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Chair

Ms. Hélène LeBlanc

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● (0845)

[Translation]

The Chair (Ms. Hélène LeBlanc (LaSalle—Émard, NDP)): Good morning, everyone. My BlackBerry tells me that it is 8:45 a.m. So let us begin the meeting. We have quite a full schedule today and I am very pleased to see that.

[English]

Welcome.

[Translation]

This is the 35th meeting of the Standing Committee on the Status of Women.

This is our last meeting on the economic leadership and prosperity of Canadian women. Without further delay, I will introduce the witnesses who will be appearing before us today. I will proceed in the same order as on the notice of meeting.

We have Danièle Chouinard, who is the director general of the organization known as Com'Femme. We have Harriett McLachlan, who is president of the board of directors of the organization known as Canada Without Poverty, and Hodan Nalayeh, who is appearing as an individual and as executive producer of Integration TV. Welcome.

By videoconference, we are in contact with Jill Earthy, who is the British Columbia and Yukon director for Futurpreneur Canada and with Fariba Pacheleh, the president of the Society for Canadian Women in Science and Technology. Welcome to you too.

Each of you will have ten minutes for your presentation. That will be followed by a period for questions.

Let us start with Ms. Chouinard, from Com'Femme.

Ms. Danièle Chouinard (Director General, Com'Femme): Good morning. It is a pleasure to be here with you today.

I would first like to describe what Com'Femme is. It is a not-for-profit organization made up of a group of women. It is based in the Montérégie region of Quebec, with its main offices located in Brossard. It is a generalist organization that welcomes women of 18 years of age and older, whatever their situation in life. The matters we discuss can just as easily be about citizen involvement as about sexual assault, criminalization or breast-feeding. It really does not matter because we consider all areas of women's lives. We try to make sure that something is going on at every precious moment we spend at our Com'Femme day centre.

Montérégie is a large area. We have a number of partners with backgrounds in community and women's issues. So people often look to us in matters of governance, parity and equality. As I prepared for this morning's session, I tried to determine what seemed pertinent to tell you and what the major issues in our region are. Montérégie has an urban aspect and a rural aspect. For Com'Femme, dealing with women living in both those environments is a major challenge. How can we talk about equity, parity and prosperity when the issues facing the region are so significant?

I am also part of the Réseau québécois d'action pour la santé des femmes. Through proposed legislation, Quebec is currently in the process of reforming its health and social services. This often brings up quite specific questions in terms of women's health. As we know, every woman is someone's daughter, mother, grandmother or wife at the same time. They are natural caregivers, and are also to be found in the workforce and in governance. Women really are everywhere.

What does the health network mean for a woman? If we consider how she is involved, either for herself or for others, we understand how complicated it is to talk about prosperity. It is really important to study the issues of equity. I thought about everything happening in the area, according to the latest research, at least. Two young researchers conducted a study called "Pauvreté et précarité: Une approche inspirée de l'intersectionnalité" [Poor and precarious: an intersectionality approach]. This dealt with recognizing everyone across the board, men and women alike, in all the phases and all the situations of their lives, with all the social determinants imaginable.

The study says that women are getting poorer. Who are the poorest of the poor? They are elderly women who, in many cases, have immigrated to Canada. They are most impoverished, the most disadvantaged, the most isolated. In our area, we have quite a major immigration issue. I should point out that the study is available if you want to consult it. It talks specifically about women who arrive in Canada, are overqualified compared to us and who, despite that, find themselves in a state of isolation. They lack the means to become integrated.

We throw open our doors to them and we try to work with them so that they can make a place for themselves in our society and achieve prosperity here. We are always working in mixed contexts, including Canadian women, of course. That means that buddy systems and sponsorships are possible. With the few resources we have, we try to develop a sense of ownership and belonging.

• (0850)

Women make up 51% of the population.

I still ask myself the question that we all ask ourselves: why are we so under-represented in economic and governance structures? Certainly not because we do not want to be. I am here this morning and a lot of other women around the table are here to say that we have a place. Why can we not take that place?

I will leave you with that question. I am looking forward to hearing from the other witnesses.

Thank you.

The Chair: Thank you very much, Ms. Chouinard.

Could you send the link to the study you mentioned to the clerk? Then we can send it to all the members of the committee.

Thank you very much for your testimony.

Ms. McLachlan, you have 10 minutes for your presentation.

Ms. Harriett McLachlan (President, Board of Directors, Canada Without Poverty): Thank you, Madam Chair.

[English]

I appreciate the opportunity to speak here today. My name is Harriett McLachlan. I'm the president of the board of directors of Canada Without Poverty, a non-partisan, charitable organization that was founded in 1971 and has representation from coast to coast to coast from people with the lived experience of poverty.

I'm here today to speak to you about my professional and personal experiences as they relate to women's leadership and economic prosperity.

I have a Master of Social Work degree from Carleton University. I've worked in the non-profit sector in community development for over 20 years. I've worked as a director of a community organization and was employed in other leadership roles across the community sector.

I was involved in many exciting projects, such as being instrumental in the transformation of Benny Farm, a project that saw old, abandoned, dilapidated housing units—created originally for WW II veterans—transformed to renovated and newly built mixed private and social housing units, and a vibrant community.

When I think of women's leadership in economic prosperity, especially in the not-for-profit sector, I think of wage discrepancies, health benefits, and working conditions. I distinctly recall, when I was a director, examining the salary differences between a social worker in the not-for-profit sector and that of my counterparts in hospitals and CLSCs, which are the Quebec form of health and social service organizations under the ministry of health. There was a \$20,000 a year difference with respect to those who worked in CLSCs and a \$30,000 difference with respect to those social workers who worked in hospitals and those who had just a bachelor's degree with social work and not in an employment position of director, like myself.

There were many times where I worked 70 or 80 hours a week—I'm sure you can attest to that—in order to get the basic job done, since there was inadequate funding to allow for more employees. This compared to my colleagues within hospitals and CLSCs who worked 40 hours a week. They also had work insurance, health

plans, dental plans, and retirement agreements, which I had none of. These discrepancies would suggest that my work as a director in the non-profit sector was of less value.

I might add, as many of us already know, it is women who are mainly employed in the not-for-profit sector. With these realities, we are creating a pool of poor women who have no retirement benefits as a result of their working environments. I report to you these realities in the not-for-profit sector.

I have worked with other women who were paid less than me, who struggled with not having enough to eat, and who lived in their cars for five months. I would take the initiative to use the very services I was providing for the community. These are not exceptional cases. It's exceptional in that we live in a wealthy country, but they were common place situations where women who were working in the non-profit sector could not make ends meet.

It's been 15 years that I've been a regular speaker at Dawson College's social service technology program in Montreal. Part of my presentation to students is a description of the organigram with the Ministry of Health and the Social Services network. What I find interesting and deplorable is that while CLSCs and community organizations are featured on par, salaries and working conditions are not.

I also have to say that there's scant funding from the federal level to support community initiatives, projects, and development. There needs to be a greater role for the federal government within communities.

I remember Industry Canada taking the initiative of providing computer equipment for public access and enabling people across Canada to have access to the internet, especially those who couldn't afford computers themselves. This is just a small example.

That is something I wanted to highlight from my professional experience. Let's shift to my personal experience.

I want you to know that I have lived in poverty for 34 years, even as a director holding a Master's degree. There were many desperate times in those years that I did not eat. I was not able to buy food, or I would let my children eat instead. I had hard choices of buying food, paying rent, or paying my electricity or heating bill.

For over 10 years I lived in deplorable housing conditions with sewer rats living in my living space and even in the beds of my children.

● (0855)

I never had a bedroom; I slept on the sofa in the living room. I could not afford anything more.

I want you to know that poverty has cost me a great deal and it's taken a heavy toll on my physical and mental health. The toll of poverty, poor salary, and working conditions has cut my career short. At the age of 50 I was no longer able to sustain the demands of poverty while working as an underpaid professional. I envisioned working in my field until the age of retirement, a good 15 years or more, but without a retirement package. This is a loss of human capital. I am the example of leadership without economic prosperity.

It's always amazing to me that here I was working as a professional, helping others with better housing, food security, and other projects and programs to help meet their basic needs, yet I was struggling so desperately. What would have made the difference for me and many like me? Maybe better labour standards for one. I would also say better housing, affordable and accessible housing. Had both or even one been the case, I could have continued in my professional career and not borne the loss that I do now.

