things:

- promoting, in consultation and agreement with the provinces and territories, a lifelong learning approach to labour market participation through the provision of education, training and retraining programs and employment services targeted at women re-entrants, Unemployment Insurance claimants, social assistance recipients, youth and students;
- exploring, in consultation with the provinces and territories, measures to provide training and services to enable women employed in low-paying vulnerable sectors of the economy to attain better-paying sustainable employment in higher-demand employment sectors;
- promoting, in partnership with the provinces, territories and women’s organizations, the development of resources and tools (manuals, videos) to address the labour-market training needs of women;

⁶⁰ In *Setting the Stage for the Next Century: The Federal Plan for Gender Equality* (SWC, 1995).

Improving women's access to, and progress in, the paid labour market through integrated and targeted measures. The federal government's employability improvement initiatives and supports will encompass programs and services such as employment counseling and assessment, labour-market information, job finding assistance, training, work experience, income support, child-care and employment supports, wage subsidies and earning supplements.

supporting innovative projects to improve women's employment opportunities, through partnership activities with unions, industry and business, research and development, and the development and dissemination of gender-awareness material to promote women in the labour force;

researching the extent to which women's involvement in unremunerated work, particularly household management, care of family members and voluntary community-based activities, poses an obstacle to their ability to engage in remunerated work and career development;

developing options to increase work-time flexibility, to combine paid work and career development with other family and community responsibilities, such as care for children, elders and family members with disabilities;

continuing to foster changes in attitudes, practices and structures regarding work and family-care responsibilities, to enable men and women to balance more equitably those responsibilities.

Appendix C: Broad Federal Government Policies that Support HRD for All Women

While the lifelong learning and employment needs for women in Canada are segmented, there are federal government policy initiatives and supportive measures that apply to all women. Measures to enable women, through elimination of discrimination and access to support services, include the following.

All jurisdictions -- federal, provincial and local – have an overarching principle of considering gender-related issues in compliance with the Canadian Charter of Rights and Freedoms. Since 1985, the Charter of Rights and Freedoms, part of Canada's constitution, has guaranteed equal rights to women and men as well as special measures to correct past discrimination on the basis of sex. Discrimination is also prohibited in the human rights acts of the federal government and all 10 provinces.

The federal government, 10 provinces and 2 territories each have a cabinet minister responsible for the status of women and supporting women's offices in the public service. Within the federal department Status of Women Canada (SWC), there are:

a cabinet position: Secretary of State for the Status of Women;

SWC's Policy Research Fund: \$1.25 million annually to focus on nationally relevant public policy research intended to identify gaps, trends and emerging issues related to policies affecting women, and provide recommendations and alternative approaches;

the Women's Program, mandated to support action by women's organizations and other partners seeking to advance equality for women by addressing women's economic, social, political and legal situation;

publications and guides, such as *Gender-Based Analysis: A Quick Guide for Policy Makers*.⁶¹

⁶¹ Available at <http://198.103.98.168/publish/gbabro-e.html>

The Legislated Employment Equity Program and the Federal Contractors Program⁶² have been introduced by the federal government to ensure equal access to employment opportunities for all Canadians by directly obligating and assisting employers to implement Employment Equity. Employment Equity is an action-oriented approach that identifies under-representation or concentration of, and employment barriers to, certain groups of people, and provides a number of practical and creative remedies.

Unpaid housework, child and dependent care is still the main responsibility of women, and in 1992, the government of Canada determined the economic value of women's unpaid household work to be \$16,580 per woman per year. Canada is becoming a leader in the development of tools to measure and value the impact of unpaid work,⁶³ and one important advancement in this area was the inclusion of questions about unpaid work in the 1996 population census.

Measures to support women's involvement in the workforce and in lifelong learning – e.g., maternity leave, benefits for child-care, sexual harassment policies, health and safety policies -- are available to small numbers of Canadian women. Technically, they are a right. In reality, only women working within the protection of a collective agreement or personal services contract have access to such tools, and even then, with great variation in the nature and extent of the support measures. Examples include the following.

All jurisdictions in Canada give women a statutory right to take maternity leave without penalty, usually for a period of 17 weeks.

Equal pay for work of equal-value laws have been in place at the federal level for more than a decade, and several provinces are also trying to integrate pay equity legislation in their jurisdictions. The laws are based on an evaluation of jobs that takes into account the skill, effort and responsibility to do a job, and the conditions under which the work is performed. Employers with more than 100 employees and those who want to do business with the federal government also fall under a program of employment equity. Despite this, a wage gap persists between women and men in the labour force.

⁶² Information available at <http://info.load-otea.hrdc-drhc.gc.ca/~weeweb/empleq.htm>

⁶³ E.g., *Economic Gender Equality Indicators*, available at <http://www.swc-cfc.gc.ca/>

The concept of job sharing is being promoted by some research agencies funded by the federal government. The advantage to women is that it allows individuals to “better balance work and family.”⁶⁴ According to Statistics Canada, one in 10 women working part time share a job; and this explains why two professions heavily dominated by women, nursing and teaching, made up 25% of all job-sharing occupations in 1995. Since most alternatives work arrangements, such as flex-time and telecommuting, are growing, the incidence of job-sharing is likely to increase.