What Canada seriously lacks is a national anti-poverty plan. That includes a national housing strategy and food security measures. There needs to be a strategy that has national standards and sees the collaboration between various levels of government and sectors of civil society. A housing strategy, for example, would be one that's comprehensive and has measurable goals and timelines. It would not be one that would be a patchwork, where there would be one project here or there where we can sit on our laurels and say, "Well look, we've done this". It has to be much more than that. It needs collaboration and it needs to be comprehensive so that people like myself and many like me don't have to live with rats.

Benny Farm is an excellent example of this. It's a housing project for seniors so that people may stay in their homes as long as possible. There's a project for young single mothers who are out on their own for the first time. There's subsidized housing for single mothers seeking post-secondary education. It's called Project Chance, and they have a 99% success rate helping women get out of poverty and launching them into professional careers where there can be economic prosperity for them and their families.

What I also like about Benny Farm is that they have created a mixed community with mixed housing projects. They have cooperatives, they have rent-to-buy, and they have mainstream condos for purchase. It has created a mixed and vibrant community. It took collaboration, and this is why I'm bringing up this point. A national housing strategy takes collaboration from all levels of government and all sectors of society. Benny Farm took the collaboration of the Canadian Mortgage and Housing Corporation, the City of Montreal, la Société d'Habitation du Québec, and community organizations to make it happen. It is successful and very doable.

The Canada Lands Company, the CLC, organized a round table, a discussion on how we can get this done—simple—that brought these and various players together so that we can move forward on common measurable goals and timelines. This is one example. There can be many when there's collaboration across the country.

As you well know, Canada is the only G-8 country without a national housing strategy. We desperately need one for people like myself and 4.4 million other poor Canadians. It is a responsibility of this federal government to develop frameworks and legislation, and it is imperative that they do so, since we may well remember that it was in 1976 that Canada ratified the International Covenant on Economic, Social and Cultural Rights.

• (0900)

Here is what also amazes me. We live in a wealthy country, yet my personal and professional reality would likely describe a much poorer and dysfunctional one. Our priorities show that we spend 5% to 6% of our GDP maintaining poverty in this country. A wealthy

country would see that women have what is necessary to move forward in successful careers, one where women would not have to struggle with deplorable housing conditions and other desperate realities. Surely when we are looking at women's leadership and economic prosperity, we need to look to better priorities.

Thank you.

[Translation]

The Chair: Thank you very much.

The floor now goes to Hodan Nalayeh, executive producer of Integration TV.

[English]

Ms. Hodan Nalayeh (Executive Producer, Integration TV, As an Individual): Good morning. Thank you for inviting me.

My name is Hodan Nalayeh and I'm a woman entrepreneur, a journalist, independent television producer, and a television host. In fact, I'm the first Somali media owner in the world who is a woman.

I created and developed Integration TV, the first-ever television show regarding the Somali community here in Canada. Integration TV tells positive stories of the community so Canadians can come to know our beautiful community.

We came to Canada 30 years ago from the war-torn country of Somalia. We are the first English television program for Somalis worldwide. Most recently I was invited by the United Nations to Wales, along with 25 other Somali journalists from around the world, to speak on how to tell the stories of Somali people.

What I want to tell you this morning is that women, and particularly women from minority communities, need support. While we know from the data that women make an average of 81¢ for every dollar a man earns, women from minority communities still make less. According to the Canadian Centre for Policy Alternatives, university-educated visible minority workers take home 20% less than their non-visible minority counterparts. In the public sector, their wage gap is 12%. This information was just released last month in a study.

Although I was born in Somalia, my father, who was a diplomat, brought our family to Canada when I was six years old. We were taught from an early age that we could do anything, but I have experienced barriers, as has my family, my friends, and our community—barriers of integration, lack of understanding of our culture and religion, lack of acceptance, lack of support for university and college entrance.

You have to understand we are still a recent community here in Canada. Many of our parents are former diplomats. They're doctors, research scientists, but they have been forced to take whatever job they can to support their families, which means there's often not enough money for education. Other barriers include lack of support in transitioning from higher education to meaningful employment and attaining positions that are commensurate with our training.

I was never taught in school that being an entrepreneur was possible. I was never taught the skills to make it possible. We have to get to students early. My first recommendation, therefore, would be that we make entrepreneurship and skill sets part of the school curriculum. Why not even have national competitions?

Our community has great entrepreneurial spirit. After all, we have survived two decades of civil war and built some of the largest businesses in Africa, but where we have struggled in Canada is expanding our businesses to mainstream society outside of our community. One of the greatest challenges is lack of funding to support small businesses, so my second recommendation is that we need more grants and that they be tailored to the needs of minority communities.

Let me explain. Many Somali and more broadly Muslim communities are often uncomfortable applying for loans because it includes interest. Paying interest goes against Islamic faith, so is there a way to come up with another novel approach? My third recommendation is that there needs to be an outreach to the community to support businesses, to let them know the requirements in Canada, what funding is available and how to apply.

Women in Somali communities often own hair salons, restaurants, and traditional clothing stores. Many women are single parents. How do we help these strong women look after their children, run a business, and succeed? Women need financial training and information on how to grow a business. My fourth recommendation, therefore, would be to have the government come to listen, do round tables in our community, and hear directly what our needs are.

It is my understanding that you have been doing round tables around the country. How many were focused on minority communities? Was there a round table for the Somali community?

We all know that when you support a woman to succeed, you can change a community.

• (0905)

I will briefly tell you now a little bit of my story. I worked in the banking industry for seven years. After working with many small business clients, I knew my only opportunity to better my family was to own my own business. So at the age of 37, I went back to school to learn a new trade, namely television arts. It was very scary. I was a new mom with two children under the age of four, and I was going back to school.

Tuition was expensive. I had a mortgage to pay. I had no one to look after my children, no grant, no loan, and I had to work long hours. After graduation, it was impossible to find a job in television, so instead of looking for someone to give me a job, I created a job for myself.

But it was not easy. There was no funding. It was expensive to start a business. But having the necessary business skills, I set to work finding the start-up costs. I funded 26 episodes of Integration TV, which aired on City TV in Toronto and nationally in Canada and which is now on YouTube with over 400,000 views.

But still I struggle. I have done the funding searches. I do not qualify because the networks want programs to be general enough to reach all Canadians, and to get multicultural funds the program has to be in the cultural language, in our case Somali.

We are proud Canadians. The second generation of Somalis speak only English or have limited understanding of the Somali language. There are over 200,000 of us in Canada, but 80% of us are under the age of 30. Moreover, my goal has always been to celebrate the diverse nature of Canada, and in order for Canadians to know Somali Canadians, the show needs to be in English.

My fifth recommendation is therefore that media grants need to be reviewed. We must ensure that they are in fact meeting the needs of all Canadians including members of diverse communities. I have used television to raise awareness and education of the Somali community in Canada. I would like to see more access for media, the encouragement of more diverse voices in Canada, and more support for start-ups and growing businesses for diverse communities.

The Somali people are strong, resilient people, and we are succeeding and will continue to succeed in Canada.

My last recommendation to the committee is for the government to start not only a dialogue on entrepreneurship with our community but a real dialogue with the Somali Canadian community to break down barriers. Somali Canadians want a discussion on more than crime and immigration. We are Canadian. We are proudly Canadian, and just like you, we want our children to be successful in school, in the workforce, in entrepreneurship, and in Canadian society.

Thank you.

• (0910)

[Translation]

The Chair: Thank you very much for that great testimony.

I now give the floor to Jill Earthy, from Futurpreneur Canada.

You may speak for 10 minutes.

[English]

Ms. Jill Earthy (Director, British Columbia and Yukon, Futurpreneur Canada): Thank you, Madame Chair.

Good morning. My name is Jill Earthy and I am the regional director of Futurpreneur Canada for B.C. and the Yukon, the only national non-profit organization that helps young Canadian entrepreneurs launch successful businesses. I am also the co-chair and co-founder of the WEB Alliance, a collective of over 25 women's business networks in B.C., and I'm formerly the CEO of the Forum for Women Entrepreneurs.

In addition, I serve on the board of the Women's Enterprise Centre here in B.C. and at Simon Fraser University. I'm passionate about supporting entrepreneurship, women in business, and the economic benefits that come from doing so.

Thank you for the opportunity to appear before you. Before I speak about the collaboration that is occurring in B.C. to better support women in business, and particularly the results from the recent B.C. Economic Forum's "Women as a catalyst for growth" event, I would like to share some information about Futurpreneur Canada and its important work to support young entrepreneurs and women entrepreneurs, as the two topics are interconnected.

For those of you not familiar with Futurpreneur Canada, we help 18 to 39-year-old entrepreneurs with no security and no track record launch and grow businesses. We do this by providing loan financing of up to \$45,000 from Futurpreneur Canada and the BDC. Our loans are based on character, not collateral, and the strength of the young person's business case. We also equip them with mentors and we have more than 2,800 volunteer mentors across Canada.

In addition, we offer a stand-alone mentoring program called MoMENTum to help young people who do not require financing. Plus of course we give them business resources, counselling, and networks to help them navigate the initial years of their businesses. We also support new immigrants and ex-military. This combination gives young entrepreneurs the confidence, competence, capital, and connections they need for business success.

Since we were founded in 1996 we've invested in 6,740 Canadian entrepreneurs, and last year alone we helped launch 800 new businesses, almost 40% more than the previous year. These businesses have created 26,000 jobs and \$191 million in tax revenues. Plus we've seen a significant increase in the number of women entrepreneurs served by Futurpreneur Canada over the past five years.

This corresponds to recent Global Entrepreneurship Monitor research showing that the ratio of Canadian women to male entrepreneurs has improved from 2:1 to 3:2 since 2002. Last year, we helped 353 young women. That's over 40% of our clients, and here in B.C. 44% of the clients we served were women. We've helped them launch businesses across a variety of different sectors, including non-traditional areas such as the skilled trades. We've had an opportunity to seize on this momentum and provide more aspiring young entrepreneurs with the investment and programs they need to launch their businesses.

To help meet the growing demand for Futurpreneur Canada's services and to increase the number of youth-led businesses launched by 10% each year, we have respectfully requested a Government of Canada contribution through Industry Canada of \$37.5 million over five years to support our full start-up program

plus an additional \$2 million to support the expansion of our standalone mentoring program with a focus on women entrepreneurs. This is a reduced annual contribution but Futurpreneur is proposing to do better with less.

• (0915)

We are currently helping about 2% to 3% of the potential youth entrepreneur market and our goal is to double that in the next five years. With this requested government support, 5,600 young people will benefit from our full start-up program and 2,000 more people will benefit from our expanded stand-alone mentoring program, MoMENTum.

Futurpreneur Canada's internationally respected mentoring program is truly one of a kind. Research from a 2014 Ryerson University report found that in Canada, a new firm has a 77% chance of surviving its first year, only a 36% chance of surviving its first five years, and less than a 20% chance of surviving its first 10. The Futurpreneur entrepreneur five-year survival rate is between 50% and 60% and our repayment rate is 80% to 90%. We believe this is due to the strength of our mentoring program and our comprehensive business resources. We have a proven track record of advancing economic growth by supporting emerging entrepreneurs and their growing businesses.

Building further on this, through my role I am able to engage in collaborative and progressive work taking place in B.C. to create solutions and recommendations to better support women in business, and to stimulate economic growth. For the past six years, representatives from over 25 women's business networks, including those focused on supporting professional women, entrepreneurial women, women in finance, women in law, women in mining, my colleague, Fariba here, from SCWIST, Society for Canadian Women in Science and Technology, and the list goes on. We have been meeting to share ideas and explore ways to leverage resources to reach and support more women and to collaborate on events and initiatives focused on the economic benefits of supporting women.

This group, now representing more than 10,000 women in the Lower Mainland, and now growing to reach other regions of the province, is called the WEB Alliance. I am honoured to be a cofounder and co-chair of this group, along with Laurel Douglas, CEO of the Women's Enterprise Centre in B.C. In February of 2013, the representatives of the WEB Alliance had the chance to meet with our premier, the Honourable Christy Clark, and to suggest the creation of a premier's women's economic council. This was meant to be a means, a connection point, within the provincial government to influence policies and address ways to grow the economy by supporting women in business. We were thrilled, when in February of this year the premier did announce the creation of this council representing 16 women, from throughout the province, in a variety of sectors and roles.

With this council now in place, the WEB Alliance saw an opportunity to bring a large group of community leaders and influencers together from throughout B.C. to participate in a working forum to create realistic solutions and recommendations—in other words, an action plan—to be presented to all levels of government, to corporations and organizations, and for us, as individuals, to have clear tasks to take away and implement.

The issues are clear and the business case exists but what we felt was needed was an opportunity to share best practices, brainstorm new ideas, and increase awareness and accountability on this topic. A pre-read document highlighting key research was created and circulated in advance to all participants to ensure we were building on the research and not just revisiting it. I will be happy to share this document with you.

We were told that it was the first time in Canada that such a diverse group of individuals participated in one place to address the three topics on how to grow women in senior leadership with a focus on boards and executives; how to grow women entrepreneurs, looking at inspiring women to be entrepreneurs and how they can grow their businesses; and how to grow women in non-traditional and emerging sectors, including areas such as the trades, science, high tech, and LNG. Four hundred and fifty participants spent the day focused on one of these three tracks, working through a facilitated format to create solutions. We were honoured that Minister Leitch attended the events and shared some opening remarks along with Premier Clark, Minister Bond, and Minister Yamamoto, as well as Alex Johnston, executive director of Catalyst Canada.

We are now in the process of putting together a comprehensive report in the form of an action plan that we will share in the coming months, and we would be honoured to have the opportunity to present it to you in 2015. Some preliminary recommendations include the need to activate men. The economic forum sold out well in advance demonstrating a strong interest in this topic, but what we were missing were the men in the room. Engaging men and having them participate in and contribute to the conversation is a key piece in order to affect change.

(0920)

We have a number of recommendations moving forward that we will share shortly.

On the need to elevate the conversation and to increase accountability among all of us, as individuals and leaders, to do our part, the proposed legislation being discussed in Ontario around boards explaining or complying is a great example. Simply by exploring this option, more awareness is being raised on this topic across the country—

The Chair: Ms. Earthy, you have one minute left, just briefly summarize.

Ms. Jill Earthy: I'll summarize, perfect.

The B.C. Economic Forum's "Women as a catalyst for growth" event was a large collaborative effort in partnership with multiple organizations with some incredible outcomes. It demonstrated the importance of bringing different groups of people together to address this issue. We now have 450 ambassadors committed to the cause. We want to use this as a model in other parts of Canada.

I also want to offer the WEB Alliance as a resource to all of you. We want to work collaboratively with government. If you are seeking input on issues and want the collective voice of a diverse group of women, use this network as a resource to access information.

I also want to acknowledge that this week is Global Entrepreneurship Week and Futurpreneur Canada is the Canadian host.

Just to wrap up, the next wave of momentum is building. The time is now to affect change. We need to take action by investing in these opportunities. We need to support existing programs such as Futurpreneur Canada as well as focus on new solutions and action plans for individuals, corporations, and government at all levels through constructive and collaborative initiatives that include men. Your support of these initiatives across the country will start to shift the dial, so that Canada can truly leverage its full economic potential.

Support of women in business is not a women's issue, it's an economic opportunity.

Thank you.

[Translation]

The Chair: Thank you very much, Ms. Earthy.

We now move to Ms. Pacheleh. You have 10 minutes for your presentation.

Go ahead.

[English]

Ms. Fariba Pacheleh (President, Society for Canadian Women in Science and Technology): Thank you and good morning, Madam Chair and honourable members.

My name is Fariba Pacheleh. I am an engineer and the current president of the Society for Canadian Women in Science and Technology, or as we like to call it, SCWIST.

For the past 30 years, SCWIST has been supporting and empowering women in science, technology, mathematics, and engineering, which are STEM fields. We know that for women, changes are needed. As the old Chinese proverb says, women hold up half the sky.

The issues of inequity, and the reasons for them, are well documented in many articles, such as the 2010 "Why So Few?" report, which identifies systemic barriers to women in the scientific workplace; the B.C. Women in Engineering and Geoscience Task Force on continuing gender inequity in the engineering and geoscience professions; the *Harvard Business Review* of September 2013 on women in general, "Women Rising: The Unseen Barriers"; and many others.

These studies and articles describe what we should change. There are also studies that suggest solving these problems may be a good thing, not just a make-work exercise. The Dell study shows that the companies with more women on the board of directors outperform those with the fewest, up to 66%. Deloitte's "global perspective" states that diversity is a business issue. Spencer Stuart found that diversity in the boardroom results in increased value for shareholders.

So the facts are difficult to ignore. We know that diversity, especially gender diversity, is of paramount economic importance. It's no longer just an equity issue. It's proven that having women aboard makes good economic sense. As well, you can't forget that women are half of your electorate. As Danièle mentioned at the beginning, they are your mothers, sisters, daughters, and spouses. That's why we should change.