A variety of laws, regulations and practices technically protect women from sexual harassment, unsafe work environments, and other employment hazards. According to the Status of Women Canada (SWC),⁶⁵ much remains to be done in terms of public education, implementation, and support services to women in these areas.

⁶⁴ Evenson, B. (June 1997). *One in 10 part-timers share jobs*. At <http://www.southam.com/cgi-bin/newsnow.pl?nkey/>

⁶⁵ Status of Women Canada. (1995). *Setting the Stage for the Next Century: The Federal Plan for Gender Equality*. At <http://www.swc-cfc.gc.ca/publish/fedpln-e.html>

Appendix D:

Additional Resources

BC and Canadian Farm Women's Network, at <http://www.island.net/~awpb/aware/id41.html>

assists with marketing, product development, and tourism

Canadian Banker's Association, at <http://www.cba.ca/>

The Spirit Lives: Planning for Success, a self-help guide to venture planning developed in partnership with the Aboriginal Women's Council and Aboriginal Business Canada, information at <http://www.cba.ca/pub/tsl.html>

Planning for Success, an interactive, multimedia CD-ROM based program to teach venture planning, information at <http://www.cba.ca/pub/pfs.html>

Independent Business Seminar including instruction in accessing capital, export assistance, and marketing assistance, information at <http://www.cba.ca/news/970524.html>

Canadian Broadcasting Corporation

Streetcents, a television broadcast for young people, provides advice and direction to young entrepreneurs, also at <http://www.halifax.cbc.ca/streetcents/>

Canadian Federation of University Women

general information at <http://www.cfuw.ca/>
publishes *The Communicator* with information specific to women

Canadian Research Institute for the Advancement of Women

(CRIAW – a national non-governmental organization committed to advancing the position of women in society, to encouraging research about the reality of women's lives, and to affirming the diversity of women's experience)

Partial publications list at <http://www.inform.umd.edu/ions/criaw-publications>
Women and Work: Feminist Research in Progress at <http://www3.sympatico.ca/criaw/reports.htm> - change
A Policy Handbook: Strategies for Effecting Change in Public Policy available at <http://www3.sympatico.ca/criaw/res.htm> - diversity

Disabled Women's Network

DAWN – a not-for-profit organization made up of both women with disabilities and non-disabled women from all backgrounds and (dis)abilities; a feminist organization that supports women in their struggles to control their own lives

Government of Ontario

Computer Technology: Background Materials (annotated bibliography specific to women, available at <http://www.gov.on.ca/owd/bibhco~1.htm>)
Ontario Institute for Studies in Education, Centre for Women's Studies in Education's Aim including Women's Educational Resources Centre and Resources for Feminist Research at gopher://gopher.oise.on.ca/00/resources/CWSE/whatis/aims

Industry Canada

Steps to Competitiveness, a website that contains numerous interactive management and diagnostic tools geared to the issues and needs of small and medium-sized growth oriented firms, at http://strategis.ic.gc.ca/sc_indps/service/engdoc/steps.html

International Institute for Sustainable Development

Canada and Agenda 21, Chapter 24: Global Action for Women Towards Sustainable and Equitable Development, at <http://iisd1.iisd.ca/women/a2124can.htm>

Publications of Women Who Have Special Interest in Community Development and Planning, at <http://iisd1.iisd.ca/women/readcomm/htm>

Publications of Women Who Have Special Interest in Business, Unions or Consulting, at <http://iisd1.iisd.ca/women/readbus.htm>

Women and Sustainable Development: A Resource Guide to People, Ideas and Information, at <http://iisd1.iisd.ca/women/wguide1.htm>

Organization for Economic Development and Cooperation

Women Entrepreneurs in SMEs: Early Conclusions of the Conference, at <http://www.oecd.org/sti/industry/smes/prod/women.html>

Women and SMEs website at <http://www.oecd.org/>

Society for Canadian Women in Science and Technology)

Guiding Women in Science and Technology on their Journey into the New Workplace Economy At <http://www.harbour.sfu.ca/scwist/pathfinder/index.htm>

University of Saskatchewan, Women's and Gender Studies

Textbooks and other publications available at WGST Dept. Office, available at <http://www.usask.ca/wgst/journals/textbook.htm>

Western Diversification, Women's Resources

Website at <http://www.wd.gc.ca/eng/content/links/womre.html> that lists women's links, eg., to

- Canadian Women's Internet Association
- Women's Business Network
- Women Inventors Project
- Canadian Women's Business Network

Women in Global Science and Technology (WIGSAT)

Supporting Women's Use of Information and Communications Technologies for Sustainable Development, report submitted to IDRC (available at <http://www.wigsat.org/index.html>)

Papers presented at GASAT 8 (Gender and Science and Technology Association) in Ahmedabad, India, January 1996 – no Canadian studies available at <http://www.wigsat.org/gasat/index.html>

Women in Trades and Technology (WITT)

WITT Links: Canadian Sites of Interest to Women and Employers at <http://wittnn.ca/english/links/canadian.html>

WITT Links: Other Sites of Interest to Women at <http://wittnn.ca/english/links/other.html>

WITT Links: Sites of Interest to Girls and Young Women at <http://wittnn.ca/english/links/girls.html>

Construction Technology for Women: Hot links to other sites at <http://www.contech.wittnn.com/links.html>

Women's Organizations and Links, at <http://www.ibd.nrc.ca/~mansfield/feminism/organiza.html>