Women want to contribute to the economy. They are well educated and eminently capable. There are many of them poised, yet few have breached the practical and cultural barriers that prevent them from reaching their potential. It is not a minority issue. Women are not minorities. This is a historical and cultural issue. Women do not speak with a uniform voice. Women are as diverse as Canada itself.

I think the question is how do we change? The usual first step is to identify the problem. We have been doing this for the past 30 years. I will not list all of the problems we are dealing with. We know about them. Instead, I want to provide you with some solutions and action items, or at least ideas to ponder on a number of levels—the governmental level, the corporate level, the community, and the individual.

First are the action items, the action steps at the government level. We need a task force to scrutinize all bias in policies to determine their impact on Canadian women—thank you, Right Honourable Kim Campbell—one that takes into consideration the solution and action items for the B.C. Economic Forum's "Women as catalyst for growth", which my friend Jill was talking about here. The outcome will be presented in 2015.

We need increased funding for science, scientific research, and STEM education—as mentioned, STEM is science, technology, engineering, and mathematics—because in a knowledge-based economy, that is the source of future ideas. We need support for specific education of new immigrants to transform their imported cultural biases and histories, to cement Canadian values.

• (0925)

We need public policy, as in Europe, that is directed at the companies to comply or explain the gender distribution of their boards and C-suites, and we should create relevant rewards and pillories. We need government-sponsored round table events with men who are leaders of industry and academia and with predominantly male participation to prioritize the specific strategies for implementation.

We need policies to regulate the media, and especially advertising, with respect to their presentation of women as objects. In the face of the U.S. media onslaught, we have achieved Canadian and bilingual content. We can achieve the media's respect and support on this subject as well for diversity. Here again is a need to comply and explain.

Finally, we really need to address the issue of child care at the public policy level to facilitate families' participation in improving the economy.

Now, that was the government level. The second is the corporate level.

There needs to be compliance or explanation, this time to the shareholders, if the workplace policies and the C-suites are not sufficiently diverse. Those involved in the hiring process should be required to work through the Harvard implicit bias test to identify their biases and mitigate them. We need new hiring policies and practices, so that applicants are selected based on their skills from diversity-neutral applications.

Corporations need to collaborate with unions to support employees by providing flexibility and by providing day care. There is a need for C-suites well populated by women to provide role models for other women climbing the corporate ladder. Corporations need succession planning and active sponsorship of women that will enhance diversity.

The last item on the corporation list is the need to create a work climate that not only hires women but retains them through clear workplace policies in inclusion and collegiality, work flexibility, active sponsorship, and access to role models and mentors.

Those were the levels of governments and companies. Now, speaking about the community, the grassroots level, these are the action items we suggest.

They need programs that create networks, provide role models, and provide mentorship opportunities such as SCWIST makes possible through an online program of skill-based mentoring for women funded through Status of Women Canada. Thank you very much for that opportunity. We are proud of this program and invite you to participate.

We must create a wide variety of programming that supports children's education and understanding of a diverse workplace and the subjects that ensure their future.

At the personal level, what we need to do is come to terms with our own biases. Again, I recommend the Harvard implicit bias test, because knowing is surprisingly the first step. We need to scrutinize the personal values and cultural context in the home that prevent progress and to review how girls are socialized and how cultural expectations place limitations on them and their futures.

Women know this. Status of Women Canada is tackling this in many ways, but we find ourselves preaching to the choir. The moment the word "women" escapes someone's lips or appears in a title or discussion, our male colleagues tune out.

Now, I want to know whether the male people here tuned out there. This was not a message to the women in the room; this list is for men.

• (0930)

As the movie title says, we need a few good men who have the smarts to recognize a good thing when they see it, to act on the economic imperative, and thereby to create opportunities for all Canadians because we prosper together.

Thank you, Madam Chair.

The Chair: Thank you very much.

[Translation]

Now we start the first round of questions.

Mrs. Truppe, you have seven minutes.

[English]

Mrs. Susan Truppe (London North Centre, CPC): Thank you, Madam Chair.

I'd like to welcome and thank everyone for your presentations and personal stories today. It's very helpful for us.

Jill, I love Futurpreneur. I think it's a great program.

Your other program for mentorship, what was it called? Is it Momentum?

Ms. Jill Earthy: Yes. MoMENTum with upper case MENT.

That's the stand-alone mentoring.

● (0935)

Mrs. Susan Truppe: That's stand alone. Maybe you could tell us a bit about that.

I hosted round tables across Canada and probably a few extras in Ontario. Mentorship came up. Pretty much at every round table, somebody mentioned mentorship. It was huge.

How important is mentorship for them since you deal with entrepreneurs all the time?

Ms. Jill Earthy: I would say it's absolutely essential. We hear again and again of the need to have that support, especially in the early days of starting a business but I think right the way through, especially for women. They need change and that support and that mentor or champion.

We see the results through Futurpreneur Canada, just in the resiliency of the businesses that we support over a longer period of

time. We provide financing in the two-year mentorship as our core program and then the MoMENTum program is a six-month mentoring program for aspiring entrepreneurs, both men and women, as well as those who have just started a business, to help them flesh out their business model and get started on the right foot.

We are finding the demand is increasing.

Mrs. Susan Truppe: If someone has an idea and they go to see you and they are applying for money because they think this idea would work, are they hooked up with a mentor at that point or is it once you approve the funding?

Ms. Jill Earthy: That's a great question.

If they're looking for funding, which a lot of them are, they come to us. We help them work through their business plan, validate that, finalize that, provide the funding, and match them with a mentor for two years.

Some come to us with an idea but they haven't fully fleshed it out yet and they need a little more support. We will work with them on that piece and then we will match them if they're interested. They're not sure if they're ready for financing sometimes. If that's the case, that's when we'll direct them to our MoMENTum program to give them that mentor for the first six months. Often we find that after they've gone through that program for six months they come back to us and want to access the financing and the two-year mentorship.

Mrs. Susan Truppe: If you don't want funding and you just need a mentor, you could help with that too, obviously.

Ms. Jill Earthy: Yes. Absolutely.

Mrs. Susan Truppe: What would be the single most important reason for the success of a young person's business? What works and what doesn't work, because you obviously have some that are not successful?

Ms. Jill Earthy: Sometimes young entrepreneurs in particular don't know what they don't know. I think that's the case for all of us, obviously. So having someone to bounce ideas off on a monthly basis really helps. That certainly increases the success rate.

It doesn't work when they don't ask for help, when they don't put up their hand. I think organizations like Futurpreneur Canada and others—there are many fantastic resources across the country. I think letting them know that those resources exist so they can access, ask the questions, or ask the questions to find out the answer that will lead to another question and continue to give them the support they need is critical to the success.

I think we are well positioned across Canada. We have a lot of great resources. The trick right now is making sure that entrepreneurs anywhere can navigate those resources and find the one that's the right fit for them.

Mrs. Susan Truppe: If you wanted to leave us with a best practice, what best practice have you seen that works that we could share and that would maybe help young entrepreneurs or young women?

Ms. Jill Earthy: Ask for help, I think is always my number one thing. Reach out, do the research, ask people. You just have to keep asking. Take advantage of the amazing resources that are available across this country.

Mrs. Susan Truppe: That's great. Thank you.

Hodan, congratulations on your entrepreneurship as a TV producer and journalist. You've done an outstanding job.

What is the most important reason for your success? How did you become so successful that you might like to share a best practice or something that worked for you that might help another young woman?

Ms. Hodan Nalayeh: I think you have to know sales when you're an entrepreneur. One of the most important skills we can teach young people is the ability to sell ideas or sell the concepts or the products.

Many times young entrepreneurs don't have those skills, and I believe that sales and marketing represent 90% of the business.

Mrs. Susan Truppe: Can that be learned as you go along? If you thought someone had an idea for something, do you think they could overcome that if they learned sales, or do you think they should have the sales and marketing before they venture out into this business?

• (0940)

Ms. Hodan Nalayeh: I think they go hand in hand. We live in a very diverse world, especially in terms of marketing for which there are social media and different avenues to reach your target audience. I believe it's an essential skill. It can be learned, absolutely. When people have a mentor or whoever they work with who helps them, that should be part of the training for entrepreneurs.

Mrs. Susan Truppe: Do you think mentorship is important?

Ms. Hodan Nalayeh: Absolutely.

Mrs. Susan Truppe: Did you say you had a mentor or not?

Ms. Hodan Nalayeh: Actually, I'm looking for one.

Mrs. Susan Truppe: If anyone here would like to mentor....

Ms. Hodan Nalayeh: I mean in media, so if you have any friends in high places....

Seriously, I think it's very important. As I said, for myself, I come from a community in which we don't have people in television, in media or in radio. To me it would have been great to meet someone who had been in television for a long time to get mentorship and to learn about the business, because the reality is that sometimes it's not what you know; it's who you know.

Mrs. Susan Truppe: Sure. Yes.

Are you aware of any practices that would successfully promote economic leadership for female immigrants in Canada? Is there any program out there that will help? I know you talked about some of the challenges. I don't know if you've heard of any programs that might help young immigrant women.

Ms. Hodan Nalayeh: I believe in my area in Toronto there's an organization called MicroSkills that works with women immigrants to teach them about entrepreneurship, but I think for the most part there's not a lot of dialogue happening with minority women.

I strongly believe the only way out of poverty is to teach people economic success. Very few women are being taught those skills. I'm sure my colleagues here can attest to that. We're not given the opportunity to even come to the table to learn these skills.

If we're not having the outreach in the communities, how can we expect women to know what's out there to learn?

The Chair: Thank you very much.

[Translation]

Ms. Ashton, the floor is yours. You have seven minutes.

[English]

Ms. Niki Ashton (Churchill, NDP): Thank you very much to all of our witnesses today.

I want to particularly thank Ms. Earthy and Ms. Pacheleh. I realize that with the time change you started very early for B.C. time. Thank you so much for joining us.

I would like to first ask a similar question to a couple of our witnesses.

[Translation]

Ms. Chouinard, you spoke about the challenges that women in your area face. The members of this committee on the status of women know you well as a spokesperson on these issues.

Quebec has a system of daycare that does not exist in the rest of Canada. The province provides subsidies to help women who want to continue their careers.

How do subsidized daycares help the women in your area and how could they help women elsewhere in the country even more?

Ms. Danièle Chouinard: I really do not consider myself an authority who can speak about that a lot, but I will tell you something important. At the moment, our major battle is about the number of spaces in the daycares. Since this is a universal program, you would think that "universal" means that it is accessible to anyone, regardless of income. This is a program where the cost of so-called public daycare is \$7 per day. We are not talking about daycares that are open 24 hours a day and seven days a week. We are talking about daycares with hours of operation that can vary between 6 a.m. and 6 p.m.

To get a space in a daycare, you have to know in advance that you are having a child. Currently, a woman looking at a gradual return to work or whose financial position is less comfortable, has to be asking for a daycare space between one year and two and a half years in advance. She has to apply even before she is pregnant. Even then, she has no guarantee of finding a daycare space for her child. That is the first obstacle.

The lack of daycare spaces and the universal nature of the program mean that access to the program is not always granted on the basis of income. So it is becoming difficult for women in precarious situations. Whatever the programs in place and the steps taken, we know that it is primarily women who live in the most precarious situations. Of course, they can become entrepreneurs. We know that they have the ability, but what stops them is their status, their role in society. So before they can think about doing anything, they have to think about daycare. A woman must think about her children. She has to register them in a daycare. She has to get them there at 6 a.m., and so on.

Once more, all kinds of constraints show women's perseverance, courage and intelligence. I am sure that our collective intelligence will let us find ways. At the moment, we can say that the program is a step forward, but there are still a lot of corrections to be made before it can be of benefit to all women, as should have been the case.

● (0945)

Ms. Niki Ashton: Okay. Thank you for the feedback. [*English*]

Ms. McLachlan, I turn to you on the same theme. You spoke of the importance of a national anti-poverty plan, a national housing plan, food security measures. I'm wondering if you feel that a universal child care program would be important to help pull women out of poverty and would help all women in Canada.

Ms. Harriett McLachlan: Yes, I have to completely agree with Danièle here. I think when the \$5-a-day day care was formed, the idea behind that was to have a 24-hour day care available. There were some critics who were saying they were doing this so that people would get off welfare. I'd rather see it as the proper type of supports in place as women do a lot of care-taking. I know men do, too. But for women to move forward, it is critical to have affordable, accessible day care where you can have peace of mind and take care of whatever—education, or entrepreneurship, or whatever is in front of you. That's critical. No matter what program you have and no matter what career you're choosing, if you have children you have to take care of them. So I concur.

Ms. Niki Ashton: Thank you.

I do want to go back to the issue of housing, which you spoke of very powerfully, and it isn't something we've heard much about in this committee. I'm wondering if you could speak, perhaps briefly, as to what a national housing strategy could accomplish in terms of women's economic prosperity.

Ms. Harriett McLachlan: For me, from personal experience and what I know from my clients is that it's almost like day care; it's essential. If you don't have proper housing or affordable housing, then you can be forced to stay in unhealthy relationships, living in very precarious, insecure situations with an aggressive partner, or whatever. You're forced to live with threats. You're forced to deal with these things. It's unacceptable in a country like ours. A national housing plan and strategies, some kind of legislative framework, would essentially be meeting some basic needs so that women wouldn't have to worry about getting home at the end of the day and wondering whether there's going to be some violence, or worried about their kids, or rats.

I'm thinking of some of these amazing mentorship programs I've just heard. But you go home at the end of the day and if you're dealing with a landlord who is sexually harassing you and you have no other choice but to stay there, or you're living with mould, it doesn't work. You're living in insecure situations. That is a basic need that needs to be taken care of.

[Translation]

The Chair: Thank you very much.

The floor now goes to Mrs. O'Neill Gordon. You have seven minutes.

[English]

Mrs. Tilly O'Neill Gordon (Miramichi, CPC): Thank you, Madam Chair.

I want to thank all of you for being with us today and taking time to be with us. You certainly have all been very successful in your fields, but along the way we know that you have encountered many obstacles. You are to be congratulated for having overcome these obstacles.

My first question is to Jill Earthy.

I want to congratulate you on the work you have done. It certainly is very promising and very rewarding, and I know you put your heart and soul into it just by the presentation that you gave us here today. I'm also glad to hear you note that, as a result of the funding, we are able to offer worthwhile support to women. This is very important to our committee and to our government to see that we are focusing on helping women in whatever way we can.

As a former teacher, I certainly appreciate the work you are doing as mentors, because I think we need a lot of mentors along the way. Like you said, even today we still can use mentors to show us what the best practices are and where we can head so that we can take people in the right direction.

Has your organization noticed any increase or has it noticed a decrease in the number of female entrepreneurs in recent years? Why do you think this is happening?

• (0950)

Ms. Jill Earthy: That's a great question.

Our organization has seen an increase in women turning to entrepreneurship. The national average is about 36% of self-employed Canadians are women. For Futurpreneur Canada, in the last five years an average of 40% of our clients or the young entrepreneurs we've funded have been women, and as I mentioned, in B.C., 44% are women. We see that our rate is slightly higher perhaps just because of the demographic. We serve 18 to 39-year-olds, and it's a lower financing amount. It's only up to \$45,000, which seems to be a bit more accessible to women. Women tend not to access the larger dollar amounts, so therefore that may be why the numbers are a little bit different.

So the good news is that more young women are starting businesses.

Mrs. Tilly O'Neill Gordon: Yes, that's what we want to hear as well.

Is Futurpreneur Canada an association that's in every province across Canada? Is this being offered in every province?

Ms. Jill Earthy: Yes it is. It's a national organization with a head office in Toronto and regional offices in each province.

Mrs. Tilly O'Neill Gordon: Okay.

Next, what steps can the federal government take to encourage greater participation of young women in the entrepreneurship and business sectors? I imagine there are some women who don't even realize that this website is available, and we need to get this out and have it so that it is available to more women. Just when I was home last week, a lady came into my office looking to start up a business, and this would be very helpful to her as well. We know there are many other women out there, so what steps can we take to help them even more?

Ms. Jill Earthy: Great.

The federal government is doing quite a bit right now, which is wonderful to see. With Futurpreneur Canada's position as a national organization, one of our big pieces is that we really like to partner with other organizations, certainly within each province. We have about 250 partners across the country, other non-profit organizations or entrepreneurial support organizations, some of which are also funded by the federal government. One suggestion even is helping to solidify or make those connections more solid.

One example I would say is the women's enterprise initiative networks. I believe there are four across the country. We work very closely with the Women's Enterprise Centre in British Columbia. It is funded primarily by Western Economic Diversification. We're always looking at ways that we can do more with less and partner and leverage, so any additional ideas or observations that the federal government has are great.

I think also continuing to support a lot of these initiatives and looking at what is going on across the country and how we can support.... I think funding existing programs and leveraging those is a huge thing. We certainly appreciate the support of the government on that.

Mrs. Tilly O'Neill Gordon: Thank you very much.

My next question is for Hodan.

I was wondering what different challenges, if any, children born in Canada to immigrant and refugee parents face compared to children of Canadian parents.

Ms. Hodan Nalayeh: Very interesting. It's very diverse. A lot of times the children are facing a situation where they're coming from two different cultures. So they have one culture at home where it's the foreign country, and then one culture is the Canadian society. There may be some issues of balancing the two worlds and figuring out where a person fits in.

Also, a lot of it has to do with opportunity. Children, I believe, see and do. If children are not seeing opportunities outside of where they live, whether that's a lower economic area or not, they're not exposed to different cultural things, they're not exposed to seeing different opportunities in life, then their mindset is not going to be growing in that direction.

I think that's the biggest challenge for them.

• (0955)

Mrs. Tilly O'Neill Gordon: What is the single most important reason for your success, do you think? I know you certainly have accomplished a lot and I'm wondering what you would say is the

most important reason that you have been as successful as you have been.

Ms. Hodan Nalayeh: I think part of it is the fact that my parents came early. We were one of the first Somali families in Canada. We arrived here in 1984 in Edmonton, Alberta, when there were no Somalis there.

I think part of it is that we had a little bit of a leg-up on integrating into society. Most Somalis have been here less than 30 years, so they're still catching up on how to figure the society out, how to blend in. I think many people don't understand that we're actually refugees. We come here as people coming from war. So there's a lot of trauma in the community, and I think that my parents coming early allowed us to integrate a little bit more and learn the system a little bit more.

The Chair: Good. Thank you very much.

[Translation]

Thank you very much.

The floor now goes to Ms. Duncan. You have seven minutes.

[English]

Ms. Kirsty Duncan (Etobicoke North, Lib.): Thank you, Madam Chair, and I'd like to thank all our witnesses for their very powerful and important testimony.

I'm going to try to ask questions to each of you. I'm going to begin with Ms. Nalayeh.

What do you think are the challenges to women's prosperity in the Somali community? What is needed to overcome them? How can we best support the community?

Ms. Hodan Nalayeh: The community has a lot of barriers. As I said, the barrier that I see us facing is that we're not invited to the table. I think inclusion promotes diversity and it also promotes somebody feeling proud to also be part of Canadian society. One of the things that I'm always trying to push is that diversity is a two-way street. We all can learn from each other, and the problems that Somali women face in this society.... Obviously, there's a different culture and a lot of them may have come with large families. Some of them lost their husbands during the war, so they came as single mothers who are protected refugees in this country.

How do you work when you have eight children at home? How do you start a business if you have six children at home? That could be a huge barrier. If we give people the skills, the opportunity to see how things are done, how you get out of poverty, how you start a business, how you can have the mindset and grow so that you can take yourself from a low income to middle class, or to buying a home, I think that's our biggest challenge. It's reaching out. We don't see enough reaching out to our communities.

Ms. Kirsty Duncan: Thank you so much, Ms. Nalayeh.

I'm now going to turn to Ms. Earthy. We know a pay gap exists between men and women. Does the pay gap exist for entrepreneurs?

Ms. Jill Earthy: Sorry, my apologies. Was that directed...? We are having a little bit of trouble hearing.

Ms. Kirsty Duncan: Ms. Earthy, yes, this is for you. Did you hear the question?

Ms. Jill Earthy: Okay, thank you.

So a pay gap, and are we seeing that for entrepreneurs as well.

Ms. Kirsty Duncan: Entrepreneurs, yes.

Ms. Jill Earthy: As was mentioned, what we're seeing is that more women are starting businesses, but fewer women are growing businesses. Therefore, they aren't maybe realizing the economic benefits of a larger business.

I know one thing that we certainly focus on through our work at Futurpreneur Canada and through our mentorship programs and other resources is helping women, in particular, but all people to understand how best to grow a business and make it viable, so that we can employ more people and stimulate the economy.

There's still more work to be done there.

Ms. Kirsty Duncan: Thanks. Does data exist showing average...? It would be difficult to do.

If you could make three specific recommendations to this committee that you would like to see in the report, what would they be?

Ms. Jill Earthy: Certainly for me one recommendation is further support of our national MoMENTum program. We are seeing more and more people coming to us, particularly women, just seeking the mentorship piece. That is essential. I think we are well positioned because we do partner with other organizations within each province, so there is definitely a way to leverage that opportunity. I do think investing in mentorship is an excellent solution.

Another thing is funding, women investing in women. We've looked at a women-only fund or women-led investment funds.

The other piece that we are exploring is innovation. To speak further to Fariba's comment, we do need more women in innovation. We do need more women in science and technology. There is a need to look at women-led incubators or accelerators working with men, because as we indicated, this is such a key piece as well. The culture within those environments is not always conducive to women, so we need to look at different ways around that.

However, my number one recommendation absolutely would be to focus on increasing mentorship support for women across the country.

● (1000)

Ms. Kirsty Duncan: Thank you so much.

Now I'm going to turn to Ms. Pacheleh.

It seems that securities regulators across the country are increasingly adopting or considering comply or explain. Do you think this is the first step or the last step in terms of women on boards?

Ms. Fariba Pacheleh: I'm not sure I understand the first part of your question.

Ms. Kirsty Duncan: Do you think explain or comply...?

Ms. Fariba Pacheleh: Oh yes. For women on boards, I think it's important to create that diversity in different ways, not just awards and pillories, but a change of the culture. To change the culture, you need to have some force at the beginning or it doesn't change.

I have an example for you. If you want to hire someone for your organization, whom do you hire? You hire someone you can connect with, someone you feel more comfortable working with. If you look at the boardrooms, most of the people are white males. It is definitely more difficult for them to connect with someone with an accent, a woman who doesn't have the same culture that they grew up with. You are living in Canada with so many women, especially in the STEM fields, in science, technology and engineering, who are immigrants and have accents. They don't know the culture.

The first step, I would say, is to have that comply or explain in the boardroom as a starting point to secure the future.

Ms. Kirsty Duncan: I appreciate that.

Can you speak to the pay inequity, the pay gap between men and women in the STEM fields, and what we can do to overcome it?

Ms. Fariba Pacheleh: That's a very good question, Kirsty.

There has been a lot of research in the last few years. It is totally known to everyone that this inequity exists. At this point the question is: what are the steps, solutions, and action items? What are the steps that we can take to overcome those issues?

I would recommend and request from this committee that it pay very close attention to the outcome of the B.C. Economic Forum, which was held in B.C. on October 24, 2014. It was about women as catalysts for growth. It had all those three tracks: women entrepreneurs, women in STEM, and women in diversity. The outcome was very focused on the solutions and action items. One specific area of that was the government.

I would definitely love to see that happening, and we are going to pay attention to the outcome of that, which is going to come up—

● (1005)

The Chair: Thank you.

Ms. Fariba Pacheleh: Thank you very much.

The Chair: Thank you, Ms. Duncan.

[Translation]

Ms. Young, you have the floor for five minutes.

[English]

Ms. Wai Young (Vancouver South, CPC): Hi, and thank you so much to all of you for your presentations. They were certainly very diverse and very insightful.

Jill Earthy, I want to start with you. Jill, I was at the forum in Vancouver as well recently, so I just want to say hello. That was a very worthwhile event, as you said, and it would be great if it were repeated at various places across Canada.

Given that you're located in Vancouver and given the push for our government to expand our trade ties—because our economic growth is abroad and certainly in the Pacific Rim, as we all know—I wanted to ask you what is being done in that area to capitalize on our diversity in this country and to link us with the various opportunities there are, not just in the Asia-Pacific but also with the signing of the free trade agreement with Korea, the free trade agreement between Canada and Europe, etc.

Ms. Jill Earthy: That is a great question. It's nice to see you again.

I have to say that's not an area of expertise for me. It's certainly something though, through my role at Futurpreneur Canada, that we're very aware of and we certainly help to direct entrepreneurs to the resources they need. There are some initiatives within B.C. taking place, led by our provincial government, Small Business BC, and Export Development Canada, and there are a number of workshops. We do see all of those activities happening in order to educate entrepreneurs on how they can access those opportunities and grow their businesses to support economic growth.

I'm not sure if that fully answers your question, but it is certainly something that's on our radar and there are a lot of amazing opportunities. My role really is to be a guide to make sure we're aware of what resources are available and to be able to direct entrepreneurs appropriately.

Also, just building on events like.... I know that some of those pieces did come up within the B.C. Economic Forum recently within the women's entrepreneurship track, particularly on how we help women access those larger opportunities. So I know that's a piece we'll be continuing to follow up on to support more women entrepreneurs in those endeavours.

That would be another recommendation to this committee as well, a way to continue to support activities such as the B.C. Economic Forum, and to make sure we are sharing the outcomes and the recommendations and solutions from that.

Thank you.

Ms. Wai Young: Prior to becoming a member of Parliament, I ran my own consulting firm for about 20 years and was very fortunate in doing that. But a lot of that was networks and contacts and knowing people, etc., and having a very solid foundation in the work that I did because then people heard your name and knew what you did and contacted you sometimes.

What happens to people who are not in that situation? I look at my daughter, who is 17 and wants to be and is an artist. She is an excellent artist but she's chosen a very difficult path. We all know

that's not a career path where she is possibly going to have very steady work or make lots of money.

What are you doing or what can be done for women who are choosing alternate modes of careers?

Ms. Jill Earthy: That's another great question.

I know what we try to do, again as a guide, is to share opportunities with entrepreneurs, particularly young women.

We also have found that hosting small, more informal gatherings.... For example, yesterday morning we hosted a small breakfast in our office for 20 young entrepreneurs. Most of them were women because I think there is something about that smaller group environment where they can connect and build relationships so it's quite appealing to them.

I think it's about offering different types of networking opportunities and also directing them to large events, but also giving them the skills and the confidence to connect and network with people.

The other piece is also reaching out to individuals they admire. I do a lot of that coaching and mentoring, particularly with women it seems, where they know what they need and what they want, but they don't know how to ask for it. So it is really guiding them to do that, whether that's then reaching out to an individual to sit down and have a coffee and to build that relationship, or whether it's going to an event, a meeting, or that sort of thing.

That is a great question because that happens a lot.

Ms. Wai Young: I'd like to then turn my question to Ms. Fariba Pacheleh.

I want to thank you so much for your leadership in the area of women in science and technology. I know that's an area in which we need to do more work.

• (1010)

The Chair: Ms. Young, could we have just a very short question and a very short answer, please?

Ms. Wai Young: You talked about a range of things we could be doing to encourage more women in science and technology. What could we be doing for young women in science and technology?

The Chair: Thank you.

Go ahead very briefly.

Ms. Fariba Pacheleh: At the SCWIST, we have different pillars that cover the whole spectrum of a woman's life. We start with mentorship for young girls, actually starting from the age of five or six until the end of high school. I think it's a very important time and age, when they actually decide if they want to go into STEM or not. We are competing with all of those Hollywood movies and movie stars. Encouraging girls to go into science, technology, engineering or math is important work, which we're doing. We have an outreach program that does that and I would encourage us to continue that throughout the whole country.

[Translation]

The Chair: Thank you very much, Ms. Pacheleh and Ms. Young.

Mrs. Sellah, you have the floor. You have five minutes.

Mrs. Djaouida Sellah (Saint-Bruno—Saint-Hubert, NDP): Thank you, Madam Chair.

Thank you all for your testimony.

In the course of this study, we have met many women who are entrepreneurs and who have achieved success. But, unfortunately, they are exceptions.

As the witness from British Columbia said, we are preaching to the choir. But there are a lot of women who are not entrepreneurs, who do not even have jobs. My impression is that, by providing subsidies, the government would push some organizations to work more according to its own priorities than according to the priorities of women.

Ms. Nalayeh spoke about immigrant women having access to workshops. There is also the question of access to housing. When it comes to getting women out of poverty, we see nothing concrete. It remains an open issue.

Ms. Chouinard, thank you for being here. Can you tell me what the federal government could do for organizations like yours as they try to meet women's basic needs first?

Ms. Danièle Chouinard: I would like to go back to that recent study

At the end of the study, there were some recommendations. They showed that, if there were broader coalitions, if forums could be established with adequate funding, if funding was continuous and on-going, it would be an improvement. We talk about individuals being in a precarious situation, but we can also talk about independent community organizations being in a precarious situation as well.

A precarious funding situation means never knowing whether grants are going to be renewed. That puts all the women who may work in those environments in a precarious situation too. It means that it is currently very difficult for community organizations to be able to undertake long-term projects. Yet there is a crying need for recognition and sustainability. We must be given the means to take independent community action in educating people, and that means going out to find the people and the women where they are.

For some time, I have been listening to what is being said. If I may, I would like to talk about a cooperative in Peru. Some Peruvian women are growing coffee in a small community, with encourage-

ment from us. So we have that exchange with those women and, to an extent, with some women in the vicinity. Why does that project work? The women grow the coffee and the community is the richer for the cooperative.

The children live there. Families are looked after because there is integration. The idea is that everyone has a role and recognition in that micro-society. My dream is for that micro-society to spread around the planet with the recognition that, when it comes to basic needs, those needs can be met. You cannot tell someone to get out of her kitchen and become an entrepreneur when the kitchen has rats in it. Let us also not forget that one woman in four in Canada is a victim of sexual violence.

The entire question of social factors that foster health, peace and tranquillity or those that provoke domestic violence, everything we have been talking about from the outset, falls on the shoulders of community organizations, most of whose employees are women. Most of them are underpaid and overqualified, if you can imagine a state of affairs like that. People must know that they can have a job to do. This is about more than being ready and willing to do it, it is also about having the means to do it.

● (1015)

Mrs. Djaouida Sellah: Thank you.

Do I have any time left, Madam Chair?

The Chair: I am sorry, but your time is up.

Thank you very much for that question and answer.

Mrs. Ambler, the floor is yours. You have five minutes.

[English]

Mrs. Stella Ambler (Mississauga South, CPC): Thank you, Madam Chair, and thank you to all of our wonderful witnesses today. The testimony has been fascinating with regard to this study. I think we're all learning a lot and getting some very good ideas about what can be done to encourage women and their prosperity.

I'd like to ask Ms. Nalayeh.... But first of all, let me say that I was a little bit surprised when you said you were looking for a mentor because I would think that you would be a mentor, and that you've already been through that stage. It's certainly always good to have a mentor no matter how successful you are. It's also kind of neat that you recognize that. I would also encourage you to be a mentor to even younger women because you obviously have a lot to offer.

My question for you is about networking, which is kind of related to mentorship. We've heard from previous witnesses of the importance of networking. One of them in particular talked about cultural nuances in networking, and that sometimes immigrant women have an even greater challenge networking because the cultural norms are perhaps different than what they're used to.

Have you ever come across that or would you agree that this is even more of a challenge for immigrant women?

Ms. Hodan Nalayeh: Yes, I agree completely with that statement. I believe that mentorship.... In my view, the media and television arts programs, I mean, talk about a very heavily male-dominated industry, number one. To even think there's anybody who looks like me who's a woman is very rare, and even a visible minority is very rare. How do we give access to women to reach these types of people? How can they network with those people?

Again, if you're not bringing to the table the people who need the resources, how can they benefit?

Mrs. Stella Ambler: How would you suggest we tackle that problem?

Ms. Hodan Nalayeh: One thing I would highly recommend is integrating. Integration's a two-way street, like diversity. Take the programs to the people who actually need them. Maybe we can hold an entrepreneur night in one of these low-income neighbourhoods, so that women can learn how they may expand their clothing store business, or be taught how to invest.

If the services are not benefiting the people, we need to take the services to the people. I think that's not happening a lot in Canadian society. The services are basically being talked about, discussed, but never taken to the actual people who need them.

Mrs. Stella Ambler: That's a very good point. Thank you.

I have a question for Jill Earthy. We also heard from a previous witness—in fact she was an academic director at the Rotman School of Management—about the importance of confidence, and that sometimes women don't have the same levels of confidence. I see you both nodding your heads.

Perhaps you could speak to that issue, with regard to women in particular.

We also heard that public speaking is an important skill. Do you think that for your entrepreneurs it's important for them to have confidence and to have the skill of public speaking?

• (1020)

Ms. Jill Earthy: Absolutely, yes and yes.

I think confidence is a key piece in all aspects of our lives. There is a lot of research available that states women are lacking in confidence. We certainly see that within the entrepreneurship world, as I briefly mentioned before, with women not accessing higher amounts of capital because they tend to be risk-averse, so there's a confidence piece that plays into that, which is maybe deterring their growth opportunities.

We see confidence play a role every day. We see women not putting their hands up to participate in board opportunities, or career progression opportunities. Absolutely, I think confidence is a core piece.

The public speaking piece is also incredibly important. I know today, speaking before all of you, I'm incredibly nervous—I will admit that—and I do a lot of public speaking. It takes practice, and I think there's a lot of work we can do, a lot of support we can offer to help young women in particular to develop those skills. If you have the confidence, then I think the public speaking comes from that.

The Chair: Thank you very much.

[Translation]

Ms. Crockatt, the floor is yours. You have five minutes.

[English]

Ms. Joan Crockatt (Calgary Centre, CPC): Thank you very much.

I want to pick up on the last point. Actually, mentorship has been a theme today. We also heard at this committee that 88% of entrepreneurs with mentors survive in business, compared with a 50% failure rate without mentors, so it's great to hear several of you today talk about mentorship.

I want to go to Hodan Nalayeh because you did mention training and round tables. Sometimes it's getting the information out to women. I was wondering if you're aware that we've appointed, for the first time in Canada, a financial literacy leader, whose name is Jane Rooney. She holds financial literacy workshops. In fact, I'm going to do a few. I've had one in my riding. I'm going to do some more. Specifically, I'm going to do one with immigrant women.

One thing I'm wondering is if you were ever aware that we had those kinds of things, if you think that might have been valuable for you, or if you think immigrant women need something like that.

Ms. Hodan Nalayeh: I definitely think they do need it. As I said, what type of immigrant women are you reaching? A lot of times there are different classes of people. Some people may be highly educated who seek out these resources and who have the tools. But if you are going to a lower-income neighbourhood where the women don't have the traditional outreach, where it's television.... People talk right now about how hard it is to make it in the arts, but how hard is it not to give a voice in media to communities that really need it?

I encourage your daughter, Ms. Young, to continue in the arts because it's young people from diverse communities who give voice to the people who don't have a voice. Perhaps the outreach you guys are doing for immigrant women is not to the communities that really need these services. I find that—I'll be very frank with you—reflects a lack of knowing how that community receives information.

Ms. Joan Crockatt: I could go on there, but I want to go back to our B.C. women, and thank you so much for getting up so early today for this particular session.

We talked about some of the skills that women might need, and I think we've heard about mentorship, but I'm wondering if we can just drill down a little bit more and perhaps we can, as you said so brilliantly, make sure we're not just revisiting old things but building ahead on them. Can either of you talk about saving money? How important do you think saving money is for women to learn, whether they're entrepreneurs or not? That, along with public speaking and the marketing that Hodan talked about, do women actually get an early start in any of those things? Should we be doing more things? Perhaps both of you can address that, one at a time.

Jill, do you want to start and then we'll go ...?

● (1025)

Ms. Jill Earthy: Sure. Thank you.

I think the financial literacy workshops that you're doing are so important. I think that is a key skill that is needed across the country, particularly the work we do with young people through Futurpreneur Canada. I'll tell you that we work with 18 to 39-year-olds. We do a character-based loan program, and we do look at credit scores and we are quite flexible. One of the key things that we see, and we have those early conversations with young people about credit, is that there tends to be a lack of knowledge, understanding, and in some cases, even confidence around what that means, and the impact that it has.

So the short answer is, absolutely, saving money is critical. We really do try to teach those skills when we interact with young people around the importance of saving money and the importance of establishing credit, the long-term ramifications of that, and the benefits, too, if you do it right. I think the financial literacy and saving money piece is very important.

Ms. Fariba Pacheleh: I just want to add to what Jill mentioned. I think there are two things in here: awareness and knowledge of what it means to have some money that can help you to go to the next step. Again, that comes with sponsorship, and I will go one level above, mentorship. A lot of people are lucky enough to have, for instance, a father who is a businessman, or someone in the family who does that. My father was not a businessman so I never learned anything about business until I came to Canada and started to learn by myself. For many of us, if you don't have a mentor or someone who will sponsor you and help you to build those financial skills, you don't know about it. So some training and mentorship in that area would be very helpful.

To answer your other question about marketing and integrating yourself into the economy, basically it is definitely the sponsorship, and mentorship is only one component of it. The other part of it is a continuing and sustained caring for that person to get to a level that they deserve and where they are capable of delivering real value to business and the economy.

The Chair: Thank you very much.

[Translation]

Ms. Duncan, the floor is yours for five minutes.

[English]

Ms. Kirsty Duncan: Thank you, Madam Chair.

If I could go back to Ms. Pacheleh, please, are there cities, provinces, in Canada, or countries around the world that you really feel are making great strides in implementing programs that tackle SCWIST issues?

Ms. Fariba Pacheleh: Thank you, Ms. Duncan.

Yes, in my opening statement I mentioned that in Europe, Germany has done that. There is also some work done in the U.S., and it was brilliant. The Honourable Kim Campbell brought it up as one of the examples of what we can do. There are a lot of studies there that we can start using. If you're interested, I can find more information and send the link about what they do in Europe. They are more successful than Canadians in that area. I can forward it to you after this meeting and take it from there.

But there are a lot of things, and we can use those examples and build our own stories here in Canada. We have a lot of very diverse and intelligent people, women and men, who can help.

The point I want to reiterate here is that we really need the support of men. Without that, we cannot achieve what we want to achieve.

Ms. Kirsty Duncan: Thanks, Ms. Pacheleh. If you could table what Europe is doing and what the U.S. is doing so that it could be included in the report, we'd be very grateful. Thank you.

Now I'll turn to Ms. McLachlan. You spoke of a national housing strategy, and thank you for raising that. What specific elements would you like to see in such a strategy?

Ms. Harriett McLachlan: Some of the specific elements would be establishing goals that are measurable with timelines. We can do the round table discussions around the country and see the differences between rural and urban areas, see the different population sectors and stuff, and those are critical to have. But I find that, through the programs and projects developed, there is a lack of measurable timelines and good action plans so that they can be achievable, so that they can be reviewed, so that there is a body that can examine those things to see how we are doing and where the gaps are, and to plan in a way that intervention is done comprehensively so that all levels come together, all levels of government, all areas of civil society, indigenous groups, faith-based groups, and whatever. It needs to be something that's comprehensive.

These are critical. For me to say one community over here needs this or that, this is the work of many different levels of government and parts of civil society working together to establish those things.

I think what's really important is that they follow some of the human rights legislation that is already there.

• (1030)

Ms. Kirsty Duncan: The last thing I'll ask you, Ms. McLachlan, is whether there is anything you haven't said today that you would like to say to the committee.

Ms. Harriett McLachlan: Is there anything I haven't said today that I'd say to the committee?

Ms. Kirsty Duncan: Anything you haven't had the opportunity to share.

Ms. Harriett McLachlan: I would say that there is a great lack of support in community organizations that can work hand in hand with entrepreneurs. You talk about saving money. Poor women cannot save money. We have to be realistic about some of these things.

What I'd like to see is some leadership from the federal government to start round table discussions with various levels of government and civil society so that we can put something forward.

There is an anti-poverty plan in the housing strategy, which has had a process of two years of development, that we're soon going to publish and make available. It's two years of work and consultation. I can't answer something today, but what I'd like to see is leadership from the federal level around these issues. We live in a wealthy country, and this is critical. Otherwise we can't embark on these great entrepreneurial programs. We're going to be stuck with poor housing and bad situations. These are basic needs.

Ms. Kirsty Duncan: Thank you, Ms. McLachlan.

[Translation]

The Chair: My thanks to all our witnesses. We have to end our meeting because we will soon hear the bells telling us to go and vote.

Ms. Pacheleh, if there is any information you would like to add, you can always send it to the clerk. Then we will be able to share it with all the members of the committee. If there is anything else that you would like to have told us to further enrich our study, we would greatly appreciate your doing so.

I would like to have all committee members' attention because I have some information to pass on to you.

This was our last meeting on the economic leadership and prosperity of Canadian women. Our analyst will prepare a summary of the testimony for us and a list of recommendations made by the various witnesses. That will be the first stage. It will help us in drafting our report.

Our next meeting will be held next Thursday, November 20, at the same time, but in room 268. We will try to get the heating turned up because it looks like winter has arrived. We will be studying the prevention of violence against women and we will be hearing from four organizations on that subject.

I would like you to note that the supplementary estimates were sent to the committee on November 5. Information about that has been sent to you by email. For your information, the deadline for reporting to the House is December 5.

Thanks again to our witnesses for appearing before the committee.

The meeting is adjourned.

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